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VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
(Incorporated in the Socialist Republic of Vietnam)

AUDITED REPORT ON THE USE OF PROCEEDS FROM PRIVATE PLACEMENT OF OUTSTANDING BONDS

For the period from 01 january 2026 to 30 june 2026

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STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of Vietnam Joint Stock Commercial Bank for Industry and Trade (the "Bank" or "VietinBank") presents this report together with the Bank's report on the use of proceeds from bond private placement of outstanding bonds for the period from 01 January 2026 to 30 June 2026 (hereinafter referred to as "Report on the use of proceeds from bond private placement").

The members of the Board of Directors, Board of Supervisors, Board of Management and the Chief Accountant of the Bank during the period and to the date of approval of this report are as follows:

Board of Directors

Mr. Tran Minh Binh	Chairman
Mr. Nguyen Tran Manh Trung	Member
Mr. Nguyen Viet Dung	Member (resigned on 24 April 2026)
Mr. Koji Iriguchi	Member
Mr. Cat Quang Duong	Independent Member
Mr. Takeo Shimotsu	Member
Mr. Nguyen The Huan	Member
Ms. Pham Thi Thanh Hoai	Member
Mr. Tran Van Tan	Member
Mr. Le Thanh Tung	Member
Mr. Nguyen Van Anh	Member
Ms. Dang Thi Viet Ha	Member (appointed on 24 April 2026)

Board of Supervisors

Ms. Le Anh Ha	Chief Supervisor
Ms. Nguyen Thi Anh Thu	Member
Mr. Nguyen Hai Dang	Member
Ms. Mai Huong Thao	Member
Ms. Pham Thi Thu Huyen	Member
Ms. Nguyen Thi Huong	Member (appointed on 24 April 2026)

Board of Management and Chief Accountant

Mr. Nguyen Tran Manh Trung	Chief Executive Officer
Mr. Do Thanh Son	Deputy Chief Executive Officer
Mr. Tran Cong Quynh Lan	Deputy Chief Executive Officer
Mr. Le Duy Hai	Deputy Chief Executive Officer
Mr. Koji Iriguchi	Deputy Chief Executive Officer (resigned on 01 July 2026)
Ms. Le Nhu Hoa	Deputy Chief Executive Officer
Mr. Nguyen Duc Thanh	Deputy Chief Executive Officer
Ms. Nguyen Bao Thanh Van	Deputy Chief Executive Officer
Ms. Dang Thi Viet Ha	Deputy Chief Executive Officer (resigned on 24 April 2026)
Mr. Duong Van Quan	Deputy Chief Executive Officer
Mr. Nguyen Viet Dung	Deputy Chief Executive Officer (appointed on 24 April 2026)
Mr. Nguyen Thanh Tung	Deputy Chief Executive Officer (appointed on 01 July 2026)
Mr. Nguyen Hai Hung	Chief Accountant

STATEMENT OF THE BOARD OF MANAGEMENT (Continued)

Authorized person for signing the Report on the use of proceeds from bond private placement

Mr. Nguyen Thanh Tung	Deputy Chief Executive Officer (According to Authorization letter No. 303/UQ-HDQT-NHCT-PCTT11 of the Chairman dated 08 April 2025)

THE BOARD OF MANAGEMENT'S STATEMENT OF RESPONSIBILITY

The Board of Management is committed to complying with the requirements of the Government's Decree No. 200/2026/NĐ-CP dated 05 June 2026 stipulating the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds in the international market ("Decree 200").

In preparing the report on the use of proceeds from bond private placement, the Bank's Board of Management commits to adhering to the following requirements:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- Prepare the report on the use of proceeds from bond private placement in accordance with the basis of preparation outlined in Note 04 of the Notes to the Report on the use of proceeds from bond private placement; and
- Design and implement an effective internal control system for the purpose of properly preparing and presenting the report on the use of proceeds from bond private placement so as to minimize errors and frauds.

DECLARATION BY THE BANK'S BOARD OF MANAGEMENT

In the Board of Management's opinion, the report on the use of proceeds from bond private placement has been prepared and presented in accordance with the basis of preparation outlined in Note 04 of the Notes to the Report on the use of proceeds from bond private placement.

