

**PROSPERITY
THROUGH
SYNERGY**

20 | SUSTAINABLE
25 | REPORT



01

BOARD OF DIRECTORS' SUSTAINABLE DEVELOPMENT MESSAGE

[GRI 2-2]

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Board of directors' sustainable development message [GRI 2-2]

Dear Shareholders, Customers, Partners and Stakeholders,

The year 2025 began against a backdrop of significant global economic and climate volatility. Vietnam continued to maintain stability and a positive recovery trajectory; however, the impacts of extreme weather and climate change have become increasingly evident, causing serious damage to both the economy and society. Over the past year, particularly severe natural disasters were recorded, occurring with high frequency, strong intensity and in many cases exceeding historical thresholds. This reality serves as a reminder that sustainable development is not only a long-term objective but also an urgent imperative of the present.

VPBank's journey toward sustainable development began early, with structured and steadfast steps taken since 2016. Along this path, the Bank has progressively explored and adopted international standards on Environmental, Social and Governance (ESG), while refining its policy frameworks to integrate ESG factors into its core operations, including credit assessment, risk management, international fundraising and business growth. The year 2023 marked a milestone as VPBank completed and formally introduced its comprehensive ESG strategy. Since then, we have placed sustainable management at the heart of our corporate strategy, continuing our journey toward a sustainable future and achieving new milestones across ESG areas.

In that spirit, VPBank has chosen "Sustainable Synergy" as the theme for this year's Sustainability Report. "Synergy" conveys both a process and an outcome, where multiple elements align and reinforce one another to achieve harmony and amplified effectiveness. We believe that by pursuing business growth alongside transparent governance, social responsibility and a commitment to environmental protection, VPBank can create sustainable value. In 2025, VPBank continued to deliver strong results across business performance, green finance, governance and social responsibility. The Bank successfully mobilized over USD 2.36 billion in sustainable finance from international markets, sourced from development finance institutions (DFIs) and global commercial banks.

Notably, a syndicated loan totaling USD 1.56 billion—arranged with leading international financial institutions such as SMBC, Standard Chartered Bank, MUFG, ANZ, Cathay, Commerzbank AG and CTBC—was recognized as the largest foreign ESG syndicated loan ever recorded in Vietnam. In addition, VPBank became the first bank in Vietnam to successfully issue USD 300 million in sustainable bonds on the international market, marking a significant milestone for the banking sector on the global sustainable finance map. As of the end of 2025, VPBank's total outstanding green credit reached approximately VND 39 trillion, representing a 78% increase compared to the end of 2024. These funds have been strategically allocated to key green transition sectors of the economy, including sustainable transport (supporting electric vehicle production, transition and related infrastructure development), circular economy initiatives (such as recycling and extended producer responsibility – EPR), as well as sustainable agriculture and forestry and waste management.

From a governance perspective, we continuously enhance our corporate governance quality in line with international standards, adopting advanced frameworks such as the Corporate Governance Principles of OECD, the ASEAN Corporate Governance Scorecard and the Corporate Governance Best Practices Framework issued by the State Securities Commission and the International Finance Corporation (IFC). In 2025, VPBank was honored with two awards at the Vietnam Listed Company Awards (VLCA) in the financial sector category, including "Top 10 Best Annual Reports" and "Third Prize for Best Sustainability Report." The Bank also maintained its position among the Top 5 largest market capitalization stocks in 2025 within the Vietnam Sustainability Index (VNSI) of HOSE. These achievements demonstrate VPBank's ongoing commitment to elevating corporate governance, enhancing transparency and advancing ESG practices, while reinforcing its international credibility, pioneering position and dedication to delivering sustainable value for shareholders, customers and the broader community.

Alongside business and governance activities, the Bank has continued to strengthen its brand value, guided by a human-centered philosophy and a strong sense of responsibility toward society and the community. Corporate Social Responsibility (CSR) initiatives at VPBank consistently receive alignment across all levels of leadership and employees, while also attracting significant public interest. In 2025, VPBank implemented 16 CSR programs with a total budget of nearly VND 105 billion, supporting school construction projects and assisting people in difficult circumstances, particularly in areas severely affected by storms and floods. In addition, VPBank is a pioneer among banks in developing a Human Rights Statement, ensuring compliance with Vietnamese laws as well as internationally recognized human rights frameworks.

These achievements provide a strong foundation for VPBank to enter 2026 with greater confidence and clarity on the sustainable path it has chosen, contributing to a comprehensive ESG landscape in which every action is aligned with a dual objective: driving growth while creating positive value for society, toward a sustainable future. A future where "Prosperity" is no longer measured solely by profit metrics, but by the extent of value creation and the harmonious development between people, the environment and businesses.

Entering 2026, VPBank remains steadfast in its strategy of prioritizing sustainable management, in line with the Bank's long-standing direction. VPBank will continue to implement responsible lending principles by expanding green finance and sustainable finance, strengthening environmental and climate risk management, enhancing customer experience, developing human capital and sustaining meaningful community initiatives. All of these efforts are aimed at fostering a path of harmonious, stable and prosperous development for employees, customers and the broader community.

On behalf of the Board of Directors, I would like to express our sincere appreciation to our valued shareholders for your continued support and trust in VPBank

With Appreciation!



List of abbreviations

Abbreviation	Full form
ADB	Asian Development Bank
AMC	Asset Management Company
APLMA	Asia Pacific Loan Market Association
ASEAN	Association of Southeast Asian Nations
AFD	Agence Française de Développement
CAGR	Compound Annual Growth Rate
CAR	Capital Adequacy Ratio
CIR	Cost-to-Income Ratio
CSR	Corporate Social Responsibility
DFC	U.S. International Development Finance Corporation
DFIs	Development Finance Institutions
EDGE	Excellence in Design for Greater Efficiencies
ESG	Environmental, Social and Governance
ESMS	Environmental and Social Management System
FDI	Foreign Direct Investment
FMO	Dutch Entrepreneurial Development Bank
GDP	Gross Domestic Product
GRI	Global Reporting Initiative
GSSB	Global Sustainability Standards Board
HOSE	Ho Chi Minh Stock Exchange
ICMA	International Capital Market Association
IDG	International Data Group
IFC	International Finance Corporation
IR	Investor Relations
JBIC	Japan Bank for International Cooperation
LMA	Loan Market Association
OFSAA FCCM	Financial Crime and Compliance Management
Maybank	Malayan Banking Berhad
MSME	Micro-SMEs
MUFG	Mitsubishi UFJ Financial Group
NIM	Net Interest Margin
NPL	Non-Performing Loan

Abbreviation	Full form
PCI DSS	Payment Card Industry Data Security Standard
SDGs	Sustainable Development Goals
SECO	State Secretariat for Economic Affairs
SMBC	Sumitomo Mitsui Banking Corporation
SME	Small and Medium-sized Enterprises
TCFD	Task Force on Climate-Related Financial Disclosures
TOI	Total Operating Income
HCMC	Ho Chi Minh City
VIOD	Vietnam Institute of Directors
VN30	VN30 Index
VNSI	Vietnam Sustainability Index
WSME	Women-led Small and Medium Enterprises
WWF	World Wide Fund for Nature
YoY	Year-on-Year
YTD	Year-to-Date



02

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Sustainable development strategy

Vision

- Become a bank with a solid position among the top three largest banks in Vietnam and grow in size eligible for **the top 100 largest banks in Asia**, contributing to the sustainable development and prosperity of the country and the community.
- VPBank is strongly transforming on the path to becoming the leading green and sustainable bank in Vietnam, contributing comprehensively to economic - social - environmental goals and creating a sustainable development future.

Mission

- To pioneer innovation, delivering **distinctive financial services** to customers and partners, develop ourselves to bring **sustainable prosperity** to shareholders, communities and society
- Expand the multi-layered ecosystem while accelerating digital transformation and adopting technology across all segments and products.
- Create "More Value - Less Negative Impact" through the principle of responsible lending to ensure fair and equitable financing for sustainable development activities.
- Create the best conditions for all employees to exploit their potential and develop comprehensively.
- Maximize long-term benefits and added value for all stakeholders

Core values



- The 5 Core Values act as a guiding principle to create the combined strength to realize VPBank's vision and mission:
 - **Aspiration:** VPBank is inherently ambitious and wishes to continue to be a **pioneering and leading organization**. That is why we promote individuals and groups who are progressive and share the same aspiration with the organization. Aspiration is **a strong desire to reach new heights**. It will shape the character of VPBank people, enabling them to fulfill the mission "For a prosperous Vietnam."
 - **Integrity:** VPBank aims for **sustainable development** in an ever-changing economic landscape, which is why we emphasize integrity in all activities. Integrity is a combination of **ethics, consistency and courage**. At VPBank, we believe that "what is right" is more important than "who is right".
 - **Efficiency & Effectiveness:** VPBank is an organization that always seeks to deliver **exceptional results**. That is why we **put efficiency and effectiveness first**. Efficiency and effectiveness are construed as **achieving set objectives in the best way with optimal resources, while laying the groundwork for better results in the future**. At VPBank, the efficiency and effectiveness of the organization or a team is fostered by enhanced synergy and mutual support as well as by each individual's efficiency and effectiveness.
 - **Discipline:** VPBank believes that "discipline is strength" and discipline will help create **a strong team**. Discipline at VPBank is understood as **discipline in execution, thoughts and actions consistent with assigned goals and tasks**. An organization with strong discipline will act synchronously, quickly and decisively. Discipline does not hinder creativity at work but it helps all changes and developments always go in the right direction.
 - **Innovation:** VPBank aspires to be a **forward-looking** organization that continuously pioneers innovation and elevates service quality to deliver superior financial solutions. Therefore, innovation is strongly valued. Innovation is understood as **the creation of new solutions that are more useful than existing ones, or adjustments that generate added value**. Innovation enables VPBank to maintain its competitive advantage in the market. At the same time, in a field that requires a high level of compliance such as banking and finance, innovation should be understood as flexibility in identifying sustainable solutions, rather than risk taking or trade offs in risk management.

Overview of VPBank

[GRI 2-1]



Name

In Vietnamese	Ngân hàng Thương mại Cổ phần Việt Nam Thịnh Vượng
In English	Vietnam Prosperity Joint - Stock Commercial Bank
Ticker symbol	VPB
Business Registration Certificate No.	0100233583
First registration	8/9/1993
45 th revision	27/11/2023

Charter capital

VND **79,339,236,010,000**

Head Office

VPBank Tower, 89 Lang Ha, Dong Da ward, Hanoi

Phone number (84) 1900 545 415

Fax (84) 024 3928 8901

Website www.vpbank.com.vn

Core business activities [GRI 2-6]

VPBank's main operations include:

Banking operations, including acquiring and taking short-term, medium-term and long-term deposits from organizations and individuals; issuing short-term, medium-term and long-term loans for organizations and individuals.



Provision of payment, e-wallet services.

Foreign currency transactions, international trade finance services, discount of commercial papers, bonds and other valuable papers.



Asset management services.

Investment in securities and bonds; investment in Government bond futures contracts.



Credit extensions in the form of rediscounting negotiable instruments and other valuable papers and other banking services permitted by the State Bank of Vietnam.

Business locations [GRI 2-6]

NORTH

01 (Hanoi) Head office
37 Branches
122 Transaction offices

CENTRE

10 Branches
16 Transaction offices

By the end of 2025, VPBank had one head office (Hanoi), one representative office (HCM City), 86 branches and 207 transaction offices and 5 subsidiaries across the country:

01 Head office

01 Representative office

86 Branches

207 Transaction offices

SOUTH

01 (HCMC) Representative office
39 Branches
69 Transaction offices

VPBank's subsidiaries

The business performance and development strategy of the subsidiaries are presented in the section on Corporate Governance, Business Organization and Management Structure of the Annual Report.



Vietnam Prosperity Joint Stock Commercial Bank Asset Management Co., Ltd (VPB AMC)

Business registration certificate	No. 0105837483 issued by Hanoi Department of Planning and Investment on May 12, 2023
Registered business address	Level L2B, building R6 Royal City, 72A Nguyen Trai, Thanh Xuan ward, Hanoi
Business line	Debt and asset management
Charter capital	VND 115,000,000,000
% owned by VPBank	100%

VPBank Securities Joint Stock Company (VPBankS)

Business registration certificate	No. 0309666451, initially issued on April 8, 2009, with the most recent amendment being the 15th, dated December 31, 2025
Registered business address	Levels 21 and 25, VPBank Tower building, 89 Lang Ha, Dong Da ward, Hanoi
Business line	Securities activities
Charter capital	VND 18,750,000,000,000
% owned by VPBank	79.96%





VPBank SMBC Finance Company Limited (FE CREDIT)

Business registration certificate	No. 0102180545 revised by HCM City Department of Planning and Investment most recently on May 29, 2024
Registered business address	Level 2, REE Tower building, No. 9 Doan Van Bo street, Xom Chieu ward, HCM City
Business line	Financial services
Charter capital	VND 10,928,000,000,000
% owned by VPBank	50%

Generation of Prosperity Sole Member Limited Commercial Bank (GPBank)

Business registration certificate	No. 0043/NH-GP dated November 13, 1993, issued by the Governor of the State Bank of Vietnam and its amendments and supplements
Registered business address	No. 19 Ba Trieu Street, Cua Nam ward, Hanoi
Business line	Commercial bank
Charter capital	VND 0
% owned by VPBank	100%





OPES Insurance Joint Stock Company (OPES)

Business registration certificate	No. 79/GP/KDBH issued by Ministry of Finance on March 20, 2018 and most recently revised on February 14, 2025
Registered business address	Level 6, No. 5 Dien Bien Phu, Ba Dinh ward, Hanoi
Business line	Non-life insurance
Charter capital	VND 1,900,000,000,000
% owned by VPBank	89.71%



Sustainable Journey – Prosperous Future

2016 Developed the Environmental and Social Management System (ESMS)

2017 Pioneered in the provision of financial products to support women-owned small and medium enterprises

2020

- Issued Green Loan Framework, determined by Sustainalytics to align with the Green Loan Principles 2018 jointly issued by the Loan Market Association (LMA) and the Asia Pacific Loan Market Association (APLMA)
- The first bank in Vietnam to successfully mobilize a green loan of USD 212.5 million from IFC

2022

- Completed a comprehensive ESG risk management framework.
- **The first bank in Vietnam to annually develop and publish Task Force on Climate-related Financial Disclosures (TCFD)**, which was assessed and confirmed by highly reputable EY Consulting Vietnam to meet the fundamental requirements of TCFD.
- Issued **Social Finance Framework**, determined by Sustainalytics to align with the Social Bond Principles 2022 of the International Capital Markets Association (ICMA) and LMA and Social Loan Principles 2021 of APLMA and the Loan Syndications and Trading Association (LSTA);
- Moody's assigned the ESG score of **CIS-2** to VPBank, equivalent to those of leading credit institutions in the region.
- Received the **"Climate Financing Leadership in East Asia and Pacific in 2022"** award in "Highest Achievement of Climate Targets in a Fiscal Year" category from IFC.

2023

- Established a comprehensive ESG strategy.
- Received **"Climate Risk Manager of the Year"** award in the **Energy Risk Asia Awards**.

2024

- Issued **Sustainable Finance Framework** to provide assessment standards for sustainable financial instruments including green/social/sustainable bonds, loans and other sustainable financial instruments such as green/social/sustainable deposits. This framework was determined by Sustainalytics to align with international principles: Green Bond Principles 2021, Social Bond Principles 2023, Sustainability Bond Guidelines 2021; Green Loan Principles 2023 and Social Loan Principles 2023.
- Issued the **Human Rights Declaration**
- **Top 10 Large-Cap Enterprises with the Best Corporate Governance in 2024.**

2025

- Joined the **Alliance for Green Commercial Banks (AGCB)** in 2025, an initiative launched by the International Finance Corporation (IFC) and the Hong Kong Monetary Authority (HKMA), demonstrating VPBank's strong commitment to sustainable development, Net Zero targets and the expansion of green credit;
- **Top 20 Listed Enterprises with the highest Vietnam Sustainability Index (VNSI)** by the Ho Chi Minh Stock Exchange (HoSE) for 7 consecutive years (2019 - 2025).
- **Pioneered the successful issuance of USD 300 million in sustainable bonds, channeling global green capital into Vietnam.** The entire proceeds will be allocated by VPBank to green, social and sustainable projects in Vietnam, including renewable energy, sustainable transport, low-emission agriculture, as well as inclusive finance programs targeting small and medium-sized enterprises, women-led businesses and initiatives aimed at improving community well-being.
- **Published its first Independent Sustainability Report in May 2025.**
- **Ranked among the Top 10 Best Annual Reports and awarded Third Prize for Best Sustainability Report at the Vietnam Listed Company Awards (VLCA) 2025.**

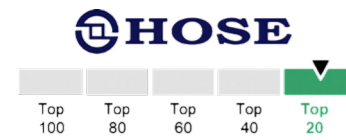
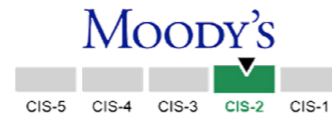


Outstanding achievements in 2025

Thanks to continuous efforts to meet market requirements and create sustainable values for the community and society, VPBank was recognized and honored by many domestic and foreign organizations.

Sustainable ratings

The ESG score for VPBank as assessed and assigned by Moody's was **neutral to low (CIS-2)**, on a scale of 1 to 5 with 1 being the lowest risk) thanks to a strong foundation, clear strategy and effective management system.



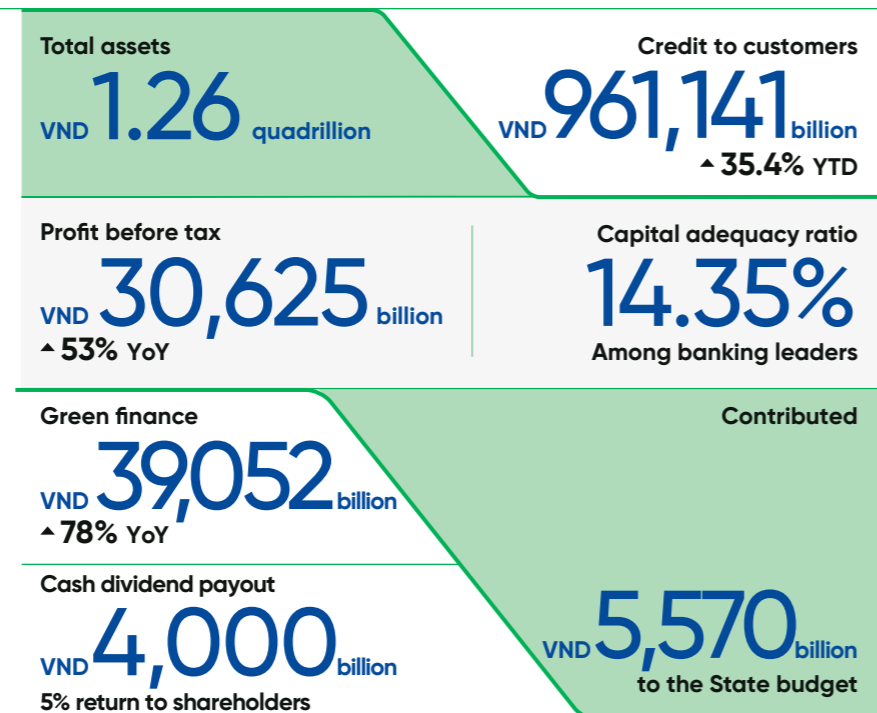
VPBank continued to be among **Top 20 Listed Enterprises with the highest Sustainability Index (VNSI)** as ranked by the Ho Chi Minh Stock Exchange for **7 consecutive years (2019-2025)**. This sustained achievement reflects the Bank's commitment to transparent, best-practice governance and long-term value creation for its shareholders.

VPBank continued to be the bank with the most notable ESG improvement and the strongest ESG performance among the five assessed Vietnamese banks (Vietcombank, VietinBank, BIDV, VPBank and Eximbank). This serves as clear evidence of the Bank's ongoing efforts to enhance its ESG strategic framework, strengthen climate risk management and promote responsible business practices.

