

Số: 166/2026/CV-HDQT
No.: 166/2026/CV-HDQT

Hà Nội, ngày 7 tháng 10 năm 2026
Hanoi, October 7, 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
IRREGULAR INFORMATION DISCLOSURE

Kính gửi: Ủy ban Chứng khoán Nhà nước
Sở Giao dịch chứng khoán TP HCM
Sở Giao dịch chứng khoán HN
To: State Securities Commission
Ho Chi Minh Stock Exchange
Hanoi Stock Exchange

1. Tên tổ chức/Organization: Ngân hàng Thương mại Cổ phần Việt Nam Thịnh Vượng/Vietnam Prosperity Joint-Stock Commercial Bank ("VPBank")

- Mã chứng khoán/Stock symbol: VPB
- Địa chỉ/Address: 89 Láng Hạ, Phường Đống Đa, Thành phố Hà Nội/ 89 Lang Ha, Dong Da ward, Hanoi
- Điện thoại/Telephone: (84-24) 3928 8869
- Fax: (84-24) 3928 8867



2. Nội dung thông tin công bố/Content of disclosure

Ngân hàng TMCP Việt Nam Thịnh Vượng (VPBank) công bố thông tin về Nghị quyết Hội đồng quản trị số 197/2026/NQ-HĐQT ngày 07/10/2026 về việc phê duyệt Phương án mua lại trước hạn Trái phiếu mã VPB 12514 do VPBank phát hành.

Vietnam Prosperity Joint Stock Commercial Bank (VPBank) hereby discloses information regarding the Board of Directors' Resolution No 197/2026/NQ-HĐQT dated October 07, 2026 on the early redemption of bonds Ticker Symbol VPB12514 issued by VPBank.

3. Thông tin này đã được công bố trên trang thông tin điện tử của VPBank vào ngày 7/10/2026 tại đường dẫn: <https://www.vpbank.com.vn/en/quan-he-nha-dau-tu/The> information was published on VPBank's website on October 7, 2026 at the link: <https://www.vpbank.com.vn/en/quan-he-nha-dau-tu>.

Chúng tôi cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/*We are hereby committed that the information provided is true and correct and we are completely responsible before the law for the published information./*

**ĐẠI DIỆN CỦA TỔ CHỨC
NGƯỜI ĐẠI DIỆN THEO PHÁP LUẬT
CHỦ TỊCH HĐQT**

ORGANIZATION REPRESENTATIVE

LEGAL REPRESENTATIVE

CHAIRMAN



NGÔ CHÍ DŨNG





VIETNAM PROSPERITY JOINT STOCK COMMERCIAL
BANK (VPBANK)
Address: 89 Lang Ha, Dong Da, Hanoi
Business code: 0100233583

No. ~~297~~ /2026/NQ-HDQT

Hanoi, October ~~7~~, 2026

RESOLUTION OF VPBANK BOARD OF DIRECTORS

On approval of the plan to early redeem VPB12514 bonds issued by VPBank

VPBANK BOARD OF DIRECTORS

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and guiding documents;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 approved by the National Assembly on June 17, 2020 and replacing, amending and supplementing documents;
- Pursuant to the Law on Securities No. 54/2019/QH14 approved by the National Assembly on 26/11/2019 and replacing, amending and supplementing documents;
- Pursuant to the Government's Decree No. 200/2026/ND-CP dated June 5, 2026 on offering and trading privately placed corporate bonds in the domestic market and offering corporate bonds to the international market and amending, supplementing and implementation guiding documents;
- Pursuant to Circular No. 138/2026/TT-BTC dated 25 September 2026 of the Minister of Finance guiding the implementation of certain provisions of Decree No. 200/2026/ND-CP on the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds in international markets;
- Pursuant to the Charter of Vietnam Prosperity Joint Stock Commercial Bank ("VPBank") approved by the General Meeting of Shareholders on April 22, 2026;
- Pursuant to the Regulation on organization and operation of the Board of Directors of VPBank;
- Pursuant to the information disclosure of private placement of bonds in the domestic market ("OC") of the bond VPB12514 issued on November 10, 2025;
- Pursuant to the Proposal dated 05 October 2026 regarding the approval of the Early Redemption Plan for Bond Code VPB12514 issued by VPBank.