For and on behalf of the Board of Management,

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

Nguyen Thanh Tung
Deputy Chief Executive Officer

Hanoi, 28 August 2026

Deloitte.

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No: 0308 /VN1A-HN-BC

INDEPENDENT AUDITORS' REPORT

To: **The Board of Management**
Vietnam Joint Stock Commercial Bank for Industry and Trade

We have audited the accompanying Report on the use of proceeds from bond private placement of outstanding bonds for the period from 01 January 2026 to 30 June 2026 and the accompanying notes (hereinafter referred to as "Report on the use of proceeds from bond private placement") of Vietnam Joint Stock Commercial Bank for Industry and Trade (the "Bank"), approved on 28 August 2026 as set out from page 05 to page 16. This report has been prepared on the basis of preparation outlined in Note 04 of the Notes to the Report on the use of proceeds from bond private placement.

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 bond private placement in accordance with the basis of preparation outlined in Note 04 of the Notes to the Report on the use of proceeds from bond private placement and for such internal controls as the Board of Management determines is necessary to enable the preparation and presentation of the Report on the use of proceeds from bond private placement is free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on the Report on the use of proceeds from bond private placement based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Bank's Report on the use of proceeds from bond private placement are 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 bond private placement. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the Report on the use of proceeds from bond private placement, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the Bank's preparation and fair presentation of the Report on the use of proceeds from bond private placement 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 by the Board of Management, as well as evaluating the overall presentation of the Report on the use of proceeds from bond private placement.

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

Deloitte.

INDEPENDENT AUDITORS' REPORT (Continued)

Opinion

In our opinion, the Report on the use of proceeds from bond private placement of outstanding bonds for the period from 01 January 2026 to 30 June 2026 has been prepared, in all material respects, in accordance with the basis of preparation presented in Note 04 of the Notes to the Report on the use of proceeds from bond private placement.

Basis of preparation

We draw attention to Note 04 of the Notes to the Report on the use of proceeds from bond private placement which describes the basis of preparation adopted by the Bank in preparation of the Report on the use of proceeds from bond private placement. This report on the use of proceeds from bond private placement has been prepared for the Bank to comply with the disclosure requirements as prescribed in Note 3 of the Notes to the Report on the use of proceeds from bond private placement. Therefore, this report on the use of proceeds from bond private placement may not be suitable for any other purposes.

M.S.D.N: 0100112500-C.T.T.N.H.H
CÔNG TY TNHH KIỂM TOÁN DELOITTE VIỆT NAM
THÀNH PHỐ HÀ NỘI

Pham Tuan Linh	**Tran Hoang Linh**
Audit Partner	**Auditor**
Audit Practising Registration Certificate	Audit Practising Registration Certificate
No. 3001-2024-001-1	No. 5597-2022-001-1

DELOITTE VIETNAM AUDIT COMPANY LIMITED

28 August 2026
Hanoi, S.R. Vietnam

REPORT ON THE USE OF PROCEEDS FROM BOND PRIVATE PLACEMENT OF OUTSTANDING BONDS FOR THE PERIOD FROM 01 JANUARY 2026 TO 30 JUNE 2026