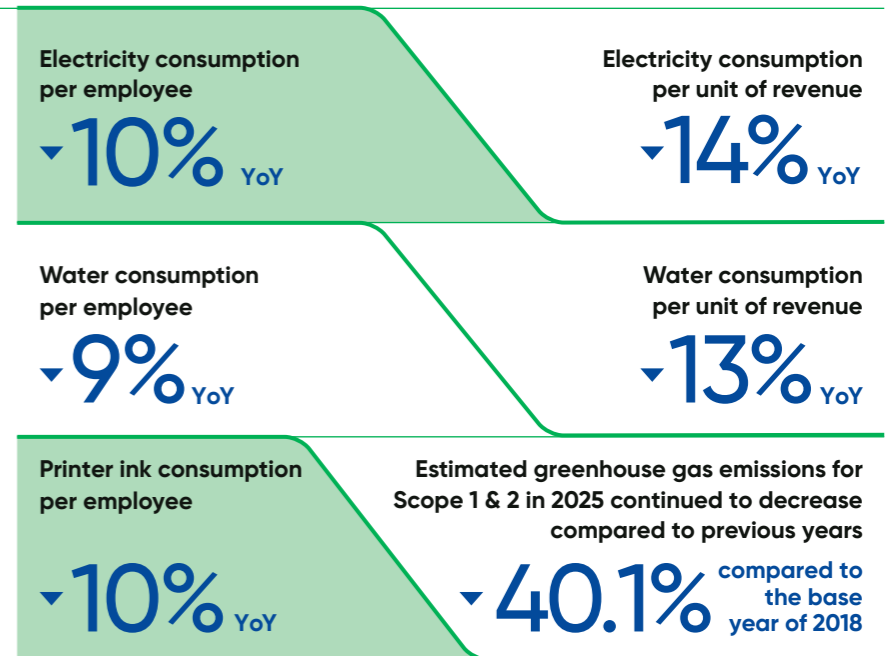


Highlights of sustainable development practice in 2025

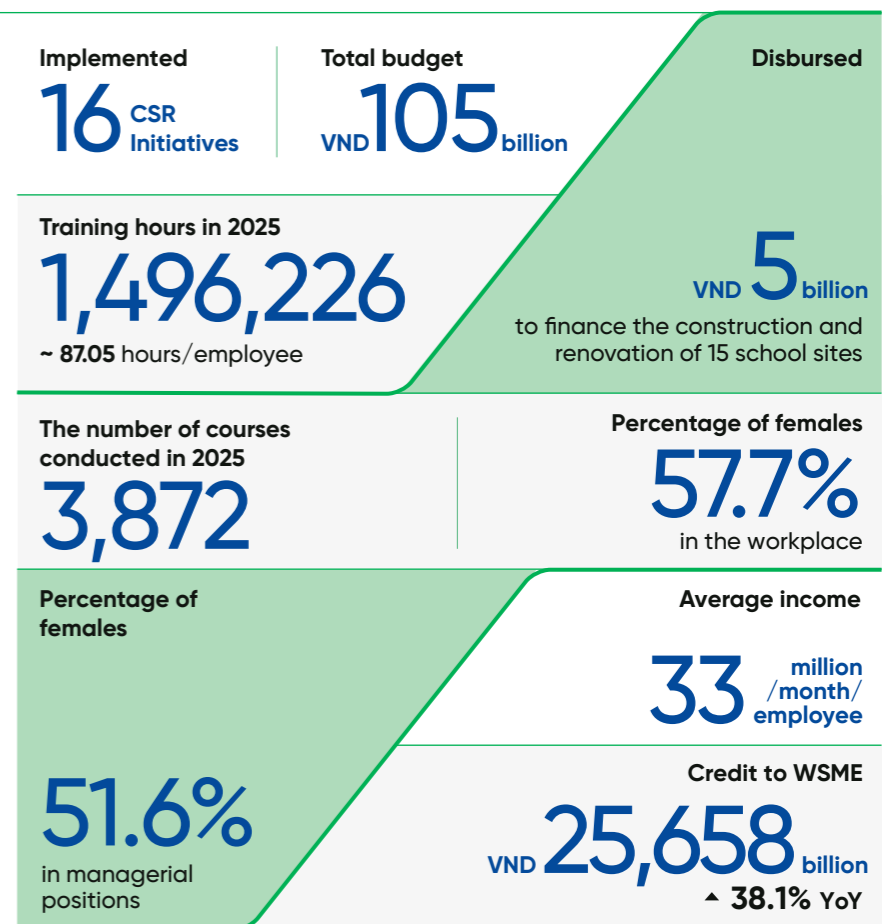
GOVERNANCE



ENVIRONMENT



SOCIAL



Outstanding sustainability awards in 2025

GOVERNANCE



PRODUCTS AND SERVICES



SOCIETY



Overview of Sustainability Report

[GRI 2-2, GRI 2-3, GRI 2-5, GRI 2-14]

Purpose

The Independent Sustainability Report 2025 is made and published to provide stakeholders with a comprehensive view of VPBank's sustainable development journey. This report includes goals, directions, achievements, notable activities and initiatives in 2025 as well as the bank's future plans on key sustainable development issues.

Scope

[GRI 2-2, GRI 2-3]

Reporting period:

Sustainability Report 2025 is based on the financial year starting on January 1, 2025 and ending on December 31, 2025.

Reporting frequency:

Annual.

Reporting scope:

The information in the report covers all activities of Vietnam Prosperity Joint Stock Commercial Bank (VPBank) (head office, branches, transaction offices) and subsidiaries of VPBank. In certain cases, any changes in the scope of data collection shall be noted for each item.

Report issuance:

VPBank's Sustainability Report 2025 is published electronically on VPBank's website at <https://www.vpbank.com.vn/en/quan-he-nha-dau-tu>.

Reporting basis

The Sustainability Report is made and published to fully meet the requirements of Circular 96/2020/TT-BTC guiding information disclosure on the stock market of the Ministry of Finance. The report also references the Global Reporting Initiative (GRI) standards for sustainability reporting issued by the Global Sustainability Standards Board (GSSB) in 2016 and revised in 2021, to ensure comprehensive coverage of ESG aspects in terms of report content, information and data. VPBank also aligns its efforts with the United Nations Sustainable Development Goals (SDGs) to highlight active contributions in supporting the Vietnamese Government and global initiatives towards sustainable development goals.

VPBank is committed to transparency and adheres to globally standards to help stakeholders better understand the environmental, economic and social impacts of its operations and supports shareholders and investors in accessing and researching relevant information.

Report content [GRI 2-14]

The sustainable development aspects and topics selected for inclusion in VPBank's Sustainability Report 2025 are reviewed and updated every year by analysing how material they are to the bank's sustainable development activities and strategy and in the context of national and global sustainable development.

The Sustainability Report is reviewed and approved by VPBank's Board of Directors based on the report prepared by the Management Board, as well as the reporting standards and principles adopted by the Management Board. In addition, the Chief Executive Officer, who is also a member of the Board of Directors, directly reviews and officially approves VPBank's Sustainability Report and ensures that all material topics are fully covered.

VPBank continues to strive to improve the quality of the Sustainability Report 2025 by expanding the list and broadening the topics compared to 2024 in order to fully meet the "Core" option of the GRI standards and aiming to take the "Comprehensive" option. VPBank ensures that its contributions to sustainable development goals and the handling of pressing social, environmental and climate issues are widely, clearly and transparently disclosed.

An overview of information disclosure based on GRI standards is provided in the Appendix.

Independent External Assurance [GRI 2-5]



To enhance the objectivity, integrity and reliability of the disclosed information, VPBank appointed KPMG to perform a review and provide limited assurance on the 2025 Sustainability Report.

Regarding the relationship between the two parties, VPBank affirms that KPMG acts as an independent external service provider, with no conflicts of interest in relation to the Bank's operations or strategic governance. This clear separation ensures the full integrity and objectivity of KPMG's professional opinions, thereby reinforcing VPBank's commitment to transparent compliance with standards and the highest level of accountability to its stakeholders.

Other indicators in the report are not subject to independent assurance; however, their quality is still ensured as they are prepared in accordance with sustainability reporting principles and internal controls, including: Accuracy, Balance, Clarity, Comparability, Completeness, Sustainability Context, Timeliness and Verifiability.

Contact information [GRI 2-5]

VPBank hopes to receive comments from stakeholders to continuously improve the bank's sustainable development practices to meet increasing expectations. For any questions or recommendations related to VPBank's sustainability report and its content, please contact:

Investor Relations Department – VPBank	
 <p>Email ir@vpbank.com.vn</p>	<p>Telephone 0243 7305 6600 - Ext: 54111</p> 

Promoting engagement with key stakeholders [GRI 2-23, GRI 2-24, GRI 2-29]



VPBank determines that its business principle is close alignment between business targets and the long-term sustainable interests of the community, customers, shareholders, investors, suppliers, regulatory agencies, press and employees. The companionship, support and cooperation of stakeholders play an important role in VPBank's achievements and milestones on its journey of sustainable development.

Throughout the year, VPBank strengthened its engagement and actively engaged in discussions with stakeholders on ESG and climate change topics to further expand and strengthen its close cooperation. To ensure that opinions, needs and expectations from external individuals and organizations on environmental and social issues of VPBank and its customers were promptly received and processed, the bank established channels to directly receive opinions, i.e. Environment & Society function under Legal & Compliance Division and indirectly via a hotline. This exchange process helps VPBank proactively identify pressing issues and is an important basis for promptly reviewing and updating development and cooperation orientations to balance stakeholders' interests.

Stakeholders	Communication channels	Frequency	Topics of common interest	VPBank's actions to meet the expectations of stakeholders
Employees	Internal communications (VPToday newsletter, EOffice, VP Radio, MyVPBank application, social media)	Continuous		<ul style="list-style-type: none"> Communicated to fully update employees on the bank's activities, events, business results and outstanding achievements as well as internal policies and regulations. Organized regular health check-ups and implemented health insurance programs for employees. Ensured transparency and full implementation of benefits, remuneration, welfare policies and provided fair and equal promotion opportunities for employees with a clear career path. Automated processes to enhance service quality and human resource management to improve employees satisfaction Designed training and corporate culture strengthening programs tailored to each level so that employees could comprehensively develop both professional qualifications and soft skills, including training on social and environmental risk management in credit activities and human rights. Built a professional and healthy working environment with complaint and denunciation mechanisms to protect the rights of employees.
	Regular internal events (cultural and sports exchanges, corporate culture competitions, team-building programs and annual events such as International Women's Day (8/3) and Vietnamese Women's Day (20/10), etc.)	Quarterly/annually	<ul style="list-style-type: none"> Professional and safe working environment. Welfare commensurate with employee's capacity and level of contribution. Transparent and fair career pathway. 	
	Internal training (VPBank Learning Academy)	Continuous	<ul style="list-style-type: none"> Knowledge and skill development training programs. 	
	Internal training (VPBank Learning Academy)	Continuous	<ul style="list-style-type: none"> Corporate culture and values that aim to create long-term value for the society. 	
	Other communication channels (website, forums, social networks, complaint channels)	Continuous		
Customers	Branches, transaction offices	Daily	<ul style="list-style-type: none"> Diverse financial products to meet customers' financial needs combined with technology applications to enhance customer experience. 	<ul style="list-style-type: none"> Quickly and fully provided updates on: <ul style="list-style-type: none"> Events, products, services and promotional programs (including the Sustainable Finance Program) that ensure transparency and clarity of related costs; as well as business results and outstanding achievements. Changes in regulations issued by regulatory agencies which might affect customers' interests. Advice on fraud, scams and other information to protect customer rights and data security. Enhanced customer experience by adopting modern technology, supporting customers to make transactions quickly, safely and securely as well as keeping customer information confidential. Maintained regular interaction and feedback to improve the quality of existing products/services and develop new, diverse financial solutions to meet the specific needs of each customer group. In particular, the bank also deployed product packages to support individual and enterprise customers in line with Government directives, including sustainable credit growth.
	24/7 Customer Care and Service Centre	24/7	<ul style="list-style-type: none"> Transparent and clear consultation on financial products and services, including fees and costs. 	
	Official websites, social networks, bank applications	Continuous	<ul style="list-style-type: none"> Feedback on the quality of products and services provided by the bank. 	
	Information from mass media	Continuous	<ul style="list-style-type: none"> Customer information security. 	
	Other contact channels (email, text message)	Continuous		
	Satisfaction surveys	Continuous		

Stakeholders	Communication channels	Frequency	Topics of common interest	VPBank's actions to meet the expectations of stakeholders
Shareholders and Investors	Annual General Meeting (AGM)	Annually or on ad hoc basis	<ul style="list-style-type: none"> Business efficiency and ensuring interests of shareholders and investors. 	<ul style="list-style-type: none"> Maintained sustainable growth and long-term stock value to protect investors' interests and paid dividends at the rate of 5% in 2025. In 2025, the Bank successfully organized eight earnings release events, attracting an average of around 200 investors per event. In addition, VPBank participated in nine conferences hosted by major domestic and international securities firms, engaging with over 200 local and foreign investors. Throughout the year, the Bank hosted nearly 100 investors, investment funds and securities companies from both domestic and international markets, including almost 60 in-person meetings at its headquarters, ensuring effective communication of strategic messages as well as timely updates on business performance and results to the investment community. The content of regular investor meetings and conferences is published on the Bank's website and dedicated IR events page, including IR news, earnings materials and video recordings of discussions. All investor materials are provided bilingually on the Bank's website to ensure timely and consistent access to information for both domestic and international investors. Fully implemented information disclosure obligation according to regulations;
	Meetings to announce business results and meet investors	Quarterly	<ul style="list-style-type: none"> Effective corporate governance with strong oversight of financial matters, risk management and credit policies. 	
	IR newsletter	Quarterly	<ul style="list-style-type: none"> Transparent and timely information disclosure. 	
	Seminars organized by domestic and foreign securities companies and investment funds	Continuous	<ul style="list-style-type: none"> Respecting and fully fulfilling committed responsibilities and obligations. 	
Other partners (lenders/ independent rating agencies/ credit rating agencies)	Other communication channels (website, social network, email, telephone)	Continuous		<ul style="list-style-type: none"> The responsibilities and obligations agreed upon and committed by both parties, including commitments on the management of risks, environmental and social issues. Transparency to raise partners' understanding of the bank's policies, corporate governance practices and impact management on environmental and social issues.
	In-person meetings with representatives of the leadership	Many times/year, as required by partners	<ul style="list-style-type: none"> Respect and fully fulfill all responsibilities and obligations committed by VPBank; Promote dialogue and contribute to initiatives aligned with leading international standards and best practices related to ESG risk management and sustainable finance. Conduct assessments of the Bank's level of compliance with international standards and best practices in ESG governance, in accordance with partners' requirements. In 2025, VPBank actively participated in nine ESG-focused meetings and workshops organized by international financial institutions, one practical program on integrating ESG risks related to illegal wildlife trade into the Risk Management Framework and Financial Crime Prevention Framework and Wildlife Conservation Society (WCS) and one training and field program on environmental and social (E&S) risk management and climate-related risks organized by AFD and Proparco. Participated as a speaker at the Green Transition Event organized by Vingroup. 	

Stakeholders	Communication channels	Frequency	Topics of common interest	VPBank's actions to meet the expectations of stakeholders
				<ul style="list-style-type: none"> In addition, VPBank continued to be rated Ba3 by Moody's with a stable outlook. This clearly demonstrates the sustainability of the bank's development strategy, effective risk management and strong financial foundation, even in the context of a volatile global economy.
Service providers	In-person meetings	Many times/year	<ul style="list-style-type: none"> Product quality, service and clear origin of goods. Responsibilities and obligations agreed upon and committed by both parties. 	<ul style="list-style-type: none"> Evaluated partners' capabilities to provide products and services that meet requirements in order to select and work with suppliers according to the bank's transparent policies and procedures, ensuring compliance with legal regulations. Treated partners fairly and with respect, fully implemented responsibilities and obligations that VPBank committed to.
	Other communication channels (email, telephone)	Continuous	<ul style="list-style-type: none"> Ensuring publicity, transparency and efficiency in bidding activities. 	<ul style="list-style-type: none"> Raised service providers' awareness of corporate governance practices and enforced social compliance requirements to minimize negative impacts in the supply chain.
Government/regulatory agencies	Official dispatches, proposals and reports sent to regulatory agencies as prescribed	Periodically as prescribed	<ul style="list-style-type: none"> Full compliance with the provisions of the law. Strengthening risk management, implementation of the State's economic policies, contribution to economic stability, inflation control and the creation of sustainable economic growth. 	<ul style="list-style-type: none"> Fully complied with legal regulations related to banking operations; Reported periodically and fully according to regulations and proactively cooperated with regulatory agencies when requested; Participated in 15 meetings/programs related to ESG topics organized by regulatory agencies; 01 training course on Environmental and Social Management System at credit institutions organized by the State Bank of Vietnam (SBV), 01 "Green Bank for Green Life" contest organized by the Vietnam Banking Trade Union.
	In-person meetings	Many times/year as requested	<ul style="list-style-type: none"> Management of the impact of financial activities on the environment and society. 	<ul style="list-style-type: none"> Commented on legal documents including 01 document on environmental risk management in credit granting and sustainable finance activities and responded to 02 written requests for cooperation in the field of carbon credit cooperation and the transition to low-emission public transport from organizations and regulatory agencies.
	Other communication channels (email, telephone)	Continuous		<ul style="list-style-type: none"> Pioneered in implementing economic policies of regulatory agencies including policies on green credit and circular economic development to actively contribute to the sustainable development of the country. In early 2025, the SBV announced the decision to compulsorily transfer GPBank to VPBank according to the plan approved by the Government. The selection of VPBank to participate in the compulsory transfer of GPBank demonstrated the Government and the SBV's trust in VPBank's reputation, capacity and experience in restructuring weak credit institutions while also affirming VPBank's role in the banking system. Contributed VND 4,970 billion to the State Budget.

Stakeholders	Communication channels	Frequency	Topics of common interest	VPBank's actions to meet the expectations of stakeholders
Media agencies	Press releases, news/TV shows	Continuous	<ul style="list-style-type: none"> Periodic business performance results, bank development strategy. The bank's important information, events and awards. Brand image. 	<ul style="list-style-type: none"> Closely coordinated with the media to provide transparent and timely information to the public: <ul style="list-style-type: none"> Notable events, products and services of the bank (including the Sustainable Finance Program) as well as business results, outstanding achievements of the bank. Maintained continuous communication with customers upon detecting emerging fraud schemes by high-tech criminals. Other items of public interest. Sent experts to participate in in-depth interviews and media engagements on television and print media, as well as panel discussions and seminars, to address public questions and concerns on relevant topics.
	Other communication channels (website, email, telephone)	Continuous		
Local communities	Channel for receiving feedback on environmental and social issues	Continuous	<ul style="list-style-type: none"> Financial fairness for individuals and businesses. Job opportunities for local people. 	<ul style="list-style-type: none"> Received and responded to environmental and social comments from the community through VPBank's channels. Contributed positively to sustainable economy development and job creation for the community.
	Exchange and coordination with local authorities	Continuous	<ul style="list-style-type: none"> Community and local economic development programs. 	<ul style="list-style-type: none"> Maintained and promoted social welfare and charitable activities (including education and healthcare sponsorships, emergency relief and community projects) initiated or co-implemented by VPBank with other organizations and broadly communicate information following each event.
	Official websites of the bank	Continuous	<ul style="list-style-type: none"> Social security activities. 	
	Information on mass media	Regularly after each event		



Stakeholders' comments on the bank's sustainable development

Stakeholders	Stakeholders' assessment of VPBank's approaches
Customers	<p><i>"Banks are not familiar with electric vehicles, so accessing financing is truly difficult. I had to mortgage real estate to purchase the first 20 electric vehicles for my pilot program. I saw a huge business opportunity, but without scalable financial solutions, that potential would never have been realized. Then VPBank came in. The Bank proactively approached us and provided specialized advisory services, preferential policies, reasonable interest rates and fast disbursement, which turned Long Bien Taxi's ambition into reality."</i></p> <p>(Ms. Nguyen Thi Thanh Thuy – Chief Executive Officer of Linh Trang Trading and Service Co., Ltd., the owner of Long Bien Taxi)</p> <p><i>"VPBankSME has been like a trusted companion to me since the early days of my startup journey—from providing funding and cash flow management solutions to supporting marketing activities. Thanks to this support, my business has been able to grow confidently and sustainably to where it is today."</i></p> <p>(Ms. Tran Thi Vuong – Chief Executive Officer of Thach An Food Processing Joint Stock Company)</p>
Shareholders/ Investors	<p>According to Dragon Capital, based on its internal ESG assessment framework (the Dragon Capital ESG Management System), VPBank is rated "Excellent" (the highest level) for Environmental and Social (E&S) performance and "Low Risk" (the highest level) for Corporate Governance (CG).</p>
Other partners (lenders/ independent rating agencies)	<p><i>"Vietnam is a priority market for BII to deliver climate finance to countries in Southeast Asia that relies predominantly on fossil fuels as a source of energy generation. We are delighted to partner with VPBank, SMBC and other co-lenders on this landmark syndicated facility, which is our first direct debt investment in Vietnam. Our support will focus on supporting climate-responsible business operations and bolstering Vietnam's green energy transition, which is crucial for its net-zero 2050 goals, for enduring positive growth."</i></p> <p>(Sir Srinji Nagarajan, Managing Director and Head of Asia, British International Investment)</p> <p><i>"Through our collaboration with IFC and pioneering banks like VPBank, we are helping unlock the capital needed to drive sustainable growth, create green jobs and build climate resilience across the country. In July, Export Finance Australia contributed \$75 million to a loan facility that will enable VPBank to expand its lending for sustainable infrastructure projects across Viet Nam."</i></p> <p>(H.E. Gillian Bird, Australian Ambassador to Viet Nam)</p>
Media agencies	<p>According to Tuoi tre, VPBank's reputation in the global capital markets has been further strengthened, with total international fundraising reaching USD 2.36 billion in the previous year, backed by the trust and guarantees of leading global financial institutions. With a mission to pioneer innovation to enhance the quality of financial services and create sustainable prosperity for customers, shareholders, the community and society, VPBank aims to establish a solid position among the Top 3 largest banks in Vietnam and the Top 100 banks in Asia. https://tuoitre.vn/vpbank-tao-nen-tang-cho-tang-truong-ben-vung-20240130172602525.htm</p> <p>According to the Financial Economics Magazine, in order to align growth with risk management, VPBank continues to enhance its ESG governance capabilities, developing management frameworks in accordance with both international standards and domestic regulations. The Bank is the first institution in Vietnam to disclose climate-related financial information in line with the TCFD recommendations, conduct stress testing and develop a sustainable finance framework.</p>

