



No. 254722.26



NOTICE OF SHARE ISSUANCE

UNDER THE EMPLOYEE STOCK OWNERSHIP PLAN (ESOP)

1.0 INFORMATION ON THE ISSUER

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



- Lending, borrowing, depositing, accepting deposits, and buying or selling valuable papers with credit institutions and foreign bank branches in accordance with regulations of the State Bank of Vietnam.
 - Borrowing from overseas in accordance with applicable laws.
 - Opening payment accounts with the State Bank of Vietnam and other authorized payment service providers.
 - Opening overseas payment accounts in compliance with foreign exchange regulations.
 - Organizing internal payments and participating in the national interbank payment system.
 - Participating in international payment networks, including Visa, MasterCard, JCB, Amex, and SWIFT.
 - Contributing capital and acquiring shares in accordance with applicable laws and State Bank of Vietnam regulations.
 - Providing foreign exchange products and services to domestic and international customers within the scope authorized by the State Bank of Vietnam.
 - Providing interest rate derivative products and services in accordance with applicable laws and regulations.
 - Acting as principal, agent, trustee, or entrusted party in banking operations pursuant to regulations of the State Bank of Vietnam.
 - Acting as an insurance agent in compliance with insurance business laws and regulations.
 - Conducting other business activities as permitted under its license, including cash management services, treasury services, safe custody services, money transfer services, purchase and sale of debt securities and government bonds, money brokerage, gold trading, custody services, supervisory banking activities, issuance of bonds, and collateral management agency services.
 - Investing in government bond futures contracts.
 - Providing clearing and settlement services for securities transactions.
 - Purchasing debts.
- Industry Code: 6419
- 1.9 Establishment License: No. 2300/GP-UB dated 08-02-1996 and Establishment and Operation License No. 09/GP-NHNN dated 13-02-2026, supplemented by Decision No. 90/QD-QLGS4 dated 30-06-2026 (replacing Operation License No. 23/GP-NHNN dated 19 September 2022), valid for 99 years from the date of the first license issuance, i.e. 25 January 1996.



2.0 PURPOSE OF THE ISSUANCE

- To increase charter capital by VND 80,000,000,000 (Eighty billion Vietnamese Dong) from retained earnings after tax through the issuance of bonus shares to employees under the 2026 Employee Stock Ownership Plan (ESOP), representing a maximum of 0.24% of the Bank's charter capital.

3.0 ISSUANCE PLAN

- 3.1 Share Name: Vietnam International Commercial Joint Stock Bank
- 3.2 Share Type: Ordinary Shares
- 3.3 Total Number of Issued Shares: 3,404,005,710 shares
- 3.4 Total Number of Outstanding Shares: 3,404,005,710 shares
- 3.5 Treasury Shares: 0 shares
- 3.6 Number of Shares to be Issued (ESOP Bonus Shares): 8,000,000 shares
- 3.7 Total Par Value of Shares to be Issued: VND 80,000,000,000 (Eighty billion Vietnamese Dong)
- 3.8 Issuance Ratio: 0.24% of the total outstanding shares (equivalent to 0.21% after the completion of the 9.5% charter capital increase through bonus share issuance to existing shareholders).
- 3.9 Transfer Restriction Period: ESOP bonus shares shall be subject to a transfer restriction period of one (01) year from the completion date of the issuance
- 3.10 Issue Price: Shares shall be granted to employees under the ESOP as bonus shares. No payment shall be required from participating employees
- 3.11 Source of Capital: Retained earnings after tax as of December 31, 2025, as reflected in the audited consolidated financial statements for fiscal year 2025 of Vietnam International Commercial Joint Stock Bank
- 3.12 Issuance Date of Bonus Shares to Employees: September 11, 2026

Ho Chi Minh City, August 19th 2026

Vietnam International Commercial Joint Stock Bank

Legal Representative

Chief Executive Officer

(Signed)

Han Ngoc Vu

Recipients:

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