No.	Use purpose of proceeds from bond private placement	Bond code	Actual use of proceeds from bond private placement accumulated to 31 December 2025	Actual use of proceeds from bond private placement during the period (from 01 January 2026 to 30 June 2026)	Actual use of proceeds from bond private placement accumulated to 30 June 2026
			Amount (VND million)	Amount (VND million)	Amount (VND million)
I.	Increase in Tier 2 Capital				
1	Lending activities	CTG1833T2/03	180,000	-	180,000
2	Lending activities	CTG1833T2/04	100,000	-	100,000
3	Lending activities	CTG1934T2/RL01	50,000	-	50,000
4	Lending activities	CTG2035T2/RL01	50,000	-	50,000
5	Lending activities	CTG2035T2/RL03	500,000	-	500,000
6	Lending activities	CTGL2434001	3,000,000	-	3,000,000
7	Lending activities	CTG2035T2/RL04	50,000	-	50,000
8	Lending activities	CTG2035T2/RL05	50,000	-	50,000
9	Lending activities	CTGH2136002	85,000	-	85,000
10	Lending activities	CTGL2136004	700,000	-	700,000
11	Lending activities	CTGL2136005	50,000	-	50,000
12	Lending activities	CTGL2136006	100,000	-	100,000
13	Lending activities	CTGL2136015	50,000	-	50,000
14	Lending activities	CTGL2136017	50,000	-	50,000
15	Lending activities	CTGL2136020	140,000	-	140,000
16	Lending activities	CTGL2237001	100,000	-	100,000
17	Lending activities	CTGL2237002	200,000	-	200,000
18	Lending activities	CTGL2432003	400,000	-	400,000
19	Lending activities	CTGL2237006	185,000	-	185,000
20	Lending activities	CTGL2237008	40,000	-	40,000
21	Lending activities	CTGL2237010	100,000	-	100,000
22	Lending activities	CTGL2434005	320,000	-	320,000
23	Lending activities	CTGL2232013	90,000	-	90,000
24	Lending activities	CTGL2333001	500,000	-	500,000
25	Lending activities	CTGL2333002	100,000	-	100,000
26	Lending activities	CTGL2338003	400,000	-	400,000
27	Lending activities	CTGH2131007	1,000,000	-	1,000,000
28	Lending activities	CTGL2338004	1,015,000	-	1,015,000
29	Lending activities	CTGL2338005	385,000	-	385,000
30	Lending activities	CTGL2333006	2,000,000	-	2,000,000
31	Lending activities	CTGL2333007	450,000	-	450,000
32	Lending activities	CTGL2331008	100,000	-	100,000
33	Lending activities	CTGL2331009	300,000	-	300,000
34	Lending activities	CTGL2331010	400,000	-	400,000
35	Lending activities	CTGL2331011	800,000	-	800,000
36	Lending activities	CTGL2331012	2,400,000	-	2,400,000

No.	Use purpose of proceeds from bond private placement	Bond code	Actual use of proceeds from bond private placement accumulated to 31 December 2025	Actual use of proceeds from bond private placement during the period (from 01 January 2026 to 30 June 2026)	Actual use of proceeds from bond private placement accumulated to 30 June 2026
			Amount (VND million)	Amount (VND million)	Amount (VND million)
37	Lending activities	CTGL2333013	1,000,000	-	1,000,000
38	Lending activities	CTGL2439002	1,000,000	-	1,000,000
39	Lending activities	CTGL2432006	150,000	-	150,000
40	Lending activities	CTGL2439004	230,000	-	230,000
41	Lending activities	CTGL2237012	100,000	-	100,000
42	Lending activities	CTGL2439007	100,000	-	100,000
43	Lending activities	CTGL2432008	250,000	-	250,000
44	Lending activities	CTGL2432009	1,000,000	-	1,000,000
45	Lending activities	CTGL2439010	125,000	-	125,000
46	Lending activities	CTGL2439011	850,000	-	850,000
47	Lending activities	CTGL2434012	2,000,000	-	2,000,000
48	Lending activities	CTGL2439013	900,000	-	900,000
49	Lending activities	CTGL2439014	100,000	-	100,000
50	Lending activities	CTGL2439015	400,000	-	400,000
51	Lending activities	CTGL2432016	920,000	-	920,000
52	Lending activities	CTG12501	500,000	-	500,000
53	Lending activities	CTG12502	2,000,000	-	2,000,000
54	Lending activities	CTG12503	600,000	-	600,000
55	Lending activities	CTG12504	850,000	-	850,000
56	Lending activities	CTG12505	400,000	-	400,000
57	Lending activities	CTG12506	1,000,000	-	1,000,000
58	Lending activities	CTG12507	3,000,000	-	3,000,000
	Total		**33,915,000**	**-**	**33,915,000**

(*) From 01 January 2026 to 30 June 2026, the Bank did not issue any new privately placed bonds. The proceeds from the outstanding privately placed bonds during the reporting period were fully disbursed in accordance with the previously disclosed audit reports on the use of proceeds from the private placement of bonds.