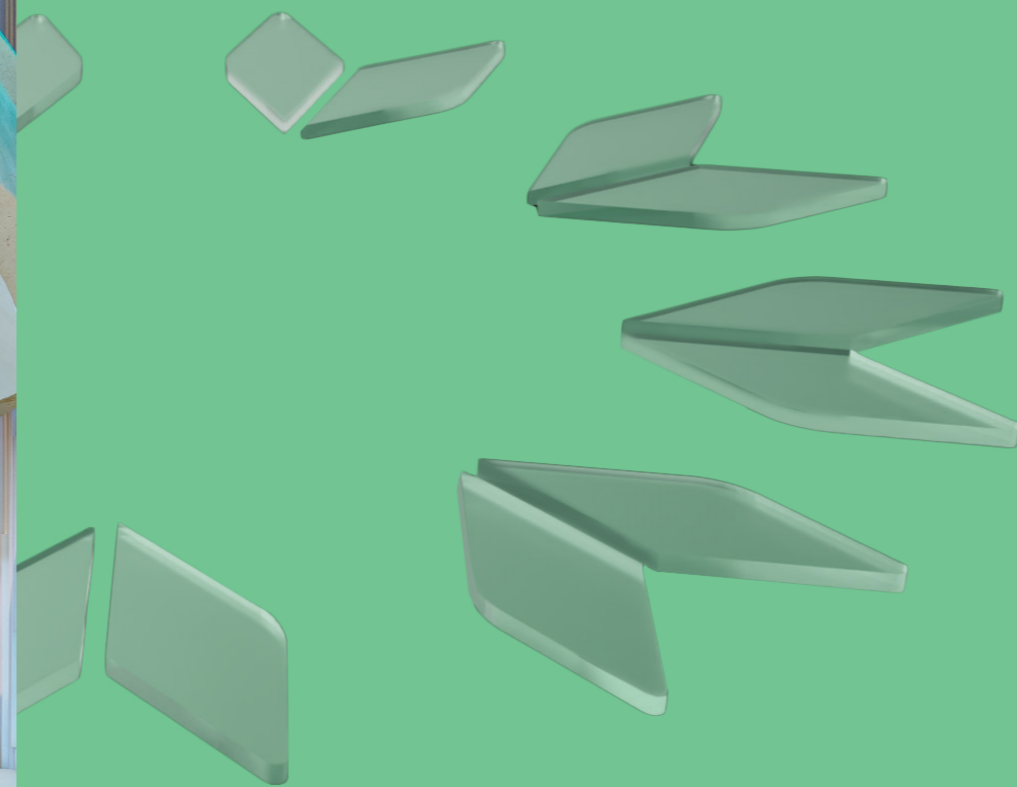


Stakeholders	Stakeholders' assessment of VPBank's approaches
	<p>According to Vietnamnet, VPBank's Sustainability Report is prepared in accordance with the latest Global Reporting Initiative (GRI) Sustainability Reporting Standards issued by the Global Sustainability Standards Board (GSSB) and references the 17 United Nations Sustainable Development Goals (SDGs). This reflects VPBank's efforts to support the Government of Vietnam in achieving these goals, as well as contributing to global sustainability objectives. https://baochinhphu.vn/vpbank-tien-phong-trien-khai-danh-gia-khung-quan-tri-rui-ro-esg-102230309173356158.htm</p>
	<p>According to Tuoi Tre & Phap Luat, with the successful issuance of USD 300 million in international sustainable bonds, VPBank became the first private Vietnamese bank to enter the global ESG capital market, paving the way for green capital inflows into Vietnam and affirming its pioneering role in the green banking strategy toward sustainable prosperity. VPBank is demonstrating how a domestic bank can become a trusted destination for ESG capital, thereby setting a new benchmark for the Vietnamese banking sector.</p>
	<p>According to VTV Online, over the years VPBank has remained steadfast in its sustainable development strategy, viewing it as a key pillar of its long-term orientation. The Bank has not only expanded its green credit portfolio but also promoted communication initiatives and community activities to raise awareness of sustainable living and encourage lifestyles more closely connected to nature. These initiatives demonstrate VPBank's social responsibility in accompanying customers, communities and the broader economy on the journey to combat climate change. https://baodautu.vn/chi-so-phat-trien-ben-vung-cua-vpbank-tang-cao-trong-nam-2021-d158776.html https://bnews.vn/vpbank-giu-vung-vi-tri-top-20-doanh-nghiep-co-diem-esg-cao-nhat-ro-vnsi/352565.html</p>
Employees	<p><i>"The two biggest things that I am proud to share every time I am asked: First, VPBank is an organization that is always full of ambition, never stopping, year after year, the ambition is getting bigger and bigger with the development of the enterprises. This really fits my personal personality. That is why I feel the harmony and compatibility. The second point is the story of autonomy. At VPBank, you can freely create, propose ideas, give your personal views and opinions to help the organization develop further with better products. The proposals of the staff will be recorded, evaluated and carefully considered by the leadership for feasibility and effectiveness and if good, they will be implemented. This is a big plus that I am really impressed with in my time here."</i></p> <p>(Mr. Dao Gia Hung – Head of SME Division)</p>
	<p><i>"The support from VPBank is not only material in nature but also a great source of encouragement for our team of doctors and medical staff, giving us additional motivation to provide the best possible healthcare services to the community."</i></p> <p>(Assoc. Prof. Dr. Dao Xuan Co – Director of Bach Mai Hospital)</p> <p><i>"The scholarship gives me greater confidence to pursue my chosen academic and career path, while also opening up opportunities to get closer to a large, professional and forward-looking corporate environment such as VPBank. I also hope to become a bridge in spreading the image of a youthful, innovative and bold VPBank to the student community."</i></p> <p>(Le Van Truong – student at University of Science, Vietnam National University Ho Chi Minh City)</p>
Local communities	<p><i>"We are deeply moved and sincerely grateful for the care and compassion shown by the Bank, which took the time to visit our Centre, present meaningful calendars and especially support and purchase handmade products created by the children with disabilities who are currently learning vocational skills here. The Bank's presence, encouragement and practical support not only carry material value but also serve as a great source of emotional encouragement, giving the children more confidence, motivation and hope to love their work and move forward on their journey of vocational training and social integration."</i></p> <p><i>The Vi Ngay Mai Center would like to express its sincere gratitude for VPBank's compassion and sense of social responsibility. We very much look forward to continuing to receive the Bank's support and companionship in the future, so that together we can further spread meaningful and positive values to society."</i></p> <p>(Ms. Nguyen Thi Huong – Deputy Director of the Center for Healthcare, Vocational Training and Production for Disabled Youth "Vi Ngay Mai")</p>



Vì một Việt Nam
thịnh vượng 

03 APPROACH



- 40 Sustainable development orientation
- 42 Identification of material topics
- 45 Contribution to sustainable development goals

Sustainable development orientation

ENVIRONMENT



Goal: Control carbon footprint, contribute to the goal of Net Zero Emissions by 2050.

Action focus:

- Reduce direct greenhouse gas emissions by optimizing waste management and the use of resources in operations.
- Reduce indirect greenhouse gas emissions, including environmental risk management and climate risk management in credit activities and the supply chain.
- Promote green finance, sustainable finance and participation in carbon credit market, aiming towards long-term sustainable growth.

SOCIETY



Bring sustainable benefits to stakeholders including comprehensive employee development, improved customer experience and contribute positive values to the community and society.

Action focus:

- Grow social finance and sustainable finance, aiming to create value in parallel with social benefits.
- Manage social risks in credit granting activities and in the supply chain, ensuring the sustainability of capital flows.
- Develop and implement governance policies to ensure health, safety, fairness and equality and respect for human rights.
- Promote corporate culture, strongly spreading the 5 core values of VPBank.
- Pioneer in providing a variety of modern and secure financial products and services to help improve customer experience.
- Strengthen the implementation of social responsibility programs and activities that help spread humanitarian values and promote inclusive development.

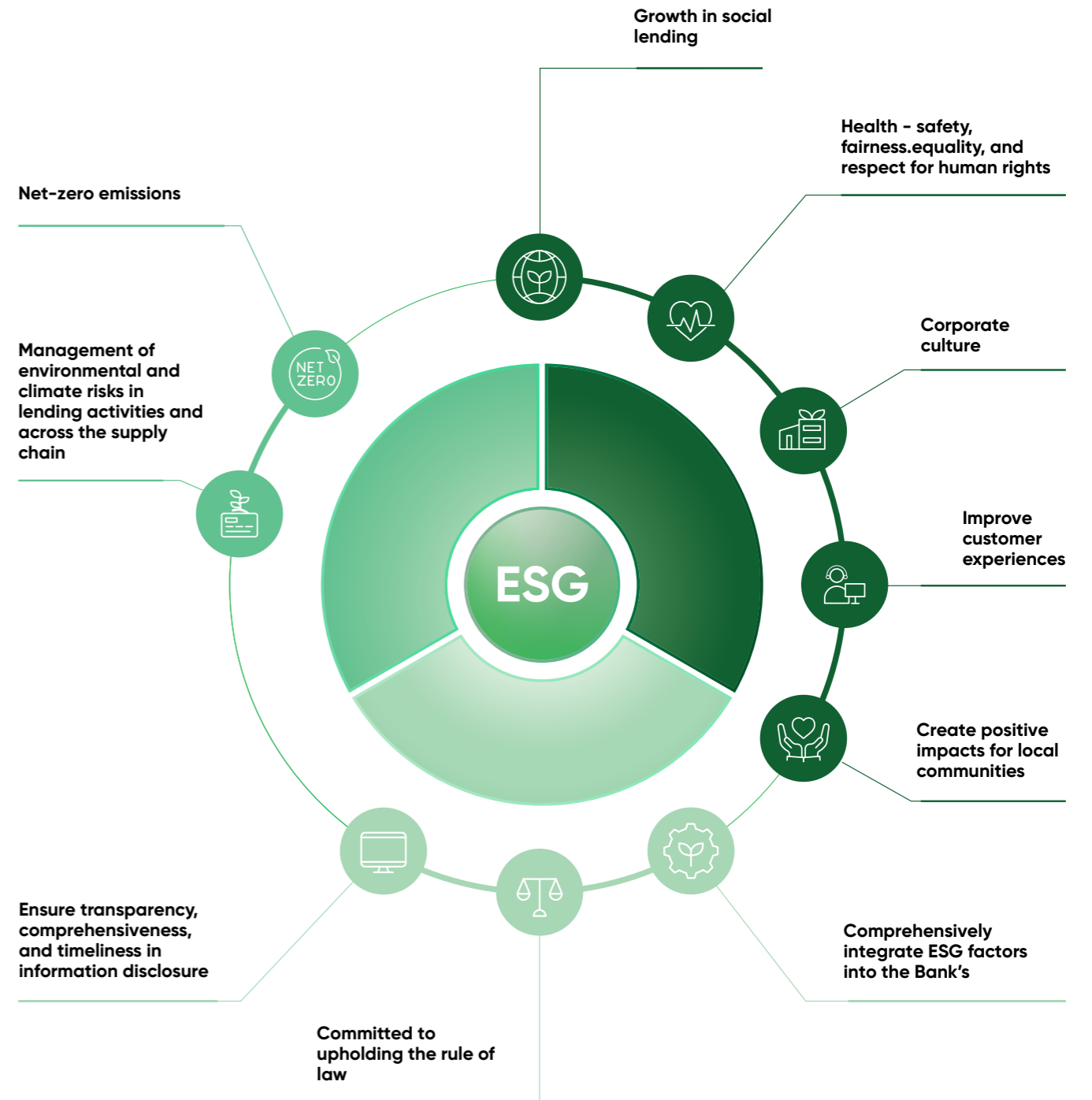
GOVERNANCE



Contribute to sustainable growth, focusing not only on financial performance but also on environmental and social issues while committing to comply with legal regulations.

Key actions:

- Establish fair governance mechanisms to protect shareholder rights and enhance sustainable value creation, while ensuring a balance of interests between the Bank and its customers.
- Standardize corporate governance principles and risk management systems in line with advanced international best practices, with a focus on fully integrating ESG standards into the Bank-wide risk management framework to optimize control effectiveness.
- Uphold a firm commitment to the rule of law, strictly complying with legal regulations and the highest professional ethical standards.
- Ensure transparency, comprehensiveness and timeliness in the disclosure of information, thereby bringing the highest benefits to stakeholders.



Identification of material topics

[GRI 3-1, 3-2]

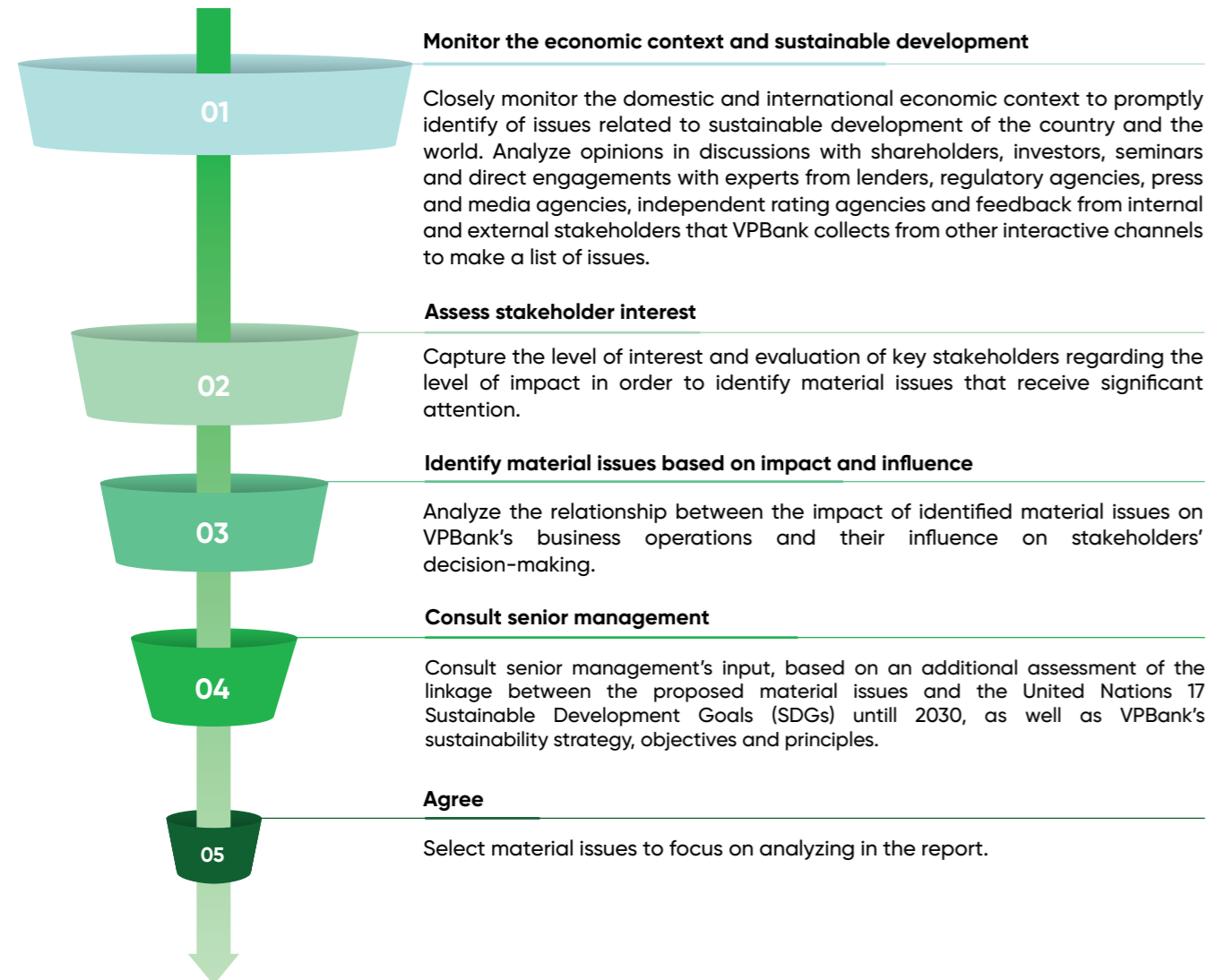
Process to determine material areas

The identification of material topics in VPBank's 2025 Sustainability Report is based on a comprehensive review of the domestic and international sustainability context, combined with consultations with key stakeholders.

Specifically, specialized ESG governance units consolidated and analyzed information collected through engagement activities with shareholders and investors, in-depth discussions with international financial institutions, independent assessment organizations, state regulatory authorities, strategic partners, as well as feedback from internal functional departments. These discussions focused on the level of impact of each issue on business operations, risk management and stakeholder expectations.

The analysis results serve as the basis for the Management Board and the Board of Directors to review and agree on the list of material topics, which are also periodically reviewed and updated on an annual basis to ensure alignment with the sustainable development strategy and changes in stakeholder priorities.

Details of the process to select materials areas are as follows:



The list of material topics and their corresponding levels of impact are reviewed and updated annually by VPBank, in line with changes in stakeholder concerns as well as VPBank's business activities.

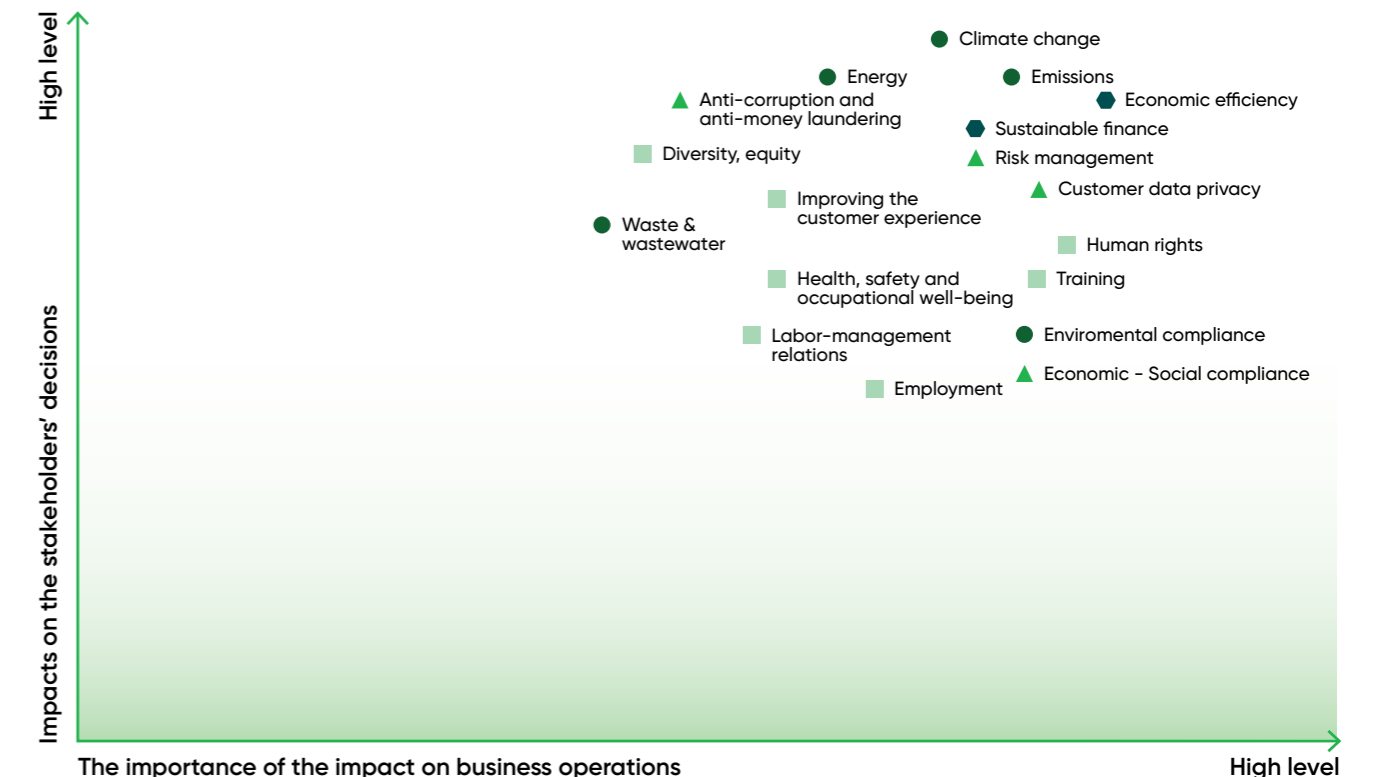
Governance	Economy	Environment	Society
G-1: Governance model towards sustainable development	Eco-1: Economic development	E-1: Waste management	S-1: Respect for human rights
G-2: Prevention of corruption and money laundering to protect national interests	Eco-2: Sustainable finance	E-2: Effective management and use of resources	S-2: Promotion of sustainable development of human resources
G-3: Ensuring the rights of shareholders and investors		E-3: Management of greenhouse gas emissions	S-3: Dedication to customers
		E-4: Minimizing environmental impact	S-4: Social responsibility

Material topics matrix

Following its sustainable development orientation, VPBank has identified 13 key topics across 4 key areas, including Governance, Economy, Environment and Society.

The topics related to environmental protection and raising awareness of environmental issues, especially actions to combat climate change, continued to receive a lot of attention from stakeholders and increasingly affect VPBank's business operations in the form of climate risks (physical and transition risks) or new business opportunities from the transition to a low-carbon economy. This analysis helps VPBank identify priority issues to achieve business efficiency and sustainable development.

Below is the 2025 material topics matrix, as assessed by the bank:








Note: ● Environmental ▲ Governance ■ Social ◆ Economic



















Contribution to sustainable development goals



[GRI 3-3, GRI 303-5]








Focus	Material topic	Goals	Aligned with the UN SDGs	Achievement in 2025
Governance	G-1: Governance model towards sustainable development	<ul style="list-style-type: none"> Develop a transparent and effective governance system and in compliance with international development standards. Improve management process, enhance capabilities and strengthen the bank's social responsibility. 	 	<ul style="list-style-type: none"> Top 5 companies with the highest ASEAN Corporate Governance Scorecard (ACGS) scores in Vietnam in 2025. Top 20 Listed Companies with the highest Sustainability Index (VNSI), following HoSE assessment for 7 consecutive years (2019 - 2025). The Bank's ESG risk score, as reviewed by Moody's, is maintained at a low-to-moderate level (CIS-2).
	G-2: Anti-corruption and money laundering to protect national interests	<ul style="list-style-type: none"> Commit to legal compliance Create an integrity and transparent business environment and strictly comply with legal regulations on anti-corruption and money laundering. Collaborate with authorities to effectively address violations, safeguard the bank's reputation and financial safety for customers and partners. 		<ul style="list-style-type: none"> 100% of employees, including managers, must complete a training course about anti-corruption and money laundering. VPBank has conducted in-depth training to 635 staff in charge of anti-money laundering at their units. There were no cases of the Bank being subject to penalties for non-compliance with regulations related to financial crime prevention, nor any financial losses or material compensation arising from related legal proceedings.