RESOLVED:

Article 1. Approving the plan for early redemption of bonds as detailed in the attachment.

Article 2. Assign the CEO, Deputy CEO cum BFM Director to direct, organize and implement direct, organize, and implement the early bond redemption plan, ensuring compliance with the relevant transaction documents, VPBank's internal regulations, and applicable laws and regulations.

Article 3. This Resolution takes effect from the date of signing. Members of the Board of Directors, the CEO and relevant departments shall be responsible for the implementation of this Resolution.

Recipients:

- The Board of Directors & the Supervisory Board;
- As in Article 3 (for implementation);
- Saved at the BOD office.

**PP. BOARD OF DIRECTORS
CHAIRMAN**

< Signed >

NGO CHI DZUNG



EARLY BOND REDEMPTION PLAN

(attached to Resolution No. ~~211~~/2026/NQ-HDQT dated ~~30~~/10/2026 on the approval of the
Early Redemption Plan of VPB12514 Bonds issued by VPBank)

1. ISSUER INFORMATION

- Vietnamese name : **VIETNAM PROSPERITY JOINT STOCK
COMMERCIAL BANK**
- Establishment and : License No. 45/GP-NHNN dated 31/07/2026 of the
operation license Governor of the State Bank of Vietnam.
- Business Registration : The enterprise code 0100233583, issued by the Department
Certificate of Planning and Investment of Hanoi City for the 45th time
- Headquarters : VPBank Building, No. 89, Lang Ha Street, Dong Da Ward,
Hanoi
- Phone Number : +84 24 3928 8900
- Fax : +84 24 3928 8901
- Email address : ir@vpbank.com.vn
- Type of Business : Domestic commercial bank established and organized in
the form of joint stock company (Public company)
- Main business Banking Activities
activities:
- Tax code: 0100233583

2. EARLY REDEMPTION PLAN**a. Information about the bond planned to buy back before maturity**

Vietnam Prosperity Joint Stock Commercial Bank (VPBank) conducts early redemption of all
bonds with Bond Ticker Symbol VPB12514 with specific information as follows:

STT	Bond Ticker Symbol	Total redemption value at par value (billion VND)	Issue Date	Maturity Date	Date of performance of the early redemption obligation	Coupon Rate (%/year)
1	VPB12514	1.000	12/11/2025	12/11/2028	12/11/2026	6,2%
	Total	1.000				

b. Method of early bond redemption

VPBank buys back all VPB12514 bonds on the Date of Performance of the Early Redemption Obligation from Bondholders (12/11/2026).

c. Purpose of early redemption of bonds

VPBank redeems the bonds VPB12514 early at the request of the bondholder.

d. Sources of capital for early redemption of bonds

The buyback will be carried out using all funds from legally raised sources, operating profits, and other financial resources of VPBank.

e. Redemption price per bond

The redemption price of each bond shall be equal to the face value of the bond, interest and all other payable obligations that have been incurred but not yet paid (if any) for the bonds as of (but does not include) the date of performance of the early redemption obligation.

f. Other provisions on early redemption of bonds

Comply with specific regulations on early bond redemption in the information disclosure on private placement of bonds in the domestic market of the bond VPB12514.

3. IMPLEMENTATION

Assign the CEO, Deputy CEO cum BFM Director to organize and implement the early redemption plan for the VPB12514 bonds, including but not limited to carrying out procedures for the early redemption of the bonds in accordance with the Bond Documentation; fulfilling reporting and information disclosure requirements; and completing procedures related to the amendment or cancellation of bond registration and depository records, adjustment of the quantity of bonds registered for trading, or deregistration of the bonds, in compliance with applicable laws and regulations.