Preparer

Nguyen Viet Cuong
Head of Asset – Liability Management Department

Approver

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

Nguyen Thanh Tung
Deputy Chief Executive Officer

Hanoi, 28 August 2026

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM BOND PRIVATE PLACEMENT OF OUTSTANDING BONDS FOR THE PERIOD FROM 01 JANUARY 2026 TO 30 JUNE 2026

These notes are an integral part of and should be read in conjunction with the accompanying report on the use of proceeds from bond private placement

1. GENERAL INFORMATION

Bank name:	Vietnam Joint Stock Commercial Bank for Industry and Trade
Head Office address:	No. 108 Tran Hung Dao, Cua Nam Ward, Hanoi, Vietnam
Phone number:	(+84-24) 3941 8868
Fax:	(+84-24) 3942 1032
Website:	www.vietinbank.vn
Tax code:	0100111948
Charter capital:	77.669.446.370.000 VND
Stock symbol:	CTG
Main business activities:	Receiving demand deposits, term deposits, savings deposits and other types of deposits; credit granting; opening current accounts for customers; providing domestic payment services; opening accounts; organizing internal payment and joining the national interbank payment system; providing cash management, banking and financial advisory services; services of managing, preserving assets, leasing cabinets, safe boxes; participating in bidding, purchasing and selling for Treasury bills, negotiable instruments, Government bonds, SBV bills and other valuable papers on the money market; buying and selling Government bonds and corporate bonds; issuing certificates of deposit, promissory notes, treasury bills and bonds to mobilize capital according to the provisions of Law on credit institutions, Law on securities, the Government's regulations and the SBV's guidance; borrowing capital from the SBV in the form of refinancing according to the provisions of the Laws of the SBV and the SBV's guidance; having borrowings to/from and deposits at/from other credit institutions, branches of foreign banks, domestic and foreign financial institutions according to the provisions of law and the SBV's guidance; carrying out capital contribution, shares acquisition according to the provisions of law and the SBV's guidance; acting as trustor, trustee and agent in banking-related activities, insurance business and asset management according to the provisions of law and the SBV's guidance; trading and providing foreign exchange services on the domestic and international market within the scope prescribed by the SBV; trading, supplying interest rate derivatives; providing securities depository and gold trading services; e-wallet; supplying commodity price derivative products; investing in Government bond futures contracts; providing clearing and settlement services for securities transactions in accordance with the Securities Law; supervising bank according to securities regulation; agent in settlement; providing treasury services for credit institutions, branches of foreign banks; participating in international payment systems.
Establishment and Operation License:	On 17 June 2022, the SBV granted Establishment and Operation License No. 13/GP-NHNN to replace the Establishment and Operation License No. 142/GP-NHNN dated 03 July 2009 and amending and supplementing decisions relating thereto from 2017 to 2021. The latest amending and supplementing decision related to the Establishment and Operation License was issued by the SBV on 30 June 2026.
Operating network:	The Head Office of the Bank is located at 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi, Vietnam. As at 30 June 2026, the Bank has one (01) Head Office; two (02) local representative offices (in Da Nang and Ho Chi Minh City) and one (01) overseas representative office in Myanmar; seven (07) administrative units including: one (01) School of Human Resource Development and Training, one (01) Trade Finance Centre, five (05) Cash management centres; one hundred and fifty seven (157) branches and eight hundred and twenty-two (822) transaction offices (including two (02) overseas branches).