Focus	Material topic	Goals	Aligned with the UN SDGs	Achievement in 2025
	G-3: Ensure the rights of	<ul style="list-style-type: none"> Safeguard shareholder rights and enhance sustainable value equally for all shareholders. Ensure transparency, comprehensiveness and timeliness in information disclosure. 	 	<ul style="list-style-type: none"> 2025 marked the third consecutive year that VPBank has paid cash dividends, with a total value of nearly VND 20,000 billion. In 2025 alone, VPBank allocated nearly VND 4,000 billion for dividend payments. Successfully organized eight earnings release events, attracting an average of around 200 investors per event. In addition, VPBank participated in nine seminars organized by major domestic and international securities firms, directly engaging with more than 200 local and international investors. These included events such as Vietnam Access Day 2025 hosted by Vietcap in collaboration with FTSE Russell in Thailand and the CITIC CLSA Investors' Forums 2025 held in Hong Kong, which attracted a number of major international investment funds. Throughout 2025, the Bank organized and participated in nearly 60 in-person meetings at its headquarters, engaging with approximately 100 domestic and international investors, investment funds and securities firms, in order to consistently communicate its strategic messages and provide timely updates on business operations and financial performance to the investment community.
Economy	Eco-1: Economic development	<ul style="list-style-type: none"> Credit growth and enhancing digitalization. 	  	<ul style="list-style-type: none"> Total assets: VND 1,260,150 billion, making VPBank the largest private bank without state ownership in Vietnam in terms of total assets. VPBank's credit portfolio reached VND 961,414 billion, up 35.4% compared to the beginning of the year, in line with the Government's policy direction to promote economic growth. Total profit before tax: VND 30,625 billion, an increase of more than 53% compared to 2024. Capital adequacy ratio: 14.35%, among the highest in the banking sector.

Focus	Material topic	Goals	Aligned with the UN SDGs	Achievement in 2025
				<ul style="list-style-type: none"> Contribution to the State budget: VND 5,570 billion. VPBank is driving comprehensive digital transformation, strengthening security and safety and building a solid foundation for sustainable growth across its entire ecosystem. In the retail banking segment, more than 70% of operations have been digitized, highlighted by the digital banking platform VPBank NEO, along with a range of initiatives such as eKYC, eSignature, eCMS, Loyalty (LynkID), CRM, eWallet, Agent Banking, VirtualQC, as well as applications of AI and machine learning. In the corporate banking segment, VPBank has completed the development of the Corporate Master Mobile App; fully transformed the Sale Portal interface based on a modern architecture; piloted automation in credit appraisal processes and eKYC; and operated a centralized identity authentication platform (CIAM). As a result of these comprehensive digitalization initiatives, by the end of 2025, VPBank NEO processed 1.33 billion transactions, while VPBank NEOBiz processed 10.8 million transactions.
	Eco-2: Sustainable finance	Sustainable financial growth.	   	<ul style="list-style-type: none"> Green credit outstanding as of December 31, 2025 was VND 39,052 billion, up 78% YoY. Specifically, 29,121 retail customers and nearly 300 corporate customers were funded by green capital, marking a 6.3-fold increase from 2024. Credit to women-owned SME (WSME) as of December 31, 2025 was VND 25,658 billion, increasing by 38% YoY. "Banking for Women Initiative of the Year 2025", awarded by Asian Banking & Finance as part of the ABF Retail Banking Awards 2025. Implemented a VND 5,000 billion credit facility to support the development of social housing.

Focus	Material topic	Goals	Aligned with the UN SDGs	Achievement in 2025
Environ- ment	E-1: Waste management	Mitigate direct greenhouse gas emissions by reducing annual fuel consumption.	 	<ul style="list-style-type: none"> Hazardous waste is collected and classified according to regulated codes, stored in designated waste storage areas and transferred to qualified third-party contractors for treatment in accordance with legal regulations. Contributed to the collection of nearly 3 tons of cardboard and used calendars, which were recycled into raw materials for handicraft products, Braille books and notebooks for visually impaired children.
	E-2: Manage and use resources effectively		   	<ul style="list-style-type: none"> Electricity consumption per employee decreased by 10% YoY and electricity consumption per unit of revenue reduced by 14% YoY. The total estimated water consumption based on water usage cost, was 98,580 m³. In term of efficiency, water consumption per employee declined by 9%, while water consumption per unit of revenue reduced by 13% YoY. Paper consumption per employee was reduced by 10% YoY.
	E-3: Greenhouse Gas Emissions			<ul style="list-style-type: none"> The estimated Scope 1 and Scope 2 greenhouse gas emissions in 2025 increased by 3.4% compared to 2024 due to the Bank's expanded operational scale; however, they decreased by 40.1% compared to the 2018 base year. Scope 1 and Scope 2 greenhouse gas emissions per employee in 2025 decreased by 10% YoY. Established a limit framework to strictly control lending to coal-fired power projects.
	E-4: Mitigate environmental impact	Reduce indirect greenhouse gas emissions by managing environmental and climate risks in credit granting.	    	<ul style="list-style-type: none"> Applied environmental and social (E&S) risk assessment criteria in the credit approval process to screen, classify and monitor exposures by risk level, ensuring that corporate clients comply with environmental protection regulations. The Bank also restricts and declines lending to certain high environmental risk sectors. As of the end of 2025, E&S risk-managed credit exposure at VPBank reached VND 493,301billion.

Focus	Material topic	Goals	Aligned with the UN SDGs	Achievement in 2025
				<ul style="list-style-type: none"> To achieve net-zero emissions by 2050, VPBank has developed a roadmap to reduce direct greenhouse gas emissions from its operations and indirect emissions through adjustments to its credit policy directions. In alignment with Government policies and commitments at COP30, the Bank is restructuring its portfolio by reducing exposure to certain sectors and accelerating the growth of green finance, thereby mitigating climate risks and supporting long-term sustainable economic growth. In 2025, VPBank was not subject to any penalties for non-compliance with environmental laws and regulations.
Society	S-1: Respecting human rights	Build a safe and healthy working environment that respects human rights, prohibits discrimination and maintains zero tolerance for violence, harassment, or abuse in any form, while safeguarding the legitimate rights and interests of employees, customers and other stakeholders.	  	<ul style="list-style-type: none"> Strengthen human rights training (100% of employees are required to participate in and complete the training). No cases of discrimination, child labor, forced labor, or other human rights violations were recorded in 2025. 100% of employees at VPBank are employed under labor contracts in accordance with legal regulations. All decisions related to employees' rights and interests are made only after agreement and consultation with the employees. 100% of VPBank employees are members of the employee representative organization (Trade Union).
	S-2: Encouraging the long-term, sustainable development of human resources.	<ul style="list-style-type: none"> Developing and implementing governance policies that ensure health, safety, fairness and equality. Promoting the widespread adoption of VPBankers's 5 core values through internal communications and events. Develop employees' capabilities and long-term career paths through structured training, development programs and appropriate career progression pathways. 	   	<ul style="list-style-type: none"> Training hours in 2025: 1,496,226 The number of courses conducted in 2025: 3,872 Average learning hours/employee: 875 Notable training programs: iLEAD Program, Swiss BET to enhance leadership capabilities, CloudLearning program to enhance cloud computing. In 2025, no serious workplace accidents or fatalities were recorded. The absenteeism rate (AR) related to occupational illness, fatalities, or injuries remained at zero. 100% of employees returned to work after maternity leave and were retained by VPBank.

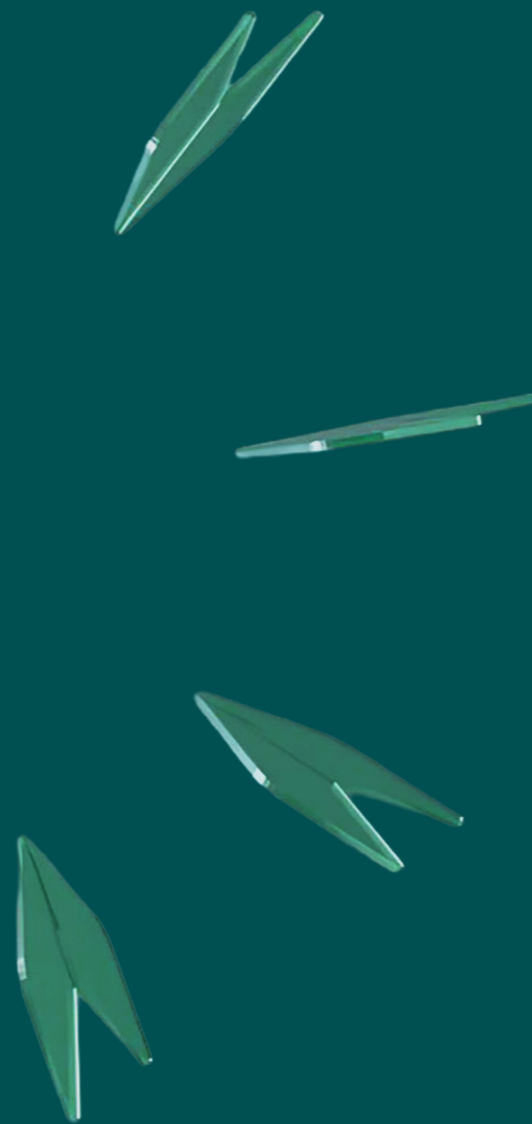
Focus	Material topic	Goals	Aligned with the UN SDGs	Achievement in 2025
				<ul style="list-style-type: none"> • "Vietnam Best Employer Branding Award 2025", awarded by HRD Congress – World Human Resource Development Congress
	S-3: Customer Dedication	<ul style="list-style-type: none"> • Ensuring fairness, responsibility and transparency in products and services. • Pioneer in providing a variety of modern and safe financial products and services, enhancing customer experience. • Provide products and services in line with principles of transparency, fairness and responsibility, with full disclosure of information to customers. 	 	<ul style="list-style-type: none"> • The Bank is accelerating its segment coverage strategy, spanning from Private – VPBank Private, Affluent – VPBank Diamond, to Mass Affluent – VPBank Prime and business households – CommCredit, aiming toward a "bank for all customer segments" model with consistent and personalized experiences. In 2025, VPBank officially launched its Private Banking model—an exclusive financial service tailored for high-net-worth clients—marking a strategic milestone in serving the premium customer segment in Vietnam. • VPBank has developed a Super Payment Solution—an ecosystem of products designed to comprehensively cover both business and consumer payment needs, including: Pay By Account (tap-to-pay from a bank account); Soundbox devices and the Prosperity Soundbox feature on VPBank NEO (balance change notifications and revenue management system integration); ShopQR (a sales management solution); the Bion package (a dedicated account solution for business households); and the Tap to Pay solution (enabling card acceptance directly on mobile devices).
	S-4: Social Responsibility	<p>Implement targeted corporate social responsibility programs that create positive and sustainable impacts for the community, contribute to addressing priority social issues and support the achievement of the Sustainable Development Goals.</p>	    	<ul style="list-style-type: none"> • Implemented 16 CSR initiatives with a total budget of nearly VND 105 billion, prioritizing healthcare, disaster relief and recovery and supporting the Government in social security and poverty alleviation efforts. • Organized VPBank Technology Hackathon program, which attracted more than 134 talented experts in the fields of information technology and data science. • Promoted "Future VPBanker" and "VPBank Prosperity Scholarship" programs, awarding 160 scholarships to talented students nationwide.





04

GOVERNANCE



54	Topic G-1: Governance model towards sustainable development
73	Topic G-2: Preventing corruption and money laundering to safeguard national interests
78	Topic G-3: Ensuring the rights and interests of shareholders and investors

Topic G-1: Governance model towards sustainable development

Overview of governance structure

[GRI 2-9]

VPBank's governance structure consists of the Annual General Meeting of shareholders (AGM), the BOD, the Supervisory Board and the Chief Executive Officer, as defined in Article 40 of the Law on Credit Institutions 2024.

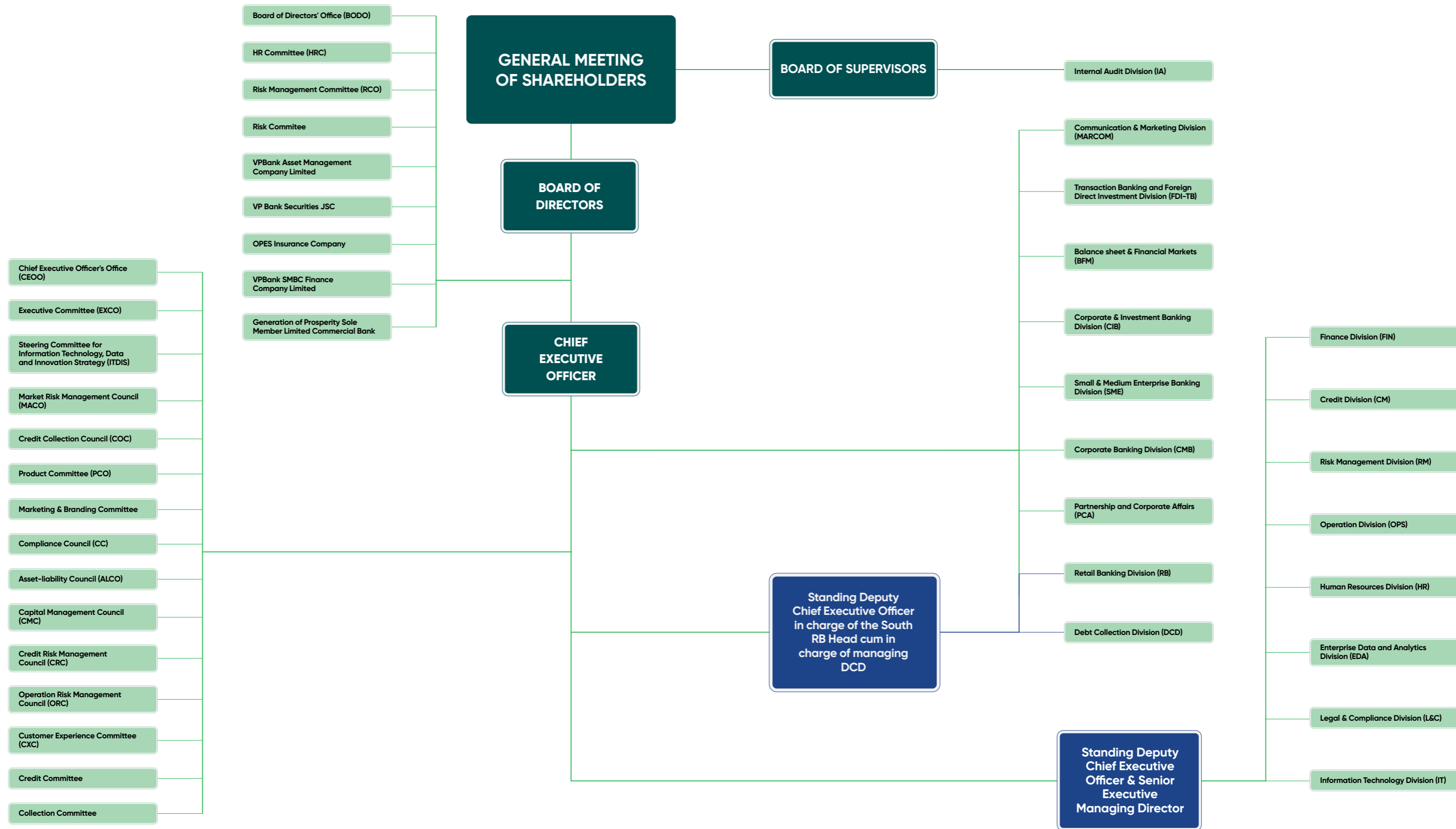
The AGM is the bank's highest authority, with the power to elect, dismiss and remove the members of the BOD and Supervisory Board. The BOD is responsible for developing the bank's strategy and operational direction and for governing the bank's rights and obligations, with the exception of matters under the authority of the Annual General Meeting. The BOD is supported by two advisory committees: Human Resources Committee (HRC) and Risk Management Committee (RCO).

The CEO is the highest executive and is accountable to the BOD.

The remaining members of the Board of Management comprise Standing Deputy CEO, Deputy CEO and divisions' and centers' heads assist the CEO in the execution of the orientations and policies endorsed by the BOD in the bank's business activities. The bank is structured into 17 main divisions and centers which conduct business activities and provide operational support under the direct management of the assigned Board of Management's members.

The CEO also organizes and establishes specialized councils in the areas of risk management (Operational Risk Management Council, Credit Risk Management Council, Market Risk Management Council); asset management (Asset & Liability Council, Capital Management Council), credit management/ approval, product development and information technology (Technology, Data and Innovation Strategy Council). These councils serve to advise the CEO in managing and making decisions pertaining to the bank's business activities.





Supervision by the Board of Directors

[GRI 2-16]

The Board of Directors

The BOD is responsible for supervising the Board of Management's establishment and operation of the ESG Risk Management Framework and setting ESG-related strategic direction and risk appetite. The BOD also ensures the bank's compliance with its ESG risk management strategies, appetites and objectives, as well as external ESG governance requirements.

Risk Management Committee

As the most senior risk executive body, the Risk Management Committee (RCO) is primarily responsible for advising the BOD on managing climate risks and opportunities by setting the risk appetite which considers ESG factors. Specifically, the RCO is accountable for enhancing ESG risk management activities by reviewing effectiveness and overseeing the implementation to address shortcomings in ESG risk management. The committee also supervises the Board of Management's implementation of the ESG risk framework, strategy and appetite. It periodically reports to the BOD on its activities and decisions related to ESG risk management and, where appropriate, escalates ESG risk issues to the BOD.

In 2025, the RCO advised the BOD on integrating ESG risk management into VPBank's risk culture, aligning with global sustainability trends. The Committee also received quarterly high-level risk reports covering significant financial and non-financial risk issues, including the ESG risk profile, to monitor the implementation of VPBank's strategy and overall risk profile. Key updates and decisions included:

- Quarterly updates on VPBank's exposure to carbon-intensive industries and assessments of overall environmental and social (E&S) risks in the loan portfolio using E&S risk scores.
- Approval of a comprehensive ESG strategy to define the mission for implementing sustainable development initiatives and solutions.
- Approval of the Risk Appetite Statement and Top-down risk limits, considering ESG-related risks.

The BOD delegates day-to-day business management and strategy implementation to the CEO. The Board of Management and BOM-level risk management councils support the CEO in implementing the sustainable development strategy, with specific roles and responsibilities assigned to each unit.

To achieve its sustainable development goals, VPBank focused on two main missions: (i) Promoting sustainable finance and (ii) Enhancing environmental, social and climate risk management to comply with legal regulations and international best practices. Specific roles and responsibilities are assigned to each unit to integrate climate opportunities and risk management into relevant business areas.

VPBank also identified three specialized units to promote initiatives to strengthen ESG governance capabilities. Specifically, Risk Management Division integrates ESG risk management into the Bank's overall risk management framework. Legal and Compliance Division develops systems and policies for managing environmental and social risks in credit granting activities. Financial Market and Transaction Banking Division mobilizes international funding and coordinates with other business units to promote green and sustainable finance.

The process on the BOD's performance evaluation

[GRI 2-18]

Recognizing the critical role of corporate governance in ensuring stable operations and long-term sustainability, VPBank is committed to building a governance environment that exceeds compliance requirements. The bank is a pioneer in enhancing professionalism, ensuring transparency in information and optimizing governance policies, all aimed at fostering a prosperous and sustainable society.

VPBank's Charter stipulates that the BOD is obligated to submit the bank's governance report to the AGM. Additionally, according to the Regulations on Bank Corporate Governance and the Regulations on the Organization and Operation of the BOD, independent BOD members are required to prepare an evaluation report on the BOD's activities. The BOD Chairman is also responsible for evaluating the performance of each member and the BOD's committees and reporting to the AGM at least once a year.

Governance structure towards sustainable development

Amidst a volatile socio-economic landscape and growing sustainability challenges that are becoming a strategic focus for the bank, VPBank established a sustainability-focused governance model with the core objective of ensuring efficiency, safety and long-term development. This model is based on the internationally recognized "three lines of defense" principle adapted to VPBank's strategy.

