VIET CAPITAL COMMERCIAL JOINT STOCK BANK

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 5768/26/BVBank/CV-TGD

Ho Chi Minh City, September 23rd, 2026

COMMITMENT TO FULFILL THE ISSUER'S OBLIGATIONS TOWARDS INVESTORS

Viet Capital Commercial Joint Stock Bank (BVBank), in its capacity as the Issuer, intends to conduct a public offering of bonds with an aggregate par value of up to VND **1,300** billion (One trillion three hundred billion Vietnamese dong), subject to the specific terms and conditions set out in the Prospectus for Registration of the Public Offering of Bonds. BVBank is currently submitting an application dossier to the State Securities Commission for the issuance of a Certificate of Registration of Public Offering of Securities for the Bond offering.

BVBank hereby undertakes to investors to strictly and fully fulfill the obligations of the Issuer concerning issuance conditions, payment, protection of the lawful rights and interests of investors, and other conditions relating to the Bonds, in accordance with the Prospectus for Registration of the Public Offering of Bonds and applicable laws, specifically as follows:

- The paid-up charter capital at the time of registration of the offering exceeds VND 30 billion, as recorded in the accounting books;
- The business operations in the year immediately preceding the year of registration of the offering were profitable, with no accumulated losses as of the year of registration of the offering and no liabilities overdue for more than 01 (one) year;
- The issuance plan and the plan for utilization and repayment of proceeds from the offering have been approved by the Board of Directors of the Issuer;
- The Issuer is not subject to criminal prosecution and has not been convicted of any offense infringing upon economic management order for which the criminal record has not been expunged;
- An escrow account has been opened to receive subscription payments for the Bonds in the offerings, in compliance with applicable laws;
- The Issuer undertakes to fulfill its obligations towards investors regarding issuance conditions, payment, protection of the lawful rights and interests of investors, and other conditions;
- The Board of Directors has committed to implementing the listing of the Bonds on the trading system of the Stock Exchange following completion of the offering;
- The Issuer undertakes to complete the listing registration dossier within 30 days from the completion date of the offering in accordance with applicable laws;
- A bondholders' representative has been appointed in accordance with applicable laws;
- Interest and principal on the Bonds shall be paid in full as prescribed;
- Investors shall be assured of their lawful rights and interests attached to the Bonds, including the rights to transfer ownership, pledge and use the Bonds as collateral or security, or enter into other civil and commercial transactions in accordance with relevant laws;

Signature Not Verified
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- The proceeds from the offering shall be used for the prescribed purposes and in accordance with the plan for utilization and repayment of proceeds from the offering;
- The Issuer shall comply with information disclosure obligations as prescribed by law.

Respectfully.

Recipients:
- As above;
- Filed: Records.

GENERAL DIRECTOR

(Signed and sealed)

LY HOAI VAN