2. USE PURPOSE OF PROCEEDS FROM BOND PRIVATE PLACEMENT ACCORDING TO THE ISSUANCE PLAN

The Bank's bond private placement plan approved by the Board of Directors in the Resolutions in details as follows:

No.	Bond code	Term (years)	Issuance date	Par value (VND million)	Current circulation value as at 30/6/2026 (VND million)	Resolutions approving bond issuance plan
1	CTG1833T2/03	15	21/6/2018	180,000	180,000	Resolution No. 202/NQ-HDQT-NHCT44 dated 12 June 2018 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the bond private placement plan to increase Tier 2 capital in the Phase 3 of 2018
2	CTG1833T2/04	15	01/11/2018	100,000	100,000	Resolution No. 349/NQ-HDQT-NHCT44 dated 15 October 2018 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the bond private placement plan of VietinBank in 2018
3	CTG1934T2/RL01	15	30/7/2019	50,000	50,000	Resolution No. 229/NQ-HDQT-NHCT2.1 dated 15 July 2019 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the bond private placement plan, phase 1 of 2019
4	CTG2035T2/RL01	15	22/5/2020	50,000	50,000	Resolution No. 159/NQ-HDQT-NHCT2.1 dated 27 April 2020 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the bond private placement plan for the 1st batch in 2020
5	CTG2035T2/RL03	15	08/7/2020	500,000	500,000	Resolution No. 229/NQ-HDQT-NHCT2.1 dated 18 June 2020 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the bond private placement plan for the 3rd batch in 2020
6	CTGL2434001	10	05/7/2024	3,000,000	3,000,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024
7	CTG2035T2/RL04	15	04/8/2020	50,000	50,000	Resolution No. 262/NQ-HDQT-NHCT2.1 dated 14 July 2020 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the bond private placement plan for the 4th batch in 2020
8	CTG2035T2/RL05	15	04/8/2020	50,000	50,000	Resolution No. 263/NQ-HDQT-NHCT2.1 dated 14 July 2020 of the Board of Management of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the bond private placement plan for the 5th batch in 2020
9	CTGH2136002	15	10/5/2021	85,000	85,000	Resolution No. 129/NQ-HDQT-NHCT2.1 dated 5 May 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the bond private placement plan for the 2nd batch in 2021

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NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM BOND PRIVATE PLACEMENT OF OUTSTANDING BONDS FOR THE PERIOD FROM 01 JANUARY 2026 TO 30 JUNE 2026 (Continued)

No.	Bond code	Term (years)	Issuance date	Par value (VND million)	Current circulation value as at 30/6/2026 (VND million)	Resolutions approving bond issuance plan
10	CTGL2136004	15	28/7/2021	700,000	700,000	Resolution No. 230/NQ-HDQT-NHCT2.1 dated 12 July 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the bond private placement plan for the 4th batch in 2021
11	CTGL2136005	15	28/7/2021	50,000	50,000	Resolution No. 242/NQ-HDQT-NHCT2.1 dated 19 July 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the bond private placement plan for the 5th batch in 2021
12	CTGL2136006	15	29/7/2021	100,000	100,000	Resolution No. 257/NQ-HDQT-NHCT2.1 dated 23 July 2021 of the Board of Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the bond private placement plan for the 6th batch in 2021
13	CTGL2136015	15	17/9/2021	50,000	50,000	Resolution No. 353/NQ-HDQT-NHCT2.1 dated 14 September 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the bond private placement plan for the 15th batch in 2021
14	CTGL2136017	15	14/10/2021	50,000	50,000	Resolution No. 379/NQ-HDQT-NHCT2.1 dated 12 October 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the bond private placement plan for the 17th batch in 2021
15	CTGL2136020	15	29/11/2021	140,000	140,000	Resolution No. 445/NQ-HDQT-NHCT2.1 dated 22 November 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the bond private placement plan for the 20th batch in 2021
16	CTGL2237001	15	03/6/2022	100,000	100,000	Resolution No. 121/NQ-HDQT-NHCT2.1 dated 13 April 2022 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2022
17	CTGL2237002	15	24/6/2022	200,000	200,000	Resolution No. 121/NQ-HDQT-NHCT2.1 dated 13 April 2022 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2022
18	CTGL2432003	8	11/7/2024	400,000	400,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024
19	CTGL2237006	15	21/7/2022	185,000	185,000	Resolution No. 121/NQ-HDQT-NHCT2.1 dated 13 April 2022 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2022
20	CTGL2237008	15	28/7/2022	40,000	40,000	Resolution No. 121/NQ-HDQT-NHCT2.1 dated 13 April 2022 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2022