The model's comprehensive and proactive structure clearly defines functions and tasks across three lines:

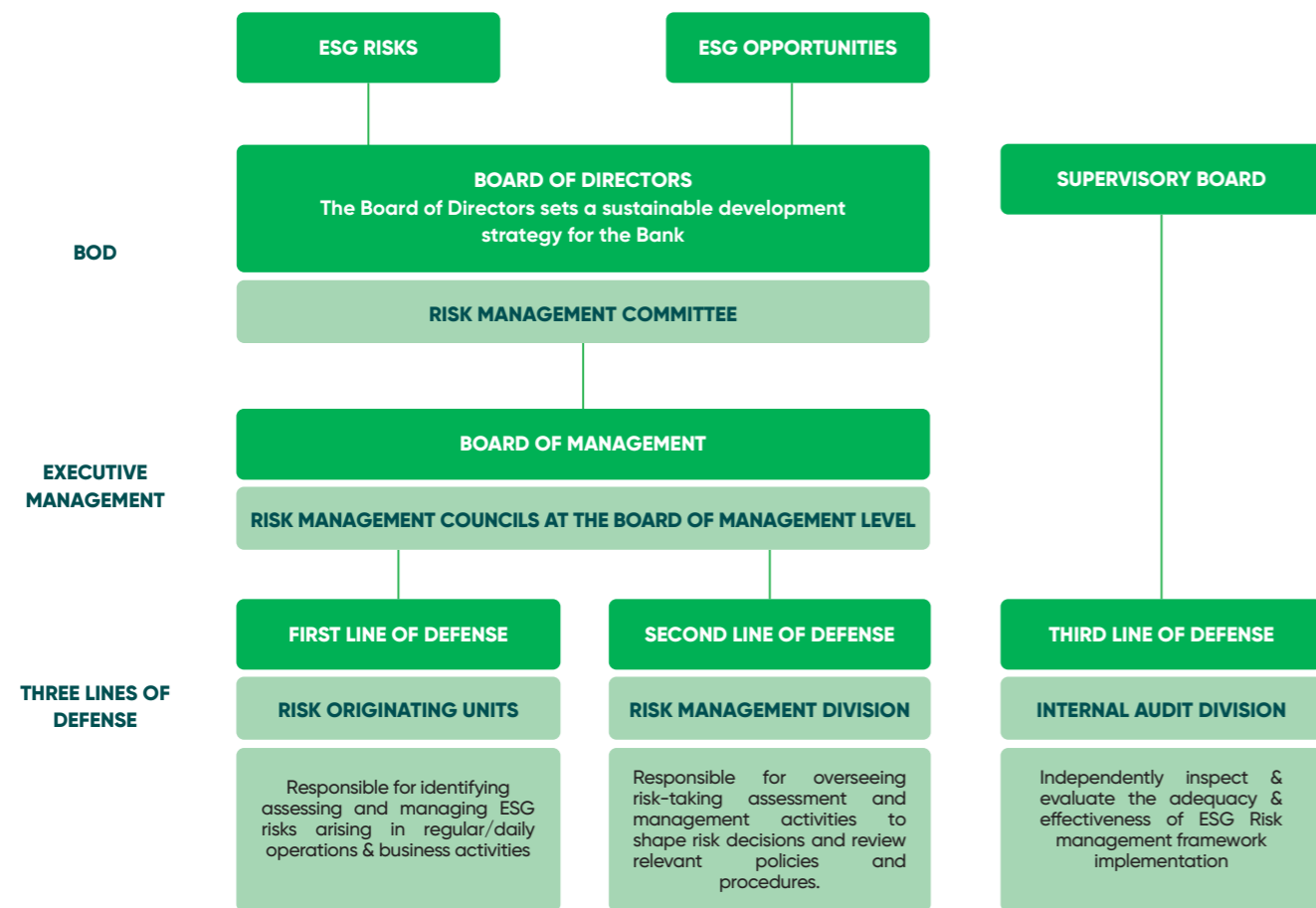
- The first line focuses on business and operational units, directly responsible for risk management and ensuring daily operational efficiency.
- The second line, including specialized units such as risk management, compliance and legal, supports and oversees first-line activities to ensure adherence to internal standards and international practices.
- The third line is internal audit, with an independent role in assessing the overall operational efficiency of the entire system and providing recommendations for improvement.

Through this model, VPBank not only enhances its risk control and prevention capabilities but also proactively identifies and addresses ESG-related issues. The model is a strategic step towards the goal of comprehensive sustainable development, meeting the increasing expectations from shareholders, customers, employees and the community.

Beyond social responsibility, integrating ESG factors into the development strategy offers a competitive advantage. The bank is committed to adopting leading international practices and continuously enhancing governance to optimize efficiency, protect its assets, maintain the trust of stakeholders and deliver sustainable value.

With a long-term vision and strong commitment, this governance model serves as a foundation for ensuring VPBank's sustainable development, reinforcing its position not only in Vietnam but also in the international arena.





ESG experience of senior management [GRI 2-17]

VPBank’s Board of Directors and Board of Management comprise leaders with extensive experience in finance and banking, risk management, legal, technology and human resources. Their expertise in sustainable development and ESG has been developed and accumulated through direct involvement in designing, governing and implementing VPBank’s sustainability transformation strategy over nearly a decade, rather than through specialized standalone training.

This process has equipped VPBank’s leadership with deep practical insights

into integrating environmental, social and governance factors into business strategy, managing environmental and social risks, advancing sustainable finance and strengthening corporate governance. As a result, ESG initiatives are implemented in a consistent and effective manner, aligned with international best practices as well as the Bank’s operating context.

The summary table below reflects the key areas of expertise in which VPBank’s leadership has experience in management or oversight.

	Corporate governance	Risk management/ Auditing/ Law	Economy/ Finance and Banking	Human Resources/ Operations/ Information Technology	Environment/ Society/ Climate	Social responsibility/ Communication/ Marketing
BOARD OF DIRECTORS						
Mr. Ngo Chi Dzung BOD Chairman	✓	✓	✓	✓	✓	✓
Mr. Bui Hai Quan BOD Vice Chairman	✓	✓	✓	✓	✓	✓
Mr. Lo Bang Giang BOD Vice Chairman	✓	✓	✓	✓	✓	✓
Mr. Nguyen Duc Vinh BOD Member and CEO	✓	✓	✓	✓	✓	✓
Mr Takeshi Kimoto BOD member	✓	✓	✓	⊘	⊘	⊘
Ms. Pham Thi Nhung BOD member	✓	✓	✓	✓	✓	✓
Mr. Daniel Ashton Carroll BOD independent member	✓	✓	✓	⊘	⊘	⊘
Mr. Mai Xuan Hung BOD independent member	✓	✓	✓	✓	✓	✓

	Corporate governance	Risk management/ Auditing/ Law	Economy/ Finance and Banking	Human Resources/ Operations/ Information Technology	Environment/ Society/ Climate	Social responsibility/ Communication/ Marketing
BOARD OF MANAGEMENT						
Mr. Nguyen Duc Vinh BOD Member and CEO	✓	✓	✓	✓	✓	✓
Ms. Luu Thi Thao Standing Deputy CEO and Senior Executive Managing Director	✓	✓	✓	✓	✓	✓
Mr. Phung Duy Khuong Standing Deputy CEO in charge of the South and Head of Retail Banking Division cum managing Debt Collection Division	✓	✓	✓	✓	⊘	✓
Ms. Duong Thi Thu Thuy Deputy CEO and Head of Corporate and Investment Banking Division	✓	✓	✓	⊘	⊘	⊘
Mr. Nguyen Thanh Binh Deputy CEO and Head of Credit Division	✓	✓	✓	⊘	⊘	⊘
Mr. Dinh Van Nho Deputy CEO and Head of Commercial Banking Division	✓	✓	✓	⊘	⊘	⊘

	Corporate governance	Risk management/ Auditing/ Law	Economy/ Finance and Banking	Human Resources/ Operations/ Information Technology	Environment/ Society/ Climate	Social responsibility/ Communication/ Marketing
Mr. Kamijo Hiroki Deputy CEO and Head of Foreign Direct Investment & Transaction Banking Division	✓	✓	✓	⊘	⊘	⊘
Mr. Vu Minh Truong Deputy CEO and Head of the Balance sheet & Financial Markets Division	✓	✓	✓	⊘	⊘	⊘
Mr. Nguyen Hong Trung Chief Information Officer	✓	⊘	✓	✓	⊘	⊘
Ms. Tran Thi Diep Anh Head of Human Resource Division	✓	⊘	✓	✓	⊘	✓
Ms. Le Hoang Khanh An Head of Finance Division	✓	✓	✓	⊘	⊘	⊘
Ms. Nguyen Thuy Duong Head of Marketing and Communications Division	✓	⊘	⊘	⊘	⊘	✓
Mr. Andre Debakpouwe Chief Risk Officer	✓	✓	✓	✓	✓	✓

	Corporate governance	Risk management/ Auditing/ Law	Economy/ Finance and Banking	Human Resources/ Operations/ Information Technology	Environment/ Society/ Climate	Social responsibility/ Communication/ Marketing
Mr. Dao Gia Hung Head of SME Division	✓	✓	✓	⊘	⊘	⊘
Ms. Phan Thi Hai Anh Head of Legal and Compliance Division	✓	✓	⊘	✓	⊘	⊘
Ms. Nguyen Thi Tuyet Chinh Head of Operations	✓	✓	✓	✓	⊘	⊘
INTERNAL AUDIT						
Ms. Tran Thi Hue Head of Internal Audit	✓	✓	✓	⊘	⊘	⊘
Notes:						
<ul style="list-style-type: none"> ✓ Having experiences in charge of the mentioned area, graduated from a related major or managing tasks related to the mentioned areas for 5 years or more ⊘ Having adequate relevant knowledge/ experience in the mentioned area 						



The Board of Management's assessment of the implementation of sustainable development commitments

(as per the strategy approved by the BOD)

[GRI 205-1, GRI 205-2, GRI 205-3, GRI 414-1]

VPBank recognizes that sustainable development is not only a strategic pillar but also a guiding principle embedded in all governance decisions and business operations. The Bank deeply acknowledges the role of sustainable growth, inclusive finance, the green economy and the circular economy in driving Vietnam's long-term economic development. On that foundation, VPBank continuously strives to build a society where sustainable values are not only nurtured for the present but also responsibly passed on to future generations, realizing its mission of "For a Prospering Vietnam".

The year 2025 marks an acceleration phase for VPBank in implementing its Environmental, Social and

Governance (ESG) Strategy approved by the Board of Directors, driving the Bank to achieve new progress in ESG risk governance and control, green growth and sustainable development. The Management Board assesses that the key objectives of the ESG Strategy in 2025 have been implemented consistently, laying a solid foundation for VPBank to move toward a sustainable banking model in line with international best practices.

To contribute to the government's goals of green economic development, circular economy and Net Zero by 2050, VPBank implemented a series of initiatives to strengthen its human resources and systems to support sustainable credit growth.

Specifically:

- **On human resource training and development:** VPBank collaborates with IFC to implement a comprehensive capability building program on sustainable development across the bank. This includes developing a green growth strategy and organizing in-depth green finance training activities, climate finance and climate risk for staff from business units, credit appraisal and approval, risk management and operations. In particular, in the area of green finance, the workshop "ESG and Green Finance Trends: Opportunities and Challenges for the Banking Sector" was organized with the participation of ESG experts, technology experts and VPBank specialists, attracting nearly 500 participants.
- **On setting up sustainable financial growth KPIs:** VPBank has established and implemented sustainable financial growth KPIs for its business units, thereby promoting the development and execution of sustainable financial products and programs such as financing for rooftop solar power, electric vehicle chains, sustainable agriculture and SME/MSME and women-led SME (WSME) segments. With these efforts, VPBank was awarded "Banking for Women Initiative of the Year 2025" in recognition of its commitment to supporting WSMEs through both financial and non-financial initiatives.
- **On the growth of sustainable finance funding mobilization:** As of the end of 2025, VPBank's green finance portfolio reached approximately VND 39,000 billion, equivalent to 87.7% of its 2030 target and total outstanding credit to women-owned businesses exceeded VND 25,600 billion. To promote funding for sustainable finance programs, VPBank has actively engaged and partnered with various development finance institutions (DFIs). Accordingly, VPBank successfully drew down loans totaling over USD 2.36 billion from partners including SMBC, Standard Chartered Bank, MUFG, ANZ, Cathay, Commerzbank AG and CTBC, etc. This transaction represents a record-breaking offshore syndicated loan and sustainable finance deal in Vietnam in terms of scale, affirming VPBank's strategic progress in accessing global capital and its strong partnership with SMBC.
- **On developing and strengthening policies:** In addition to the Green Finance Framework and the Social Finance Framework, VPBank continues to consolidate its pioneering position by developing and publishing the Sustainable Finance Framework, which is verified by Sustainalytics to be in line with international capital market practices and supports global agreements such as the United Nations Sustainable Development Goals (SDGs) and the Paris Agreement on climate change. To further enhance the management effectiveness of the Environmental and Social Risk Management System in credit granting, which was continues to consolidate its pioneering position by developing and publishing the Sustainable Finance Framework, which verified by Sustainalytics to be in line with international capital market practices and supports global agreements such as the United Nations Sustainable Development Goals (SDGs) and the Paris Agreement on climate change. To

further enhance the management effectiveness of the Environmental and Social Risk Management System in credit granting, which was initiated in 2016, VPBank applied natural resource sustainable management tools to pilot for a number of agricultural financing activities and agricultural product chains.

- In addition, the bank developed a Human Rights Statement, ensuring compliance with Vietnamese law and in line with internationally recognized human rights instruments. This statement aims to promote a culture at all levels that upholds and respects human rights, cooperating with suppliers, customers and other stakeholders and using appropriate measures to eliminate involvement in human rights violations.
- **CSR activities:** In 2025, VPBank continued to implement a series of initiatives to make positive contributions to the community through CSR activities, with a total budget of approximately VND 105 billion. At the same time, the Bank strengthened its governance practices to meet the requirements of international governance frameworks, ensuring effective oversight of the implementation of its sustainable development commitments.
- Continuing its efforts to fulfill its commitment to making positive contributions to the community and spreading humanitarian values, VPBank has contributed nearly VND 2,000 billion to build and renovate hundreds of school facilities across the country, support disadvantaged individuals and assist in disaster recovery. Specifically, VND 15 billion was allocated to support Gia Lai Province in addressing damage caused by Typhoon No. 13, while the "Cap La Yeu Thuong" program has been continuously maintained, with more than VND 2.3 billion from VPBank and additional contributions mobilized from partners and the community to support the construction and renovation of nearly 15 schools in mountainous areas.
- **On strengthening governance and adopting international best practices in corporate governance:** VPBank's governance framework is structured upon internationally recognized standards, including the OECD Principles of Corporate Governance, the ASEAN Corporate Governance Scorecard and the Best Corporate Governance Principles developed jointly by the State Securities Commission and the IFC. To ensure adherence and continuous improvement, an annual evaluation process is conducted, specifically assessing leadership efficacy, oversight effectiveness and the integration of sustainable development commitments to enhance corporate governance quality in line with international standards. In 2025, at the ASEAN Corporate Governance Conference held in Kuala Lumpur, Malaysia, VPBank was recognized among the Top 5 companies with the highest ASEAN Corporate Governance Scorecard (ACGS) scores in Vietnam. Furthermore, VPBank continuously strengthens and enhances its Risk Management Framework by pioneering the adoption of the most advanced international best practices in Vietnam.

Board of Management closely monitors and effectively implements the action plan approved by the BOD within the comprehensive ESG policy, thereby reinforcing VPBank's market-leading position in driving ESG governance initiatives and promoting prosperous, sustainable and equitable development for the entire society.

Appointment and selection of the highest management level

[GRI 2-10, GRI 2-11]

The nomination and election process for VPBank's highest governing body, including the BOD and its associated committees, adheres strictly to the bank's Charter, Internal Governance Regulations and applicable legal statutes, ensuring transparency and accountability. BOD members are nominated by eligible shareholders or shareholder groups, then elected at the AGM via secret ballot and cumulative voting based on the criteria of competence, relevant experience, established reputation and commitment to sustainable development. The election process was overseen by the Supervisory Board, then must be approved by the State Bank of Vietnam before officially taking effect, ensuring legality and governance effectiveness. Detailed candidate profiles for the BOD are disclosed to shareholders at least 10 days prior to the commencement of the AGM.

VPBank's nomination and selection criteria for its highest governing body are structured to uphold transparency, fairness and a commitment to sustainable development. The process prioritizes stakeholder engagement, particularly through rigorous consideration of shareholder perspectives, to align interests and ensure comprehensive representation. The Bank also carefully considers diversity factors such as gender, professional expertise and industry experience, fostering diverse strategic perspectives. Besides, independence is a paramount criterion,

safeguarding objectivity and mitigating potential conflicts of interest. Nominees must demonstrate profound competence and a nuanced understanding of the factors influencing the organization, with specific emphasis on sustainable business practices and alignment with VPBank's core values.

Training on Corporate Governance attended by executive levels

[GRI 404-2]

VPBank always prioritizes corporate governance as a crucial foundation for its sustainable development strategy. Therefore, the bank regularly sends its senior leaders and managers in these fields, including the Corporate Governance Officer, Head of Investor Relations, Head of Internal Audit, etc., to participate in courses, seminars, conferences and forums organized by domestic and international partners.

In 2025, VPBank nominated personnel involved in corporate governance—including members of the Board of Directors, the Standing Deputy Chief Executive Officer, the Company Secretary, the Head of Investor Relations, the Head of Internal Audit and other relevant staff—to participate in internal training programs on laws and regulations related to banking operations. At the same time, they also took part in seminars and forums to continuously update on emerging governance trends, which can also be considered forms of corporate training, such as:

- The workshop "Resolution 68-NQ/TW on Private Sector Development: What Opportunities for Listed Companies and Public Companies?" held on June 6, 2025 in Hanoi. This event marked an important starting point for the business community in the stock market, with the specific objective of translating the institutional reform contents of Resolution 68 into practical development strategies for the private sector.
- In-depth workshops and discussions with experts and business leaders on "Building Effective and Sustainable Boards of Directors"; sharing insights on the role of female Board members in enhancing governance effectiveness and sustainable strategy.
- Workshops on the critical role and emerging trends in effective and sustainable governance, climate governance to ensure sustainable business development and opportunities to mobilize funding from international institutions as well as to extend financing to enterprises aligned with green finance.
- Participation in the forum "For an Innovative Annual General Meeting Season 2025", enabling relevant staff to gain a clear understanding of general regulations, best practices in corporate governance and sustainable development in Vietnam and the ASEAN region, as well as the organization and disclosure requirements necessary to conduct effective General Meetings of Shareholders.
- Workshops related to financial reporting: Identifying Tax Risks and Designing Governance Frameworks; updates on laws effective from January 1, 2026—highlighting key considerations for the Board of Directors and the Board of Management regarding their direct impact on information quality, oversight responsibilities and decision-making processes.
- VPBank's Board of Management also participated in the 8th Annual Forum on Corporate Governance (AF8), themed "Board of Directors Breakthrough: Reaching Regional Scale, Positioning Trust and Reputation in the Capital Market," featuring two special sessions: (1) "ESG Ratings and Climate Risk Governance" and (2) "Positioning Family Business Value – Empowering the Private Sector." This is the most prestigious professional event in the market on Corporate Governance (CG), integrating ESG and Sustainable Development, organized by VIOD in collaboration with the International Finance Corporation (IFC), the State Secretariat for Economic Affairs of Switzerland (SECO) and the State Securities Commission of Vietnam (SSC), with support from the stock exchanges VNX, HOSE and HNX.

In addition, the bank also sent personnel from the Internal Audit Division, Risk Management Division, etc., to participate in the Swiss Bank Executives' Training Program (Swiss BET), a high-quality training program for senior managers of Vietnamese banks during 2022-2027, with the goal of enhancing operational efficiency and improving the management of Vietnamese commercial banks in accordance with international best practices. This program is a collaborative effort between the Swiss State Secretariat for Economic Affairs (SECO) and the State Bank of Vietnam.

The company's corporate governance manager attended and graduated from the Corporate Secretary Master Program (CSMP3) organized by Vietnam Institute of Directors (VIOD).



Determining remuneration

[GRI 2-19, GRI 2-20, GRI 2-21]

The remuneration policy/levels, allowances and operating budget of VPBank's Board of Directors and Supervisory Board are proposed in the submission and draft resolution to the Annual General Meeting of Shareholders (AGM) and approved at the AGM. Accordingly, the Bank's AGM approves a cap of 0.5% of the Bank's consolidated profit before tax, equivalent to approximately VND 150 billion.

The actual remuneration of the Board of Directors and the Supervisory Board in 2025 amounted to just over VND 21 billion, while other operating expenses were approximately VND 5 billion. The remuneration for the Board of Directors and the Supervisory Board is considered based on recommendations from the Human Resources Committee and approved by the Board of Directors, taking into account each individual's role, duties, responsibilities and contributions to VPBank. In addition to their roles within VPBank's Board of Directors and Supervisory Board, members also hold positions in subsidiaries, ensuring compliance with legal regulations while leveraging their respective expertise and experience.

Members of the Board of Directors receive remuneration solely from VPBank and do not receive bonuses. Detailed information on the remuneration of the Board of Directors and the Supervisory Board is presented in a separate section of the Bank's audited financial statements for 2025, in which the specific income of each Board member is disclosed.

The BOD member concurrently serving as Chief Executive Officer receives compensation in the capacity of Chief Executive Officer and does not receive remuneration in the capacity of a BOD member. The Chief Executive Officer is a key senior executive and the compensation for this position is determined to ensure market competitiveness and to be commensurate with the critical role and contributions in overseeing the Bank's overall business operations. VPBank presents the Chief Executive Officer's salary as a separate line item in the Bank's annual audited financial statements.

The remuneration, bonus policies and other benefits of the Board of Management are determined by the Board of Directors, under which the compensation mechanism is aligned with individual contributions and performance results at the Bank. For BOM members in charge of business units, VPBank applies an additional incentive scheme, whereby bonuses are linked to business performance for these personnel. At the same time, to enhance alignment and commitment among senior executives, a portion of the BOM's bonus is deferred for a period of two years. In addition, from time to time, the Board of Directors may implement additional programs to enhance benefits and entitlements for BOM members, ensuring competitive compensation levels consistent with the Bank's human resource governance policies. In addition to the above benefits, members of the Board of Directors, the Supervisory Board and the Chief Executive Officer participate in the Health and Accident Insurance Program for themselves and their immediate family members in accordance with VPBank's general insurance policy.

Conflicts of interest [GRI 2-15]

Pursuant to the provisions of VPBank's Charter and Internal Governance Regulations (Chapter VII, Articles 32–34), members of the Board of Directors, the Supervisory Board and the Chief Executive Officer are obliged to promptly, fully and accurately disclose to the Bank any interests and transactions they have with other organizations or individuals that may give rise to conflicts of interest with the Bank. At the same time, BOD members are not permitted to vote on any transaction that provides benefits to themselves or to their related parties, in accordance with the provisions of the Law on Enterprises and the Bank's Charter.


