**VBB: Notice on public offering**

On December 25, 2023, Viet Nam Thuong Tin Commercial Joint Stock Bank announced Notice No. 4862/2023/CV-VB on the public offering as follows:

1. Offering purposes:

Issue shares to outstanding shareholders to increase charter capital according to the plan approved by the Annual General Meeting 2022 on April 26, 2022; approved by the Board of Directors of Vietbank (as authorized by the General Meeting) approved in Resolution No. 35/2022/NQ-HDQT dated June 1, 2022 and Resolution No. 40/2022/NQ-HDQT dated June 14, 2022; and approved by the Annual General Meeting of Shareholders 2023 on continuing to implement the Plan according to General Mandate No. 01/2023/NQ-DHDCD dated April 26, 2023.

1. Offering plan
2. Share name: Shares of Viet Nam Thuong Tin Commercial Joint Stock Bank
3. Share type: Common share
4. Number of offered shares: 100,313,360 shares, in which:

* Number of shares offered by the Issuer: 100,313,360 shares;
* Number of shares offered by shareholders/owners/members: 0 shares

1. Offering price: VND 10,000/share
2. Total value of mobilized capital: VND 1,003,133,600,000, in which:

* Value of capital mobilized by the Issuer: VND 1,003,133,600,000
* Value of capital mobilized by shareholders/owners/members: VND 0.

1. Distribution method:

* Distribution method: Offering to outstanding shareholders by exercising the rights to purchase at a rate of 100:21. At the record date for the list of shareholders to exercise the rights, shareholders who own 01 share will be entitled to 01 rights, and shareholders who own 100 rights will be entitled to purchase 21 new shares.
* Transfer of purchase rights: Outstanding shareholders named on the list at the record date for the list of shareholders to exercise the rights to purchase additional shares have the rights to transfer their rights to buy shares to others within the prescribed time and can only transfer once (the transferee cannot transfer the rights to a third person). The transferor and the transferee shall negotiate the transfer price, pay the money and are responsible for fulfilling the obligations as per regulations relating to the transfer.
* The handling of arising fractional shares: The number of issued shares is calculated at an integer, the decimal part will not be rounded to 01 share.

For example: If Shareholder A owns 208 shares at the record date for the list of shareholders, shareholder A will receive 208 rights to buy new shares. With the exercise rate of 100:21, shareholder A will have the right to buy an additional 43.68 shares. According to the above calculation principle, shareholders will have the right to buy 43 new shares.

* Plan on handling fractional shares or undistributed shares: Undistributed shares after offering to outstanding shareholders (because outstanding shareholders do not exercise their rights to buy and/or due to other reasons) and the number of fractional shares arising due to rounding (if any) will be offered by the Board of Directors to the Bank's outstanding shareholders (according to the recorded list shareholders to receive share purchase rights) at a price not lower than the offering price to outstanding shareholders (VND 10,000/share).
* In case the offering to organizations, individuals and affiliated persons leads to the ownership rate of these entities exceeding the ownership limit specified in Points a and b, Clause 1, Article 35 of the Law on Securities and/or the offering for organizations, individuals and affiliated persons with 10% or more of charter capital: The Board of Directors will collect opinions of the General Meeting of Shareholders via a ballot to approve the list of investors expected to be distributed.
* In case of offering to organizations, individuals and affiliated persons less than 10% of charter capital: The General Meeting authorizes the Board of Directors to decide on investor selection and the number of shares allocated to each investor based on the following specific criteria:
* Be domestic and foreign organizations and individuals with financial potential.
* Have a foreign ownership rate that satisfies applicable laws.

In case the time for distributing shares has expired (including the extension period, if any) and the shares have not yet been fully distributed, the undistributed shares will be canceled and the Board of Directors will decide to end the offering.

1. Minimum number of shares registered to purchase: None
2. Deadline of purchase registration:

* Record date: January 09, 2024
* Time for registering to purchase and pay: from January 16, 2024 to February 28, 2024. Time for the purchase rights transfer: from January 16, 2024 to February 21, 2024.

1. Venue for share purchase registration:

* For deposited securities: Owners carry out the procedures to transfer the purchase rights, register for order and payment at the depository members where depository accounts are opened. After this specified period, the unregistered purchase rights will expire.
* For undeposited securities: Owners carry out procedures to transfer the purchase rights, register for order, and pay at the Office in Ho Chi Minh City of Viet Nam Thuong Tin Commercial Joint Stock Bank (62A Cach Mang Thang 8 Road, Vo Thi Sau Ward, District 3, Ho Chi Minh City).

1. Time for receiving money to buy shares: from January 16, 2024 to February 28, 2024.
2. Escrow account to receive payment from purchasing shares:

* Account name: Viet Nam Thuong Tin Commercial Joint Stock Bank (Vietbank)
* Account number: 1029958509
* Opened at: Vietcombank - East Saigon Branch - Ho Chi Minh City

1. Related organizations

* Consulting organization: Viet Dragon Securities Corporation
* Floor 1 to Floor 8, Viet Dragon Building, No. 141 Nguyen Du Road, Ben Thanh Ward, District 1, Ho Chi Minh City, Vietnam
* Phone number: (028) 6299 2006; Fax: (028) 6291 7986; Website: https://vdsc.com.vn
* Audit company:

The Financial Statements 2021 and 2022: Branch of KPMG Limited

* 10th Floor, Sunwah Tower, No. 115 Nguyen Hue Road, District 1, Ho Chi Minh City
* Phone number: (028) 3821 9266; Fax: (028) 3821 9267; Website: https://www.kpmg.com/

The Financial Statements 2023: Ernst & Young Vietnam Limited

* Floor 28, Bitexco Financial Center, No. 2, Hai Trieu Road, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam.
* Phone number: (028) 3824 5252; Fax: (028) 3824 5250; Website: https://www.ey.com/

1. Location of the Prospectus announcement

* Viet Nam Thuong Tin Commercial Joint Stock Bank
* Address: No. 47 Tran Hung Dao Road, Soc Trang City, Soc Trang Province
* Phone number: (0299) 362 1454; Fax: (0299) 362 1858; Website: http://www.vietbank.com.vn
* Viet Dragon Securities Corporation
* Floor 1 to Floor 8, Viet Dragon Building, No. 141 Nguyen Du Road, Ben Thanh Ward, District 1, Ho Chi Minh City, Vietnam
* Phone number: (028) 6299 2006 Fax: (028) 6291 7986; Website: https://vdsc.com.vn