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM BOND PRIVATE PLACEMENT OF OUTSTANDING BONDS FOR THE PERIOD FROM 01 JANUARY 2026 TO 30 JUNE 2026 (Continued)

No.	Bond code	Term (years)	Issuance date	Par value (VND million)	Current circulation value as at 30/6/2026 (VND million)	Resolutions approving bond issuance plan
21	CTGL2237010	15	19/8/2022	100,000	100,000	Resolution No. 121/NQ-HDQT-NHCT2.1 dated 13 April 2022 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2022
22	CTGL2434005	10	24/7/2024	320,000	320,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024
23	CTGL2232013	10	08/9/2022	90,000	90,000	Resolution No. 121/NQ-HDQT-NHCT2.1 dated 13 April 2022 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2022
24	CTGL2333001	10	29/6/2023	500,000	500,000	Resolution No. 190/NQ-HDQT-NHCT-VPHDQT1 dated 31 May 2023, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2023
25	CTGL2333002	10	11/7/2023	100,000	100,000	Resolution No. 190/NQ-HDQT-NHCT-VPHDQT1 dated 31 May 2023, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2023
26	CTGL2338003	15	27/7/2023	400,000	400,000	Resolution No. 190/NQ-HDQT-NHCT-VPHDQT1 dated 31 May 2023, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2023
27	CTGH2131007	10	29/7/2021	1,000,000	1,000,000	Resolution No. 262/NQ-HDQT-NHCT2.1 dated 28 July 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the bond private placement plan for the 7th batch in 2021
28	CTGL2338004	15	31/7/2023	1,015,000	1,015,000	Resolution No. 190/NQ-HDQT-NHCT-VPHDQT1 dated 31 May 2023, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2023
29	CTGL2338005	15	21/8/2023	385,000	385,000	Resolution No. 190/NQ-HDQT-NHCT-VPHDQT1 dated 31 May 2023, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2023
30	CTGL2333006	10	28/9/2023	2,000,000	2,000,000	Resolution No. 190/NQ-HDQT-NHCT-VPHDQT1 dated 31 May 2023, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2023
31	CTGL2333007	10	10/11/2023	450,000	450,000	Resolution No. 190/NQ-HDQT-NHCT-VPHDQT1 dated 31 May 2023, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2023

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM BOND PRIVATE PLACEMENT OF OUTSTANDING BONDS FOR THE PERIOD FROM 01 JANUARY 2026 TO 30 JUNE 2026 (Continued)

No.	Bond code	Term (years)	Issuance date	Par value (VND million)	Current circulation value as at 30/6/2026 (VND million)	Resolutions approving bond issuance plan
32	CTGL2331008	8	23/11/2023	100,000	100,000	Resolution No. 190/NQ-HDQT-NHCT-VPHDQT1 dated 31 May 2023, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2023
33	CTGL2331009	8	30/11/2023	300,000	300,000	Resolution No. 190/NQ-HDQT-NHCT-VPHDQT1 dated 31 May 2023, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2023
34	CTGL2331010	8	06/12/2023	400,000	400,000	Resolution No. 190/NQ-HDQT-NHCT-VPHDQT1 dated 31 May 2023, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2023
35	CTGL2331011	8	29/12/2023	800,000	800,000	Resolution No. 190/NQ-HDQT-NHCT-VPHDQT1 dated 31 May 2023, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2023
36	CTGL2331012	8	29/12/2023	2,400,000	2,400,000	Resolution No. 190/NQ-HDQT-NHCT-VPHDQT1 dated 31 May 2023, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2023
37	CTGL2333013	10	29/12/2023	1,000,000	1,000,000	Resolution No. 190/NQ-HDQT-NHCT-VPHDQT1 dated 31 May 2023, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2023
38	CTGL2439002	15	09/7/2024	1,000,000	1,000,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024
39	CTGL2432006	8	02/8/2024	150,000	150,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024
40	CTGL2439004	15	17/7/2024	230,000	230,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024
41	CTGL2237012	15	30/8/2022	100,000	100,000	Resolution No. 121/NQ-HDQT-NHCT2.1 dated 13 April 2022 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on approving the overall plan for the issuance of Tier 2 capital bonds in the form of private placement in 2022
42	CTGL2439007	15	06/8/2024	100,000	100,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM BOND PRIVATE PLACEMENT OF OUTSTANDING BONDS FOR THE PERIOD FROM 01 JANUARY 2026 TO 30 JUNE 2026 (Continued)