Transactions with related parties of members of the Board of Directors, the Supervisory Board and the Chief Executive Officer are disclosed transparently in the audited consolidated financial statements and in the Corporate Governance Report submitted to the State Securities Commission (SSC) and HOSE on a semi-annual basis. In VPBank's internal audit activities, in order to ensure independence, objectivity and to minimize conflicts of interest, internal auditors are not permitted to conduct audits of any unit whose head is a related party of the auditor. Internal auditors are also not allowed to audit any unit where they previously worked, within 3 years from the date they ceased working at that unit.

VPBank implements a Supplier Selection Process to ensure fair competition and to avoid conflicts of interest in the procurement of goods and services. VPBank has established and published on its website a Conflict of Interest Management Policy, including VPBank's risk management principles and/or guidelines for employees when handling conflicts and to ensure that conflicts of interest do not negatively impact the benefits of VPBank, customers and other stakeholders.

Specifically:

- Protecting the customer and bank interests: Ensuring that the bank's decisions and operations are not influenced by staff or managers' interests and safeguarding the rights of customers and the bank itself.
- Comply with legal regulations: Ensuring compliance with the transparency and ethical requirements of regulatory bodies such as the State Bank of Vietnam, the Securities Commission and international organizations in financial operations.
- Enhancing transparency and ethics: Developing fair and transparent work culture, prevent actions which exploit positions for personal gain and thereby enhance the bank's reputation.
- Preventing legal and financial risks: Mitigate the risk of legal violations, litigation, or financial losses arising from conflicts of interest.
- Enhance customer and investor confidence by strengthening the Bank's transparency and accountability.


Principle of compliance




VPBank's Conflict of Interest Management Regulations mandate compliance by all personnel, including all VPBank employees, BOD members, CEO, BOM, heads of units, departments and divisions, managers and all staff.

Information related to conflicts of interest must be provided, reported and managed according to the principles of transparency and publicity, in parallel with considering the appropriateness in each specific circumstance to ensure the best interests for VPBank, individuals and related units, minimizing the risks of conflicts of interest and enhancing VPBank's reputation.

Principle of transparency



Principle of due attention







VPBank staff must always attend to all conflicts of interest related to their conduct.

Material risks and how to manage them [GRI 2-15]

VPBank continued to stand out as a bright spot by proactively responding to macroeconomic fluctuations in 2025, underpinned by a well-established Risk Management Framework the effort to implement diverse strategies and solutions for all the material risks.

Types	Definition	Risk management status in 2025
 Credit risk	<p>Credit risk: Losses arising from the decline in the creditworthiness of customers/ partners, including:</p> <ul style="list-style-type: none"> (i) Customers failing to perform or becoming unable to repay debts as contracted. (ii) Partners failing to perform or becoming unable to make payments before or on the transaction due date. 	<p>The Bank faces significant challenges in controlling asset quality, as changes in U.S. tariff policies, along with movements in the USD/VND exchange rate, affected the business environment and the Bank's ability to adapt.</p> <p>Against this backdrop, VPBank has implemented a coordinated set of credit risk management solutions and specialized debt recovery measures tailored to each customer segment. This process was carried out based on the Bank's digital transformation strategy, combined with a proactive and segment-based risk governance model, enabling the Bank to optimize operational efficiency, significantly reduce processing time, enhance risk management capabilities and improve resource utilization.</p> <p>Thanks to these efforts, the Bank's NPL ratio at the end of 2025 was kept stable at 2.03% on a standalone basis and 2.71% on a consolidated basis, lower than in the same period of 2024.</p>
 Liquidity risk	<p>Liquidity risk is the potential for a bank to either:</p> <ul style="list-style-type: none"> (i) fail to meet its financial obligations as they become due, or (ii) meet those obligations only at a significantly higher cost than prevailing market rates. 	<p>Maintaining stable liquidity with a solid buffer, ensuring resilience against shocks. The liquidity reserve ratio reached 18.6% as of December 31, 2025, significantly higher than the State Bank of Vietnam's requirement of 10%.</p> <p>Liquidity stress testing is conducted twice a year, with scenarios updated to reflect the 2025 economic context, capturing the impacts of (i) geopolitical conflicts in the Middle East and Russia–Ukraine; (ii) the effects of U.S. tariff policies applied to various economies; and (iii) the prolonged tight monetary policies of major central banks beyond earlier expectations.</p> <p>To strengthen liquidity risk management, VPBank officially adopted Basel III standards on the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) in its management framework, providing senior leadership with additional tools to guide operations and balance growth objectives with sustainability of the Bank's liquidity profile.</p>
 Market risk	<p>Market risk is the risk of losses due to adverse fluctuations in market factors, arising from direct investments in financial instruments and products whose price volatility is influenced by these factors.</p>	<p>The effective operation of the Kondor system enabled VPBank to process and execute high-volume transactions smoothly and efficiently, including derivatives transactions and the introduction of new products that help hedge VND and USD interest rate risks for customers.</p> <p>As a pioneer in Vietnam, the Bank has integrated market data validation processes into the Kondor system to ensure the accuracy of input data and to ensure that the fair value of derivative instruments is determined in line with daily market values.</p> <p>The Bank has successfully researched and piloted the feasibility of an automated hard-blocking function for limit breaches within the Counterparty Limit Management module of the Kondor system, with the aim of strictly preventing counterparty risk arising from interbank market transactions.</p>

Types	Definition	Risk management status in 2025
 <p>Interest rate risk in the banking book</p>	<p>Interest rate risk in the banking book is the risk due to adverse fluctuations in interest rates on VPBank's earnings, asset values, liability values and off-balance sheet commitment values in the banking book.</p>	<p>Balancing the structure and maturity of liabilities and assets to limit the adverse effects of interest rate fluctuations on net interest income and the bank's economic value.</p> <p>Reviewing and updating risk measurement methods, closely monitoring and supervising: (i) Interest rate repricing gap profile, (ii) Changes in the economic value of equity (Delta EVE), in accordance with SBV regulations and in alignment with Basel III standards.</p> <p>Formally establishing limits and measuring Delta EVE in accordance with Basel III standards for interest rate risk in the banking book, thereby enhancing risk management capabilities and ensuring a stable capital base in the future.</p>
 <p>Operational risk</p>	<p>Operational risk is the risk of losses resulting from inadequate or failed internal processes, people, systems, or external events, leading to financial losses and negative non-financial impacts on VPBank. Operational risk includes legal risk, but excludes strategic risk and reputational risk.</p>	<p>Enhancing and strengthening the Operational Risk Management Framework, while simultaneously implementing integrated risk management tools such as Loss Data Collection and Analysis, Key Risk Indicators (KRIs), Risk and Control Self-Assessment (RCSA) and Scenario Analysis.</p> <p>Bolstering operational risk management capabilities through risk transfer and control mechanisms, with a focus on the Operational Risk Insurance Program and Third-Party Risk Management.</p> <p>Through international knowledge-sharing programs and specialized workshops, SMBC has supported VPBank in systematically developing a Third-Party Risk Management Framework, while also standardizing the capabilities of its workforce in line with international standards, thereby laying a solid foundation for effective implementation across the entire system.</p>
 <p>Environmental - Social - Governance risks</p>	<p>ESG risk refers to the potential negative financial impact on the bank arising from current or future effects of ESG factors on counterparties, investment assets and other exposures. ESG risk is both a standalone risk type and a transition risk, manifested through traditional financial and non-financial risk categories.</p>	<p>Implementing ESG risk management through three key pillars: (i) integrating climate-related risk factors into the risk appetite framework when setting credit limits for the coal-fired thermal power sector; (ii) developing and applying ESG risk measurement tools such as scenario analysis and stress testing; and (iii) strengthening environmental and social risk management in lending activities through the Environmental and Social Management System (ESMS).</p> <p>For the first time, the Bank published an independent Sustainability Report in accordance with GRI standards and remains the only bank in Vietnam to have issued TCFD-aligned climate-related financial disclosures for four consecutive years.</p>
 <p>Information security risks</p>	<p>Information security risk is the risk of losses to VPBank due to the exploitation of weaknesses in information assets. Information technology risk is the potential for losses to VPBank when carrying out activities related to information systems.</p>	<p>Key initiatives related to regulatory compliance and technology infrastructure include: (i) PCI-DSS recertification; (ii) ISO 27001 reassessment; (iii) enhanced cloud security; (iv) compliance with the Personal Data Protection Law; and (v) the Information Security Strategy for the 2026-2080 period.</p> <p>Conducting information security incident response drills with the direct participation of senior leadership and the support of SMBC. In addition, the Bank continues to expand information security governance and support to its subsidiaries, while strengthening coordination mechanisms and deploying core capabilities such as cybersecurity monitoring, access management and awareness training.</p> <p>VPBank delivers regular cybersecurity awareness and training programs for all employees to ensure they understand and adhere to best practices.</p>

Topic G-2: Preventing corruption and money laundering to safeguard national interest

[GRI 205-1, 205-2, 205-3]

In the spirit of upholding the rule of law, VPBank proactively monitors regulatory changes and updates and actively engages in dialogue on legal issues with partners, investors, customers and stakeholders. This approach guarantees transparency, timely compliance, effective risk control and minimizes potential legal violations.

Anti-Corruption [GRI 205-1, 205-2, 205-3]

VPBank remains steadfast in its commitment to building a transparent, integrity-driven and law-compliant operating environment, viewing anti-corruption as a fundamental pillar of corporate governance and sustainable development. The Bank strictly complies with Vietnamese legal regulations while also referencing leading governance practices to ensure that business activities are conducted on the basis of honesty, accountability and long-term value for stakeholders. In 2025, VPBank continued to reinforce its anti-corruption direction through a proactive approach, emphasizing the role of leadership by example and the accountability of management in preventing potential risks.

Commitments and policies

Policies:

The Bank's anti-corruption policy applies to all relevant stakeholders, including all VPBank employees, advisors, experts, contractors/suppliers, interns, collaborators, agents, customers and related partners. In particular, in the credit granting activities, borrowing customers are informed of VPBank's anti-corruption policies and are encouraged to report any acts of harassment, solicitation, requests for bribes, or demands for unofficial fees beyond those prescribed by law and VPBank's regulations. The Bank also requires customers to comply with applicable laws and regulations on anti-corruption and anti-bribery. VPBank will suspend financing or investment in any projects where corruption is clearly evidenced at any stage and appropriate sanctions may be applied in accordance with the relevant agreements and commitments.

VPBank's Anti-Corruption policy is published on its official website:



Commitment - VPBank declares zero tolerance for corruption and bribery:

- VPBank is committed to implementing prevention, detection and enforcement measures, as well as other anti-corruption-related activities, in compliance with applicable laws, international standards and internal regulations.
- VPBank says "NO" to all acts of corruption and bribery; all activities related to corruption and bribery are strictly prohibited, even if they are carried out for the benefit of VPBank. This includes, but is not limited to, offering, giving, or receiving bribes, facilitation payments, kickbacks, gifts, or any other material or non-material benefits, whether directly or indirectly through any third party, for the purpose of inducing the recipient to perform their duties in violation of applicable laws and internal regulations.
- Any individual engaging in corrupt practices, regardless of position or title, shall be subject to strict and zero-tolerance handling in accordance with applicable laws and internal regulations.
- Assets derived from corruption must be recovered and confiscated and

individuals involved in corrupt acts that cause damage shall be required to provide compensation and restitution in accordance with VPBank's regulations and applicable laws.

- Individuals who voluntarily disclose corrupt acts before being detected, actively take measures to mitigate the damage caused by their unlawful conduct and voluntarily return corrupt assets may be considered by VPBank for reporting to competent state authorities to request mitigating circumstances or exemption from criminal liability in accordance with applicable laws.
- Individuals who have engaged in corrupt acts, including those who have retired, resigned, or been transferred to other positions, shall remain subject to disciplinary and legal actions for the corrupt acts they have committed.
- The handling of corrupt acts must be carried out in coordination among relevant functional units (including investigation, verification, internal disciplinary action, communications, etc.) and be promptly reported to the competent authorities.
- Individuals who report corruption are entitled to confidentiality and protection of their identity in accordance with applicable regulations and VPBank's practical conditions.
- In cases where individuals committing corrupt acts are subject to disciplinary action and hold the position of head or deputy head of an organization or unit, stricter disciplinary measures shall be considered.

Corruption risk prevention and management

VPBank continuously reviews and assesses key activities and processes to identify potential risks related to corruption. On that basis, the Bank proactively enhances its internal control system and strengthens transparency in task allocation, approval and execution monitoring. In 2025, most of VPBank's key activities were reviewed from an anti-corruption risk perspective, enabling the Bank to timely adjust its management measures, reduce the likelihood of violations and improve early-stage prevention effectiveness.

Elevating the role of the management team

VPBank identifies the management team at all levels as playing a central role in fostering a culture of integrity and compliance across the entire organization. In 2025, the Bank continued to implement communication, training and engagement activities to help managers gain a deeper understanding of anti-corruption policies and procedures, as well as their individual responsibilities in overseeing and supervising operations within their units. These initiatives were rolled out consistently across the entire system, covering all of VPBank's operating regions, thereby enhancing awareness and reinforcing the accountability and exemplary conduct of the management level.

Internal training and communication

In parallel with activities targeting the management team, VPBank continues to intensify internal training and communication for all employees on the values of integrity, transparency and compliance. Through regular training programs and diverse communication channels, the Bank is gradually fostering a shared understanding that anti-corruption is not only a compliance obligation but also an individual responsibility in safeguarding the institution's reputation and sustainable development.

Receiving reports and handling violations

VPBank maintains reporting and whistleblowing channels based on the principles of confidentiality, objectivity and respect for the rights of reporters. All received information is reviewed, verified and handled in accordance with internal procedures and applicable laws. In 2025, all confirmed anti-corruption violations were addressed by VPBank in line with applicable regulations, thereby enabling the Bank to promptly take corrective actions, strengthen discipline and draw necessary lessons for its management practices.

Effectiveness Assessment

Each year, VPBank conducts corruption risk assessments covering 100% of its key activities, based on an integrated evaluation of 15 factors, including 13 factors reflecting key internal operational elements and two external factors related to macroeconomic conditions and industry risk. The 2025 risk assessment results, according to the Bank's internal classification, were rated "Low-Moderate," reflecting a low likelihood of corruption and/or only minor or non-significant impacts and consequences. This outcome is attributed to VPBank's implementation of robust control mechanisms, including transparent reporting and monitoring frameworks, as well as an enhanced level of awareness and compliance regarding anti-corruption practices.

Efforts in anti-corruption continue to enhance the effectiveness of control mechanisms and strengthen the confidence of customers, shareholders and partners in VPBank. Going forward, the Bank will continue to refine its policies and management measures, further integrate integrity-related content into governance practices and human resource development and continuously foster a corporate culture grounded in transparency, accountability and long-term sustainable development.

Anti Money Laundering (AML)

In 2025, VPBank continued to strengthen its Risk Management and Compliance capabilities in Anti-Money Laundering (AML), Counter-Terrorist Financing (CTF), Counter-Proliferation Financing (CPF) of weapons of mass destruction and Sanctions Compliance (SC), amid increasingly complex domestic and international regulatory requirements. The Bank significantly enhanced its policy framework, reinforced the three lines of defense model and optimized the OFSAA FCCM technology system with AI/ML capabilities to improve the effectiveness of AML, CTF, CPF and SC measures. VPBank also intensified system-wide training and communication and established dedicated AML teams across business units. These efforts demonstrate VPBank's commitment to complying with Vietnamese laws and international standards, while safeguarding customers, the Bank and the financial system from money laundering and terrorist financing risks.

Impacts – Actual and Potential

Over the past year, VPBank's AML, CTF, CPF and SC activities have been implemented in a context of increasingly stringent compliance requirements, both in scope and intensity, alongside rapidly evolving domestic and international regulatory changes and heightened supervisory scrutiny from regulators. These developments have significantly increased the level of risk associated with the Bank's customers, transactions and business relationships. This requires the Bank to both maintain business continuity and continuously enhance its control capabilities and responsiveness to ensure compliance and sustainable risk management.

To meet the above requirements, the workload and complexity of AML, CTF, CPF and SC activities at VPBank have increased significantly, while the implementation timelines for new requirements remain relatively short. This necessitates that VPBank both maintain operational continuity and further enhance its control, coordination and adaptability capabilities to ensure effective compliance and sustainable risk management.

Policies and commitments

VPBank maintains and continuously enhances its AML, CTF, CPF and SC policy framework to comply with Vietnamese laws and international standards. The Bank's leadership places strong emphasis on investing in policy frameworks, human resources and information technology systems to prevent and mitigate money laundering, terrorist financing and proliferation financing risks. The internal policies include, but are not limited to:

- The AML, CTF, CPF and SC policy issued by the Board of Directors, which defines objectives, scope of application, responsibilities of relevant units, customer acceptance policy and principles for implementing AML, CTF, CPF and SC measures. This serves as the central policy framework governing all AML-related activities of the Bank.
- Know Your Customer (KYC) procedures: These set out clear requirements for customer data collection, verification, risk classification and enhanced due diligence, etc. in order to ensure effective control of customer identity and associated risks.

- Customer and transaction screening procedures against sanctions and embargo lists, in compliance with applicable laws and international best practices.
- Transaction monitoring and reporting procedures for suspicious transactions and transactions showing potential links to criminal activity, etc. reported to the competent authorities.
- Establishing dedicated AML teams at Head Office and within each business unit.

VPBank Commitments:

- Full compliance with AML, CTF, CPF and SC regulations under Vietnamese law and international standards.
- Continuously advancing and refining the AML, CTF, CPF and SC framework across policies, processes, systems and people, including the implementation of customer identification and due diligence measures, screening, transaction monitoring, risk management, internal controls, awareness training, as well as reporting and coordination mechanisms with competent authorities, etc.
- Committing to building and maintaining a safe, transparent and accountable operating environment, thereby protecting the legitimate interests of customers, the Bank and employees and ensuring that the Bank does not become a victim of or inadvertently facilitate money laundering, terrorist financing, proliferation financing and other unlawful activities.

Responsibilities & governance mechanisms

VPBank's AML system operates under the Three Lines of Defense model, ensuring a clear segregation of responsibilities:

- **First Line – Business and operations units:** Directly identify risks, implement AML, CTF, CPF and SC measures for customers and perform initial handling of transaction alerts.
- **Second Line – Risk Management Division:** Develops policies, oversees compliance, conducts quality assurance (QA) and provides guidance and assessment of bank-wide AML activities.
- **Third Line – Internal Audit:** Provides independent assessment of the effectiveness and adequacy of the AML program, recommends improvements and tracks the status of remediation actions.

Specific Implementation Actions

Against the backdrop of increasingly stringent compliance requirements, VPBank has proactively implemented a wide range of coordinated measures to enhance the effectiveness of its anti-money laundering, counter-terrorist financing and counter-proliferation financing efforts. These initiatives are structured around four key pillars, namely internal regulations, technology systems, training and communication and the internal control system.

First: Internal regulations – In 2025, VPBank continued to reinforce and refine its AML policy framework through the issuance, revision and supplementation of dedicated policy documents. At the same time, regulations related to products, services and operational processes involving risk factors were thoroughly reviewed and rigorously assessed by dedicated functions to ensure that compliance requirements are fully embedded throughout the Bank's business and operational activities.

VPBank's AML, CTF, CPF and SC policies are published on the Bank's official website:



Second: Technology systems – VPBank continued to optimize the Oracle OFSAA FCCM Anti-Money Laundering system based on practical operational assessments, while accelerating the application of Data Analytics, AI/ML, automation and other operational support tools. These solutions contribute to improving alert quality, reducing false positives, shortening processing time and enabling resources to be focused on high-risk cases, thereby enhancing the effectiveness of detecting and handling suspicious transactions.

Third: Training and communication – In addition to regular training programs across the entire system, VPBank intensified specialized training courses

for staff in business and operations units under the first line of defense. Risk communication, alerts and the dissemination of AML and CTF risk assessment results were conducted on a regular basis to enhance awareness and reinforce a compliance-oriented culture across the Bank.

Fourth: Internal control system – VPBank continued to maintain and improve the Three Lines of Defense model, with a focus on strengthening control capabilities at the first line, implementing compliance quality assurance tools at the second line and promoting the role of internal audit in independently assessing the effectiveness of AML efforts.

Through the synchronized implementation of the above measures, VPBank continues to bolster the effectiveness of its anti-money laundering efforts, enhance risk management capabilities and ensure safe, transparent and sustainable banking operations.

Management Effectiveness Assessment

In 2025, the effectiveness of AML efforts is reflected in:

- AML control capabilities have been continuously strengthened through effective coordination among the three lines of defense;
- The technology systems have been further optimized, contributing to improved capabilities in detecting and reporting suspicious transactions;
- Compliance awareness among employees has been enhanced through training and communication initiatives;
- Customer and transaction screening, review and monitoring activities have been carried out in full compliance with applicable laws and international best practices.

These outcomes enable VPBank to maintain safe, transparent and sustainable operations and progressively align with international standards in financial risk management.

