

<b>Code</b>	<b>VPB</b>
<b>Company name</b>	VietNam Prosperity Joint Stock Commercial Bank
<b>Date</b>	12/22/2025
<b>Subject</b>	Approval of the private bond issuance in 2025

**Content:**

On December 18, 2025, VietNam Prosperity Joint Stock Commercial Bank issued the Board resolution. Accordingly, the Board of Directors approved the 2025 private placement of bonds with details as follows:

- Issuer: VietNam Prosperity Joint Stock Commercial Bank
- Bond code: VPB12517
- Bond type: non-convertible, non-warranted, unsecured bonds
- Estimated issuance volume: 2,000 bonds
- Estimated issuance value (at par value): VND2,000,000,000,000
- Par value: VND1,000,000,000/bond
- Issuance price: VND1,000,000,000/bond
- Term: 2 years
- Bond form: book entry
- Currency issuance and payment: VND
- Expected interest rate: 7.6%/year
- Interest payment term: Once every 12 months
- Expected issuance time: December 2025
- Expected implementation time: December 2025
- Number of issuances: 01 time.