No.	Bond code	Term (years)	Issuance date	Par value (VND million)	Current circulation value as at 30/6/2026 (VND million)	Resolutions approving bond issuance plan
43	CTGL2432008	8	15/8/2024	250,000	250,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024
44	CTGL2432009	8	20/8/2024	1,000,000	1,000,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024
45	CTGL2439010	15	23/8/2024	125,000	125,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024
46	CTGL2439011	15	10/9/2024	850,000	850,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024, and Resolution No. 327/NQ-HDQT-NHCT-VPHDQT1 dated 29 August 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the amendment of the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024
47	CTGL2434012	10	11/9/2024	2,000,000	2,000,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024, and Resolution No. 327/NQ-HDQT-NHCT-VPHDQT1 dated 29 August 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the amendment of the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024
48	CTGL2439013	15	15/10/2024	900,000	900,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024, and Resolution No. 327/NQ-HDQT-NHCT-VPHDQT1 dated 29 August 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the amendment of the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM BOND PRIVATE PLACEMENT OF OUTSTANDING BONDS FOR THE PERIOD FROM 01 JANUARY 2026 TO 30 JUNE 2026 (Continued)

No.	Bond code	Term (years)	Issuance date	Par value (VND million)	Current circulation value as at 30/6/2026 (VND million)	Resolutions approving bond issuance plan
49	CTGL2439014	15	28/10/2024	100,000	100,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024, and Resolution No. 327/NQ-HDQT-NHCT-VPHDQT1 dated 29 August 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the amendment of the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024
50	CTGL2439015	15	07/11/2024	400,000	400,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024, and Resolution No. 327/NQ-HDQT-NHCT-VPHDQT1 dated 29 August 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the amendment of the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024
51	CTGL2432016	8	03/12/2024	920,000	920,000	Resolution No. 192/NQ-HDQT-NHCT-VPHDQT1 dated 5 June 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024, and Resolution No. 327/NQ-HDQT-NHCT-VPHDQT1 dated 29 August 2024, of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) on approving the amendment of the plan for the issuance of Tier 2 capital bonds in the form of private placement in 2024
52	CTG12501	15	28/4/2025	500,000	500,000	Resolution No. 122/NQ-HDQT-NHCT-VPHDQT1 dated 22 April 2025 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on the approval of the Bank's Plan for the issuance of Tier 2 capital bonds via private placement in 2025
53	CTG12502	8	28/4/2025	2,000,000	2,000,000	Resolution No. 122/NQ-HDQT-NHCT-VPHDQT1 dated 22 April 2025 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on the approval of the Bank's Plan for the issuance of Tier 2 capital bonds via private placement in 2025
54	CTG12503	8	12/5/2025	600,000	600,000	Resolution No. 122/NQ-HDQT-NHCT-VPHDQT1 dated 22 April 2025 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on the approval of the Bank's Plan for the issuance of Tier 2 capital bonds via private placement in 2025
55	CTG12504	8	02/6/2025	850,000	850,000	Resolution No. 122/NQ-HDQT-NHCT-VPHDQT1 dated 22 April 2025 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on the approval of the Bank's Plan for the issuance of Tier 2 capital bonds via private placement in 2025

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM BOND PRIVATE PLACEMENT OF OUTSTANDING BONDS FOR THE PERIOD FROM 01 JANUARY 2026 TO 30 JUNE 2026 (Continued)