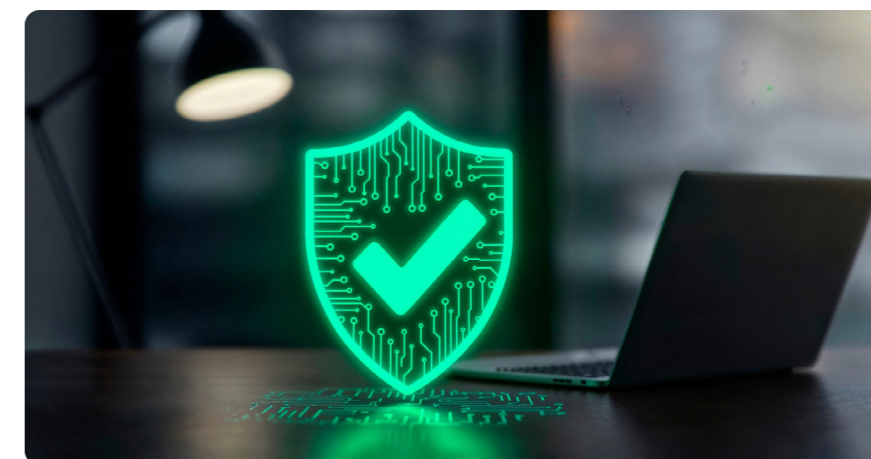


Fraud prevention and detection

VPBank develops and implements a comprehensive fraud risk management policy covering internal fraud, external fraud and transaction fraud, with a focus on prevention, control and loss mitigation.

The Bank's fraud management framework focuses on identifying, assessing and preventing fraud risks, combined with monitoring mechanisms, early detection and timely response to potential fraudulent activities. In addition to strengthening policies, procedures and control measures, VPBank places strong emphasis on enhancing employees' capabilities and awareness of fraud prevention through specialized training programs.

In 2025, numerous fraud prevention training programs were deployed across the entire system, with content developed with the involvement of dedicated functions. These included fraud prevention training within the Future Leaders Program, onboarding programs for new employees and bank-wide compliance training programs. These initiatives helped enhance employees' understanding, risk identification skills and compliance responsibilities, while also supporting the Bank in improving fraud risk management effectiveness in line with legal requirements, risk management best practices and VPBank's operational characteristics.



Topic G-3: Ensuring the rights and interests of shareholders and investors

In 2025, VPBank remained steadfast in pursuing transparent and professional governance standards, focusing on strengthening its engagement with the domestic and international investor community. As a listed institution with increasingly deeper participation in the capital markets, the Bank maintained full, timely and consistent disclosure of information to ensure shareholders' rights and fair treatment, while strictly complying with applicable legal requirements and prevailing governance standards. This approach helps reinforce investor confidence and provides a solid foundation to support the Bank's sustainable growth strategy in the medium to long term.

In 2025, the Bank continued to improve the quality of its Investor Relations (IR) activities by expanding both the scope and depth of disclosures, most notably through the first-time publication of an independent Sustainability Report. This milestone reflects VPBank's strong commitment to enhancing transparency and integrating ESG factors into its long-term development strategy, thereby moving closer to international reporting standards. In parallel, key financial and non-financial information continued to be disclosed in a complete, timely and consistent manner in both Vietnamese and English across official channels, meeting the increasingly high expectations of domestic and international investors. The standardization of ESG disclosures not only strengthens market confidence but also affirms VPBank's capability and readiness to access and mobilize green and sustainable funding from international capital markets.

The 2025 Annual General Meeting of Shareholders (AGM) was conducted in a professional, transparent and shareholder-centric manner, in full compliance with applicable legal regulations. The AGM recorded active participation from shareholders and investors, featuring open and constructive discussions between the Board of Directors, the Board of Management and shareholders on business performance, business

strategy and the Bank's medium- to long-term development orientation. All AGM materials and resolutions were fully disclosed on VPBank's website, ensuring that shareholders could access information conveniently, including in cases where they did not attend the meeting in person.

Within the Group model, Investor Relations activities have also been implemented in a coordinated and effective manner at VPBankS, particularly in its role in advising, coordinating and organizing IPO. The proactive preparation of materials, together with the coordination of roadshow programs and investor engagements, has helped enhance transparency and ensure consistency in communications to the market. This further reinforces the role of the IR function as a key focal point within VPBank's Group governance model, which has been strongly advanced in 2025.

Investor Relations activities at VPBank are increasingly being standardized and professionalized, with a focus on improving the quality of disclosures as well as enhancing accessibility for shareholders and other stakeholders. By maintaining disciplined disclosure practices and strengthening engagement with the market, IR activities contribute to corporate governance effectiveness and progressively aligned the Bank with international best practices.

In 2025, the Bank successfully organized eight business results announcement events, attracting an average of approximately 200 investors per event. In addition, VPBank participated in nine conferences organized by major domestic and international securities firms, through which it directly engaged and exchanged with more than 200 domestic and international investors. Key events included Vietnam Access Day 2025, organized by Vietcap in collaboration with FTSE Russell in Thailand, as well as the CITIC CLSA Investors' Forums 2025 held in Hong Kong (China), both of which attracted a significant number of large

international investment funds.

Throughout 2025, the Bank organized and participated in nearly 60 face-to-face meetings at its Head Office, engaging with approximately 100 domestic and international investors, investment funds and securities firms. These engagements were aimed at consistently communicating strategic messages and providing timely updates on business performance and financial results to the investment community. In addition to direct dialogue activities, VPBank expanded its media presence through more than 300 news articles covering key business developments. The Bank also received numerous analytical reports and recommendations from securities firms, which recorded an average valuation upside of over 85%, thereby further bolstering investor confidence and interest in VPB shares.

VPBank further reaffirmed the quality of its disclosures and corporate governance standards by being the only bank recognized in two categories at Vietnam Listed Company Awards (VLCA) 2025. Specifically, VPBank was awarded "Top 10 Annual Reports – Financial Sector" and "Third Prize for Sustainability Reports – Financial Sector," marking a notable achievement within the listed corporate community. Competing against 122 participating companies and undergoing a rigorous multi-month evaluation process, VPBank's reports were highly regarded by the judging panel for their transparency, consistency in strategic messaging and adherence to international governance and reporting practices. In particular, the Bank's first-ever independent Sustainability Report achieved a high-ranking award, demonstrating clear progress in integrating ESG factors into its business strategy and disclosure practices. These recognitions not only help bolster investor confidence domestically and internationally but also reaffirm VPBank's long-term commitment to enhancing investor relations quality and creating sustainable value for shareholders.

Alongside its recognition for the quality of reporting and disclosures, VPBank continued to be honored at the Vietstock IR Awards 2025 in the category of "Financial Large Cap Financial Institutions' Best Assessment". This is one of the most prestigious awards, jointly organized by Vietstock, the Vietnam Association of Financial Executives (VAFE) and

Fili – Finance and Life e-magazine, reflecting in-depth assessments from the professional financial institutions community. The award affirms that VPBank's Investor Relations activities not only fully meet standards of transparency and compliance but also deliver insightful, consistent and strategically oriented information, enabling the market to better

understand the Bank's development direction, internal capabilities and long-term governance approach. It further bolsters investor confidence while underscoring the role of IR as a key component in enhancing competitiveness and positioning VPBank in the capital markets.



Key financial highlights for 2025:

2025	2024	Tăng trưởng (%)
1,630,021	1,260,150	29%
1,030,904	735,165	40%
1,291,535	981,414	34%
< 2.5%	2.03%	
41,323	30,625	35%
34,240	26,364	30%
1,179	611	33%
6,483	4,476	44%
936	638	47%

ANNUAL GENERAL MEETING
ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN
 Hà Nội, 22/04/2025

Business plan in 2026

Chỉ tiêu	2026	2025
Total assets	1,630,021	1,260,150
Deposits and valuable papers	1,030,904	735,165
Credit to customers	1,291,535	981,414
NPL bank stand-alone (acc. Cr 31)	< 2.5%	2.03%
Consolidated PBT	41,323	30,625
Bank stand-alone PBT	34,240	26,364
FE Credit PBT	1,179	611
VPBank S PBT	6,483	4,476
OPES PBT	936	638



05

ECONOMY



82 Topic Eco-1: Economic development

85 Topic Eco-2: Sustainable Finance

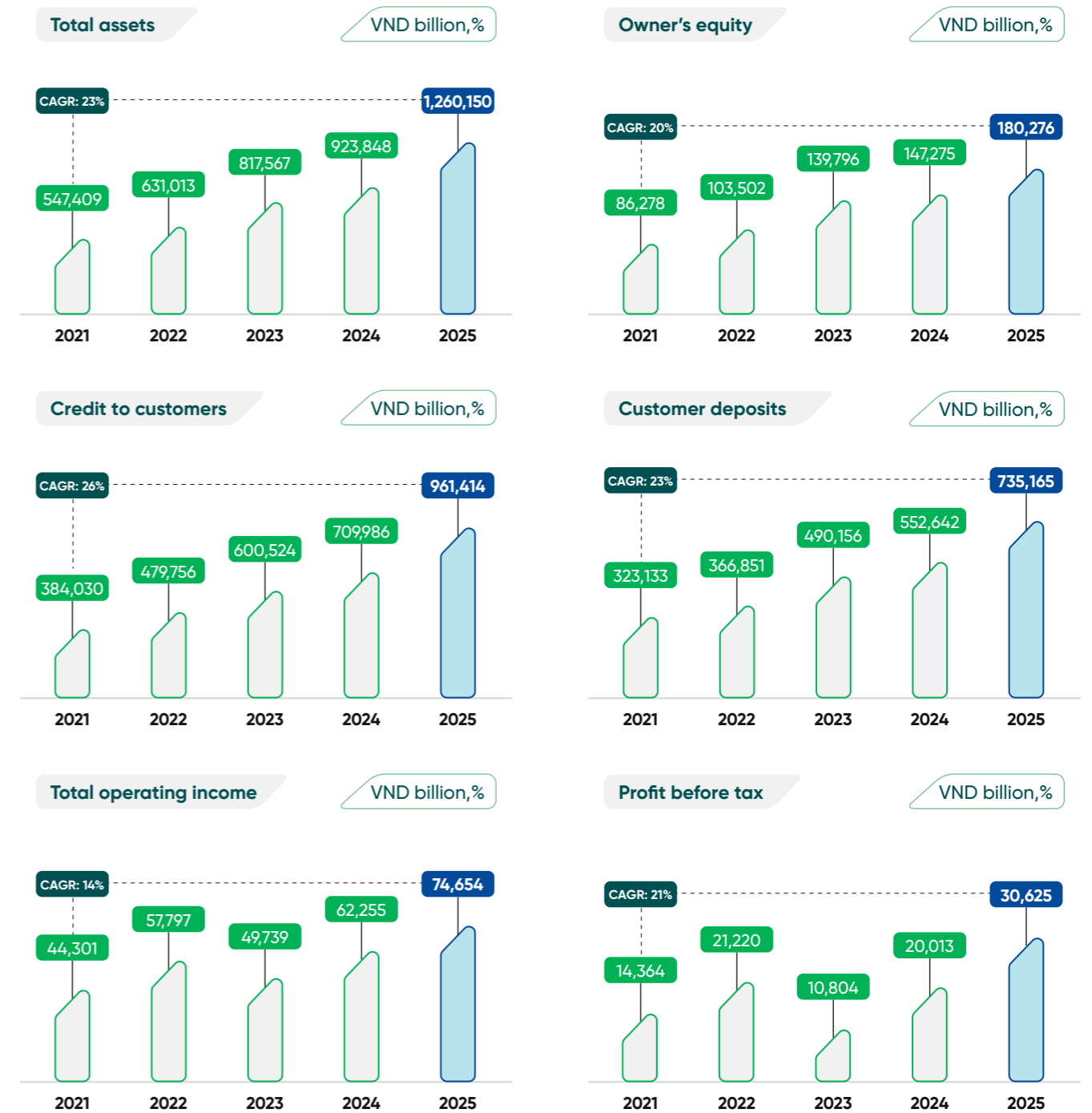
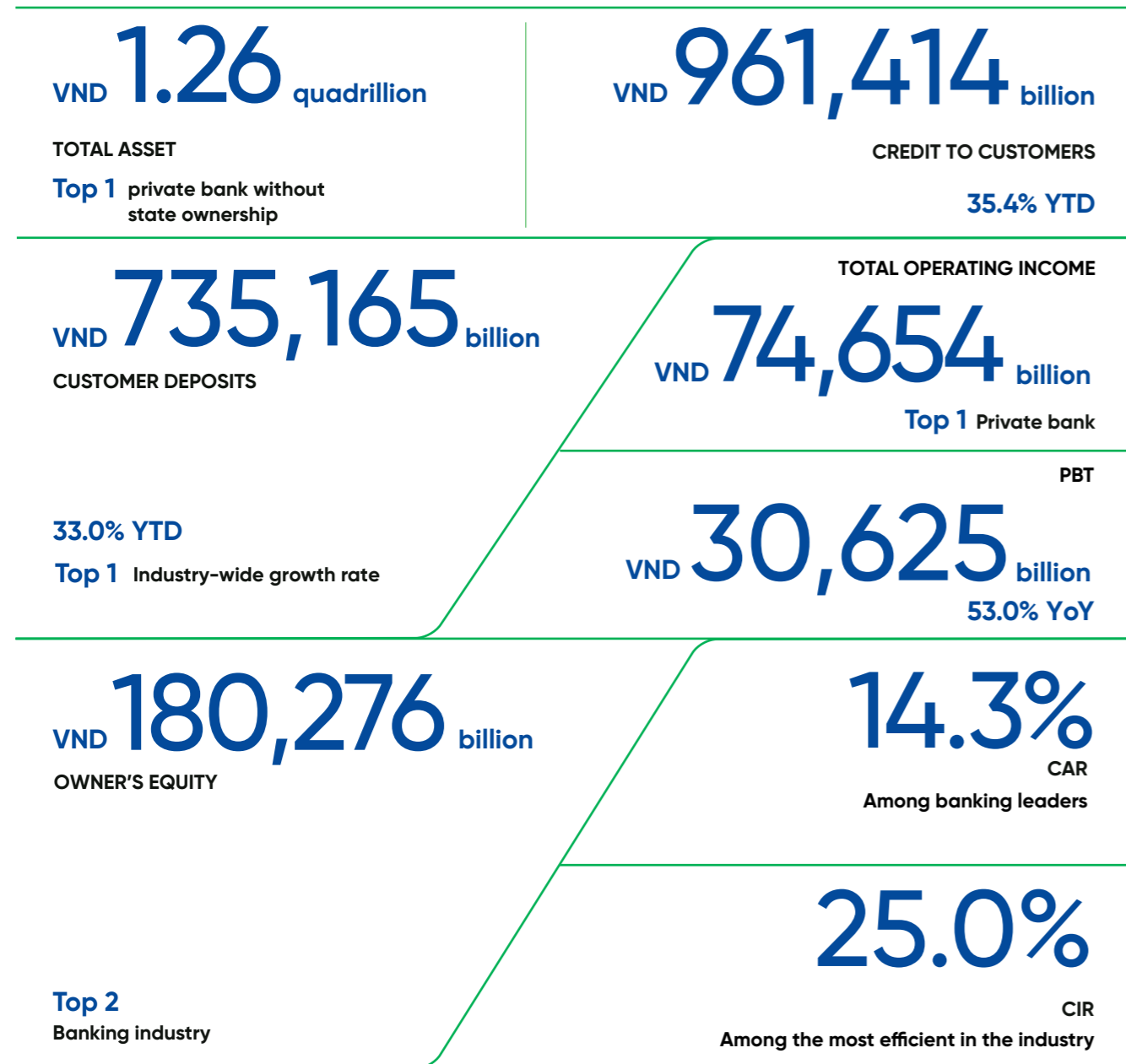
Topic Eco-1: Economic development

Direct contribution to the bank's business

[GRI 201-1, GRI 207-2]

2025 marked important milestones in VPBank's development journey as the Bank entered an acceleration phase ahead of the final stretch of its 2022–2026 Development Strategy. Building on a long-term vision and clear positioning, the Bank continued to reinforce its strong market presence while progressively advancing toward its goal of becoming one of the Top 3 largest banks in Vietnam and entering the Top 100 banks in Asia by scale. This was also a year of robust growth in scale, reflecting the Bank's ability to expand its business effectively and capture market opportunities. By supporting enterprises, business households and individual customers, VPBank not only contributed to economic growth but also helped foster sustainable development and shared prosperity for society.

Achievements in 2025



Dividend payment: In 2025, in line with its commitment to shareholders, VPBank completed the payment of nearly VND 4,000 billion in cash dividends at a rate of 5% per share (VND 500 per share), sourced from the Bank's undistributed profits after appropriations as of December 31, 2024. With this continued distribution, 2025 marks the third consecutive year that VPBank has paid cash dividends, bringing the total value returned to shareholders over the past three years to nearly VND 20,000 billion.

Contribution to the State Budget

[GRI 2-24, 207-1, 207-3]

VPBank is committed to transparency and strict compliance with tax obligations and regulations, ensuring full and timely tax declaration and payment. The Bank implements ongoing initiatives to manage tax and ensure tax compliance, including:

- **Governance framework:** VPBank has established a governance framework for managing its tax obligations to the State Budget, including overarching policies, regulations and procedural guidelines for tax declaration and payment applied across the entire system. The Board of Directors is responsible for issuing the Tax Policy, while the Chief Executive Officer promulgates tax-related regulations and guidelines to ensure compliance at the operational level. These policies and guidelines are comprehensively developed and regularly updated to ensure that tax declaration and payment are carried out in full compliance with applicable laws and regulations.
- **Capability:** Tax declaration and reporting to relevant authorities were performed by specialized personnel to promptly and fully comply with tax laws.
- **Control:** VPBank developed tools and processes to identify and assess potential tax risks and applied proper and efficient management and supervision measures.
- **Transparency:** VPBank ensures transparent, truthful and timely disclosure of tax-related information in accordance with legal regulations.

Contribution to the State Budget - Responsibility for national prosperity

In its journey toward sustainable development, VPBank not only focuses on creating economic value but also fulfills its responsibility to contribute to the State Budget, thereby supporting a prosperous and sustainable economy. In 2024, VPBank contributed VND 4,970 billion and was recognized among the Top 10 largest private taxpayers in Vietnam. In 2025, in line with its encouraging growth performance, VPBank contributed more than VND 5,570 billion to the State Budget.

Becoming one of the largest taxpayers demonstrate VPBank's efficiency in business performance and reinforced our key role in assisting national socio-economic development goals, accompanying the Government in delivering sustainable prosperity for community and nation.

Sustainable procurement

[GRI 203-2]

In the financial sector, major vendors in VPBank ecosystem's supply chain were the ones providing auditing and consulting services; office space leasing, building maintenance, security, software, information technology solutions, system maintenance; and office supplies.

In procurement and outsourcing activities, vendors must comply with the current Labor Code and national and international standards on environmental protection, social security, occupational health and safety and respect for human rights. VPBank also applies environmental and social (E&S) requirements to suppliers and outsourcing activities to mitigate and prevent potential negative impacts in the supply chain.



Topic Eco-2: Sustainable Finance

Reinforcing sustainable international funding resources

[GRI 2-6]

As one of the pioneering financial institutions in Vietnam, VPBank continues to actively advance its systematically developed ESG strategy, establishing clear roadmaps and phased actions to achieve its net-zero emissions target by 2050. In 2025, the Bank's long-term international funding strategy remains focused on expanding partnerships with global financial institutions that share a strong commitment to promoting sustainable growth.

Expanding funding from Development Finance Institutions (DFIs)—which are mandated to support public and private sectors in developing economies—enables the Bank to build a stronger long-term capital base, thereby expanding its capacity to finance green and sustainable sectors and generate broader positive impact for the Vietnamese economy.

In parallel, technical support from DFIs has enabled VPBank to make significant progress over the years. The Bank continues to refine its ESG risk management standards in line with international practices. These efforts help move VPBank closer to its goal of becoming a leading bank in sustainable finance in Vietnam.

2025 marked a historic milestone for VPBank as the Bank set a new record for sustainable finance in Vietnam's banking sector. During the year, VPBank successfully raised USD 2.36 billion from international markets, highlighted by a USD 1 billion ESG syndicated loan with an accordion option—representing the largest syndicated loan ever arranged by a Vietnamese bank, as well as the largest international funding dedicated to sustainable finance development in Vietnam to date.

2.36 billion USD

Sustainable funding successfully raised from international markets in 2025



International loans successfully raised by VPBank in 2025:

May 2025
Loan
Amount: USD 1.56 billion



SDGs:



The **USD 1.56 billion** international syndicated loan was successfully raised by VPBank from leading global financial institutions to support sustainable finance objectives. The facility was arranged, underwritten, bookbuilt and jointly financed by reputable international financial institutions, including Sumitomo Mitsui Banking Corporation (SMBC), Standard Chartered Bank, MUFG, ANZ, Cathay, Commerzbank AG, CTBC Bank, Mashreq Bank and the State Bank of India. This represents the largest offshore ESG syndicated loan in the Vietnamese market.

July 2025
Loan
Amount: USD 350 million



SDGs:



VPBank, together with SMBC, BII, EFA, FinDev and JICA, announced a **USD 350 million** syndicated loan to promote sustainable development in Vietnam. The five-year facility, equivalent to approximately VND 9,100 billion, was fully disbursed by VPBank on October 17, 2025. This financing serves as a key funding source to support VPBank's sustainable finance strategy, focusing on three core pillars: social finance, green finance and financing for essential infrastructure development. The commitment also contributes to Vietnam's national priorities in advancing inclusive economic growth, promoting green growth and expanding critical infrastructure. The proceeds will be allocated to green projects supporting Vietnam's net-zero emissions target by 2050; to small and medium-sized enterprises (SMEs), particularly women-owned or women-led businesses in alignment with the global 2X Challenge initiative on gender equality; and to essential infrastructure projects in underserved areas, thereby improving access to basic services such as healthcare, education, sanitation, clean water and social housing.