No.	Bond code	Term (years)	Issuance date	Par value (VND million)	Current circulation value as at 30/6/2026 (VND million)	Resolutions approving bond issuance plan
56	CTG12505	8	18/6/2025	400,000	400,000	Resolution No. 122/NQ-HDQT-NHCT-VPHDQT1 dated 22 April 2025 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on the approval of the Bank's Plan for the issuance of Tier 2 capital bonds via private placement in 2025
57	CTG12506	8	20/6/2025	1,000,000	1,000,000	Resolution No. 122/NQ-HDQT-NHCT-VPHDQT1 dated 22 April 2025 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on the approval of the Bank's Plan for the issuance of Tier 2 capital bonds via private placement in 2025
58	CTG12507	8	24/6/2025	3,000,000	3,000,000	Resolution No. 122/NQ-HDQT-NHCT-VPHDQT1 dated 22 April 2025 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade on the approval of the Bank's Plan for the issuance of Tier 2 capital bonds via private placement in 2025
	Total				**33,915,000**	

3. REGULATIONS ON PREPARATION OF REPORT ON THE USE OF PROCEEDS FROM BOND PRIVATE PLACEMENT

The Report on the use of proceeds from bond private placement, is prepared to comply with the disclosure requirements under the Government's Decree No. 200/2026/NĐ-CP dated 05 June 2026 stipulating the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds in the international market ("Decree 200").

4. BASIS OF PREPARATION OF REPORT ON THE USE OF PROCEEDS FROM BOND PRIVATE PLACEMENT

4.1 Basis of preparation

❖ The report on the use of proceeds from bond private placement was prepared based on the Bank's accounting books and records, which were prepared for the financial reporting purpose in accordance with the accounting standards and accounting system applicable to credit institutions in Vietnam.

❖ The report on the use of proceeds from bond private placement discloses on the use of proceeds from the outstanding privately placed bonds during the reporting period.

❖ Due to the specific nature of business activities and capital management policies, the proceeds from bond issuance, along with other mobilized capital sources, will be integrated into the overall capital of the Bank. The cash flow used in credit activities is determined based on the overall management of capital sources in line with the Bank's credit risk management policies and relevant prevailing legal regulations. Accordingly, the report on the use of proceeds from bond private placement is prepared based on:

- The proceeds from bond placement are recorded in the total equity on a cash basis (excluding direct costs related to bond placement and bond discounts or premiums);

- The proceeds received by the Bank from the bond placement only reflect the initial use of capital and do not present the revolving of capital (if any); and

- The loan amount from the proceeds from bond placement is recorded according to the actually disbursed amount to the customers that the Bank determines as using the mobilized capital from bond private placement.

4.2 Accounting currency

The report on the use of proceeds from bond private placement is presented in Vietnamese Dong (VND). However, due to the Bank's large scale of operation, for the purpose of preparing this report on the use of proceeds from bond private placement, the figures are rounded to and presented in millions of Vietnamese Dong (VND Million). This presentation does not materially impact the Bank's report on the use of proceeds from bond private placement.

5. PROCEEDS FROM BOND PRIVATE PLACEMENT

The total proceeds from outstanding privately placed bonds from 01 January 2026 to 30 June 2026 (at par value) amounted to VND 33,915,000 million (In words: Thirty-three million, nine hundred and fifteen thousand billion dongs), with no new capital mobilized during the first six months of 2026.

6. USE OF PROCEEDS FROM BOND PRIVATE PLACEMENT OF OUTSTANDING BONDS FOR THE PERIOD FROM 01 JANUARY 2026 TO 30 JUNE 2026

The use of proceeds from bond private placement of outstanding bonds for the period from 01 January 2026 to 30 June 2026 is set out from page 05 to page 16 of this report.

7. SUBSEQUENT EVENTS

There is no significant event directly related to the use of proceeds from bond private placement of outstanding bonds after 30 June 2026 that required adjustment or disclosure in this report on the use of proceeds from bond private placement.

Preparer	Approver
Nguyen Viet Cuong	**Nguyen Thanh Tung**
Head of Asset – Liability Management Department	**Deputy Chief Executive Officer**
	Hanoi, 28 August 2026

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