September 2025
International Bonds
Amount: USD 300 million



SDGs:



VPBank became the first bank in Vietnam to successfully issue **USD 300 million** in sustainable bonds on the international market, marking a significant milestone for the country's banking sector on the global sustainable finance landscape. Of the total issuance, IFC invested USD 200 million and the remaining USD 100 million was subscribed by Proparco, the French Development Finance Institution. As an anchor investor, IFC played a pivotal role in bringing VPBank's sustainable bonds to the global market, reflecting strong confidence from a leading international financial institution in the Bank's sustainable development strategy and underscoring the potential of Vietnam's green finance market. The proceeds will be allocated to green, social and sustainable projects in Vietnam, including renewable energy, sustainable transport, low-emission agriculture, as well as financial inclusion programs targeting small and medium-sized enterprises (SMEs), women-led businesses and initiatives aimed at improving community well-being.

September 2025
Loan
Amount: USD 150 million



SDGs:



VPBank successfully drew down a **USD 150 million** international loan from the Asian Infrastructure Investment Bank (AIIB) with a five-year tenor, aimed at supporting the development of sustainable infrastructure and advancing climate change mitigation efforts in Vietnam. This facility enables VPBank to expand lending for green and climate adaptation activities, particularly in reducing carbon emissions in the transport sector through financing electric vehicles and related infrastructure. Additional investments may include renewable energy installations, logistics and warehousing, as well as green building initiatives. A significant portion of the loan is dedicated to climate financing, aligned with AIIB's strategic commitment to climate finance and supporting Vietnam's nationally determined contributions under the Paris Agreement.



VPBank will continue to mobilize sustainable funding from DFIs under ESG Strategy for Vietnamese Government's commitment to reduce greenhouse gases and the UN's sustainable development goals on poverty, public health, social welfare, education, gender equality, environment and climate, clean water and infrastructure. VPBank likewise launched specialized financial structures such as Export Credit Agency – supported financing, two-step loan project finance, trade finance to diversify capital sources for the bank's clients.

Developing policies and resources to drive sustainable finance

[GRI 2-23, 2-24, GRI 308-1]

Developing policies and resources

In recent years, the global financial landscape has evolved rapidly, prompting many banks to "redefine" their roles. Sustainable finance is no longer a supplementary element of strategy but has become a guiding principle enabling the banking sector to adapt to climate change, evolving customer expectations and increasing social responsibility pressures.

Green finance and social finance models enable banks to evolve from pure capital providers into value creators for the future—where economic growth goes hand in hand with environmental quality and equitable access for communities. As ESG becomes a global standard, banks recognize that compliance is only the starting point, while real opportunities emerge when they can capture international capital

flows, tap into sustainable funds and leverage the competitive advantages increasingly rewarded by the market to early movers.

Green finance channels capital into transformative projects—such as renewable energy, the circular economy and clean transportation. These investments not only reduce emissions but also position banks as active contributors to climate action. Equally important, social finance focuses on more immediate and inclusive impacts: supporting vulnerable communities, enabling micro-enterprises and promoting equitable access to finance. By combining these two dimensions, banks not only enhance their credibility but also build a more resilient foundation for long-term growth.

During the 2020–2024 period, VPBank focused on establishing its foundational frameworks, including the Green Finance Framework (2020), the Social Finance Framework (2022) and the Sustainable Finance Framework (2024). All frameworks received Second Party Opinions (SPOs) from Sustainalytics, a leading global provider of ESG research, ratings and data. With

these policy frameworks in place, VPBank’s focus in 2025 shifted toward effective implementation, ensuring that environmental, social and climate standards are fully embedded across lending activities, portfolio management and funding. This enables the Bank to drive strong growth in green, social and sustainable finance.

Framework	Year of release	Reference standards	SPO Provider	Access link
Green Loan Framework	2020	Green Loan Principles (GLP) 2018 were jointly issued by Loan Market Association (LMA) and Asia Pacific Loan Market Association (APLMA).	SUSTAINALYTICS	
Social Finance Framework	2022	Social Bond Principles (SBP) 2022 of International Capital Market Association (ICMA) and Social Loan Principles (SLP) 2021 were jointly issued by LMA, APLMA and Loan Syndication and Trading Association (LSTA).	SUSTAINALYTICS	
Sustainable Finance Framework	2024	Green Bond Principles (GBP) 2021 of International Capital Market Association (ICMA), Social Bond Principles (SBP) 2023; Sustainability Bond Guidelines (SBG) 2021; Green Lending Principles (GLP) 2023 of LMA and Social Lending Principles (SLP) 2023	SUSTAINALYTICS	

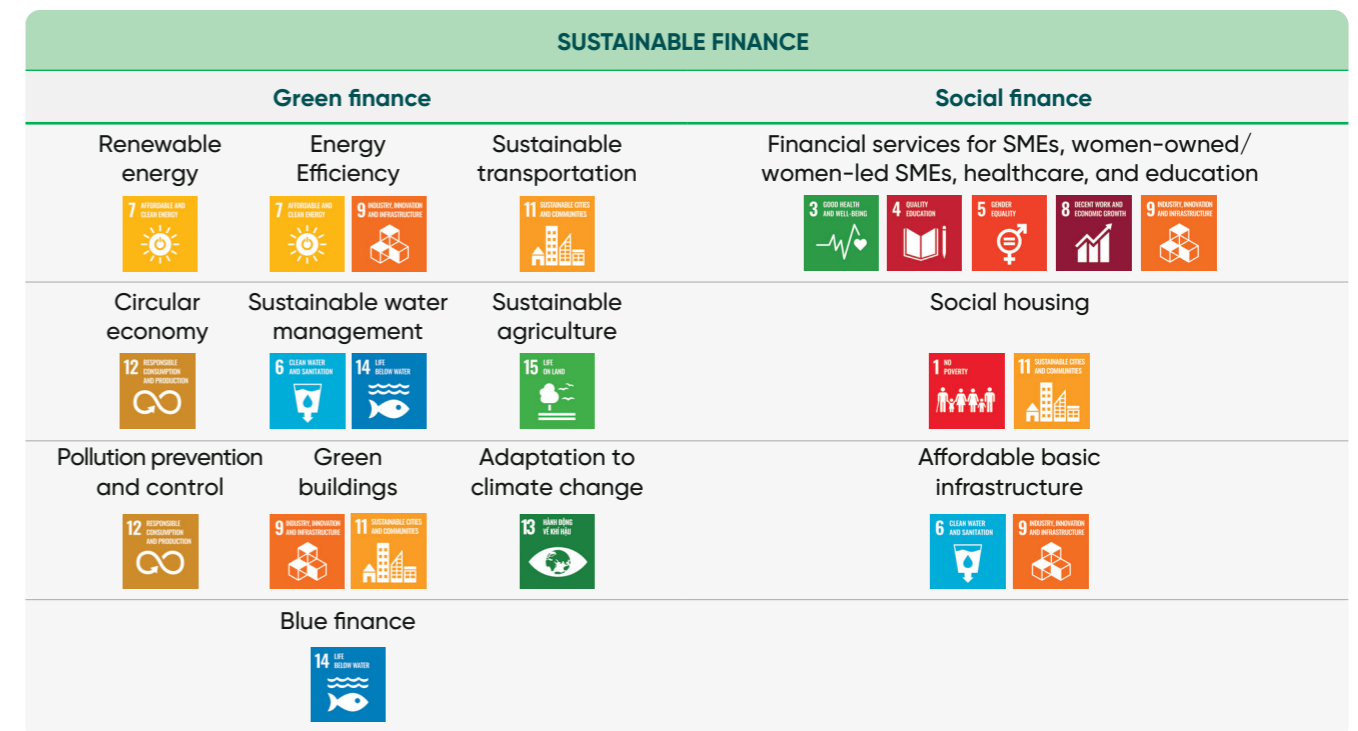
The aforementioned frameworks received Second-Party Opinion (SPO) by Sustainalytics, a leading global auditing firm specializing in ESG research, ratings and data. The assessment confirmed that all frameworks are fully aligned with 4 core components in accordance with international standards, specifically:



In recent years, VPBank has implemented initiatives to elevate internal capabilities in **green, social and climate finance**, focusing on strengthening its pool of sustainable finance specialists and expanding training programs for business, credit appraisal and credit support units. These training programs have been delivered in collaboration with multiple **Development Finance Institutions (DFIs)**, enabling the Bank to access the latest international methodologies, practices and standards in sustainable finance. At the same time, VPBank’s approach to green finance has evolved from

a passive model—reviewing client-initiated proposals—to a **more proactive approach that involves advising on green transition solutions** and structuring tailored financing packages for each client.

This transition marks an important step forward, enabling VPBank to move from “**developing green products**” to shaping a “**sustainable finance ecosystem**,” where capital, technology, data and expertise are interconnected to generate greater positive impact on the environment and society and driving inclusive growth in Vietnam.



Sustainable Finance Framework

- Eligibility categories and assessment criteria for green, social, or sustainable projects/loans
- Selection and evaluation process
- Loan management and reporting requirements

E&S Risk Management Policy in credit granting activities

- Environmental and Social (E&S) risk assessment requirements for credit facilities, risk classification, and exclusion list
- E&S risk mitigation and remediation plan
- Mechanisms for monitoring and supervising E&S risks

Green Credit Program Regulations

- Eligibility criteria and appraisal methodology for green loans
- Interest rate incentive mechanism
- Mechanisms for monitoring and assessing impact



Developing green growth plans and direction

In practice, when adopting a transaction-by-transaction approach to green lending based on individual client proposals, the Bank may lack the proactiveness needed to expand their green portfolio and may miss opportunities to advise clients on green transition solutions. To improve the effectiveness of the Green Credit Program and conduct a comprehensive review of the loan portfolio to identify potential green

clients and sectors in line with international practices in green credit management, the Bank applies the DEFINE – ESTIMATE – AGGREGATE – COMPARE approach proposed by the International Finance Corporation (IFC). This methodology is designed to standardize how financial institutions assess, classify and measure green capital flows across the banking system.

Define Identify green projects based on use of proceeds

The Bank classifies loans based on use of proceeds. Projects that meet environmental and climate criteria—such as renewable energy, low-carbon transport, waste management, green buildings, or sustainable agriculture—are identified as green projects. Accurately determining the nature of projects at the operational level is a prerequisite to ensure the accuracy of green credit identification.

Estimate Estimating the green share by sector

For projects operating in sectors with both green and non-green activities (such as real estate, agriculture and infrastructure), the Bank applies an estimated green share based on international studies and practices. VPBank references sector-level estimates published by IFC, derived from global surveys and sustainability certifications, to calculate green capital flows across industries. This approach enables the quantification of the green contribution within transition sectors, aligning with market realities and the limited availability of project-level classification data in many countries.

Aggregate Aggregating the green credit portfolio at bank level

After identifying and estimating the green share of each loan, the Bank aggregates data by sector, by client and by use of proceeds to build a comprehensive view of its green credit portfolio. IFC notes that such a structured aggregation enables financial institutions to identify the sectors contributing most to portfolio greening, while also minimizing the risk of data overlap or misclassification.

Compare Comparing and assessing the level of alignment with sustainable development goals

The final step is to compare actual green credit outcomes with the economy's green finance needs, the Bank's internal targets and national commitments on emissions reduction and climate change adaptation. This includes emphasizing the matching of green capital supply and demand, enabling the Bank to assess existing gaps and determine priority sectors for future green credit growth.

Identification of green projects	Estimation of sectoral green share	Aggregation of the green credit portfolio	Benchmarking against sustainable development objectives
Classification of loans based on use of proceeds	Application of estimated green ratios from international research	Aggregation by sector and customer	Comparison of green credit ratio with green financing needs



Strengthening resources to drive green finance

To enhance portfolio management capabilities and drive sustainable finance growth in line with international standards, the Bank has implemented a coordinated set of measures covering resources, operating mechanisms and technical infrastructure. These initiatives aim to ensure that capital allocation to green and social projects is carried out consistently, efficiently and transparently across the entire system.

First, the Bank allocates dedicated limits and funding sources for green loans and establishes preferential interest rate mechanisms to encourage clients to implement projects that reduce environmental impacts. This policy helps improve access to green finance and drives the transition toward low-emission production and business models.

Second, the Bank sets green finance growth targets for each business division. Integrating these targets into the internal performance evaluation system ensures that sustainability objectives are embedded in the Bank's overall business strategy, rather than being confined to specialized units.

Third, the Bank focuses on developing a highly skilled workforce in environmental and sustainable finance. Its specialists are trained and awarded internationally recognized certifications, including the Certified Green Finance Specialist issued by The Renewables Academy AG (RENAC) and the Greenhouse Gas Accounting Professional certification issued by the British Standards Institution (BSI). These experts perform technical appraisal, assess

project eligibility against green and social criteria and provide specialized advisory support to ensure the use of green funds complies with international best practices.

Fourth, the Bank applies assessment tools developed by global financial institutions to quantify the environmental impact of its lending portfolio. Key tools include CAFI Tool developed by IFC and Carbon Balance Tool developed by AFD. The use of these specialized models enables the Bank to accurately track, quantify and report the environmental and climate impacts associated with its green credit portfolio.

Fifth, in terms of technology infrastructure, the Bank has established dedicated identifiers for green and social loans within the T24 disbursement system. This system enables the automatic tracking of sustainable finance portfolio growth and supports periodic reporting required by rating agencies, investors and regulatory authorities.

Finally, the Bank implements a range of sector-specific product programs to expand the scale of sustainable finance across customer segments. Key initiatives include financing for rooftop solar power, electric vehicle ecosystems, sustainable agriculture and dedicated credit packages for SMEs, MSMEs and WSMEs. These programs help drive green transition across different sectors of the economy while reinforcing the Bank's commitment to financial inclusion and sustainable development.

Green Finance

[GRI 2-24, GRI 308-1]

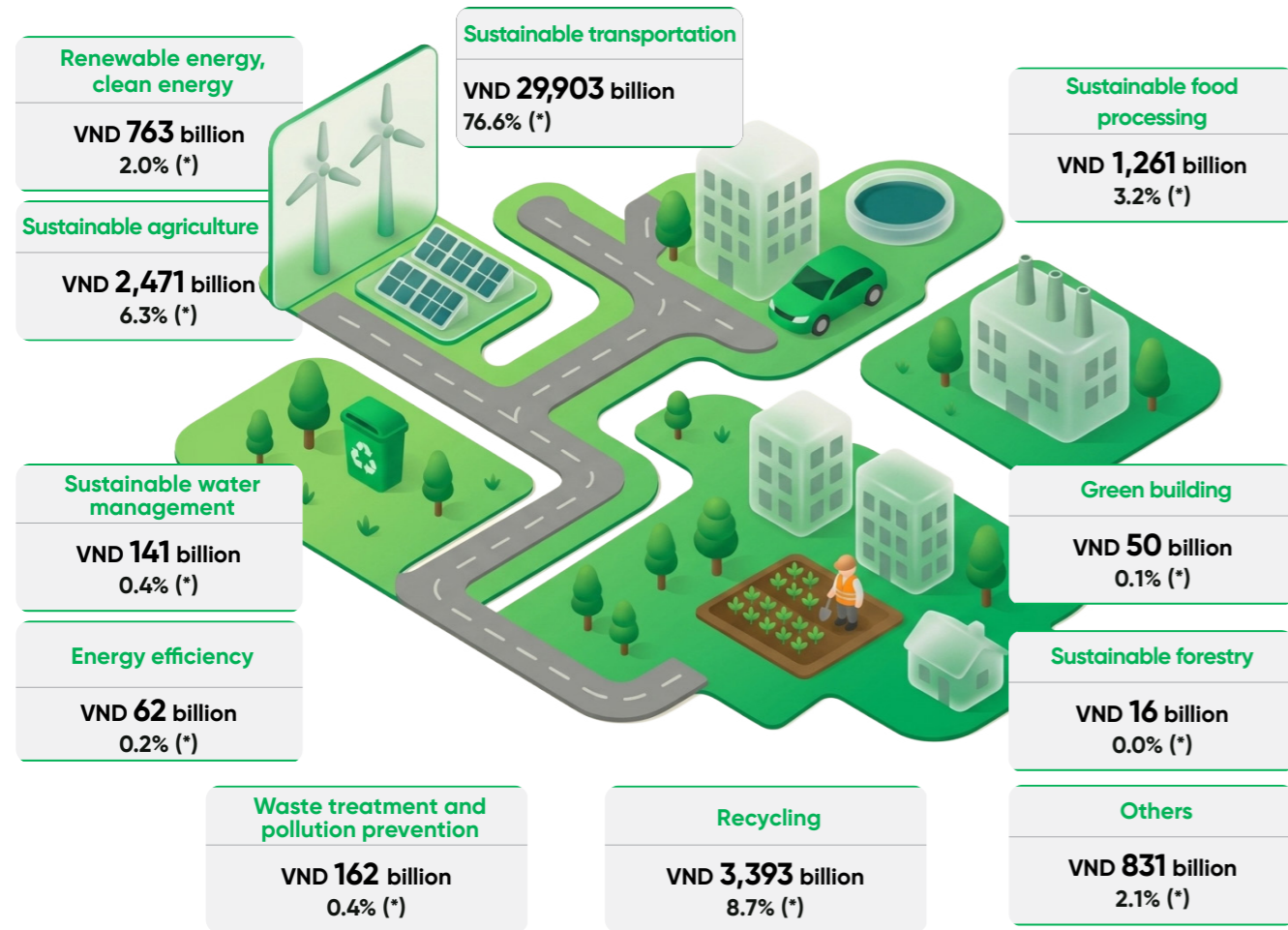
Green Finance – A Strong Step Forward

2025 marked a significant milestone in VPBank's sustainable finance strategy. Total green credit outstanding reached **VND 39,052 billion**, an increase of **78%** compared to 2024. This strong growth was driven by the rapid expansion of lending in key sectors of the green transition, including **Low-carbon transport, Green buildings, Recycling and Circular Economy, Sustainable agriculture and forestry and Renewable energy.**

During the year, VPBank supported **29,121 retail customers** and nearly

300 corporate customers in accessing green credit, representing a **6.3-fold** increase YoY. This rise in customer numbers indicates strong market expansion in demand, while also reflecting VPBank's flexible responsiveness and credibility in providing financial products that support the green transition. The result further highlights the growing demand for green investment across the economy and demonstrates VPBank's operational capacity and product design capability in accompanying clients along their ESG journey.

GREEN FINANCING MAP



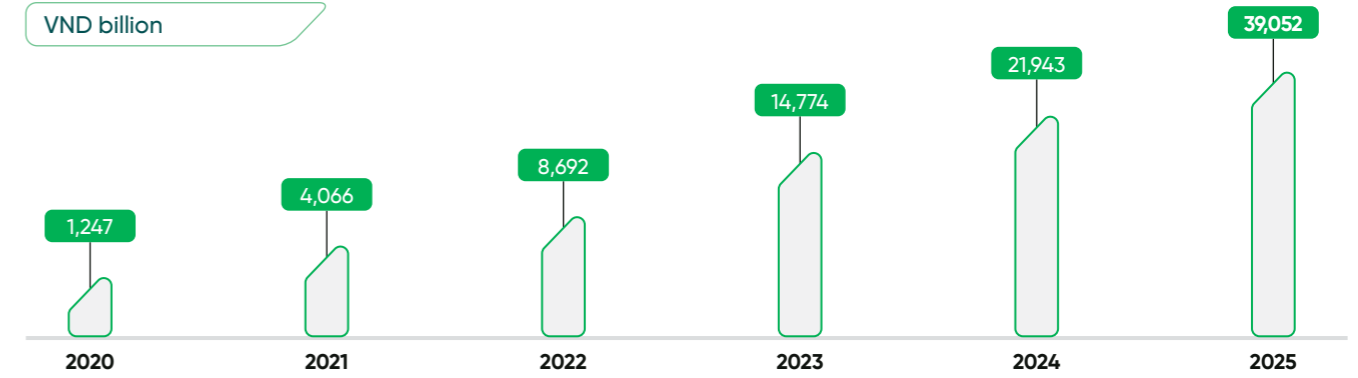
(*) Percentage share of the total outstanding balance in the green credit portfolio.

In its sustainable development strategy, the Bank targets a contribution of USD 1 billion to green growth by 2030 through lending activities, investment and green finance solutions. However, by the end of 2025, total outstanding loans and

financial support for green sectors had reached VND 39,052 billion, exceeding the target set for the entire period by 47%. This achievement clearly reflects strong execution capabilities, a significant shift in the credit portfolio and the Bank's commitment to green growth.

Outstanding Green Credit

VND billion



Trends and Outlook for Key Sectors in the 2026–2030 Period

The 2026–2030 period is expected to mark an acceleration phase of the global green transition, as many clean technologies enter advanced stages of commercialization and countries compete to become hubs for clean technology (cleantech) manufacturing. This trend is reflected in the fact that **two-thirds of**

total global energy investment in 2025 has been directed toward clean technologies, alongside breakthrough expansion in areas such as electric vehicles, renewable energy, energy efficiency improvements and circular economy models. VPBank will develop along seven key strategic directions:

Sustainable transport



VPBank promotes financing across the electric vehicle value chain, including manufacturing, distribution, charging infrastructure and end-user vehicles, aiming to reduce emissions in the transport sector and accelerate the transition toward green mobility.

Trends and potential:

- EVs continue to grow strongly and account for one-quarter of global vehicle sales in 2025, according to BloombergNEF, despite signs of slowdown in some markets due to policy shifts
- Governments in many countries, including Vietnam, continue to support EV adoption and charging infrastructure development, enabling sustained strong demand in both the passenger and logistics segments through 2030

Recycling and Circular Economy



The Bank prioritizes projects related to waste management, recycling, resource reuse and circular production models. The objective is to support enterprises in reducing reliance on raw materials, improving resource efficiency and minimizing waste generation.

Trends and potential:

- Increasing regulatory pressure and rising raw material prices are making circular economy models a key competitive strategy for global enterprises.
- Vietnam and many countries are expanding mandatory recycling requirements and extended producer responsibility (EPR) frameworks.

Sustainable agriculture



The Bank's credit is focused on smart farming models, water-efficient agriculture, low-carbon farming and sustainable agricultural value chains, aiming to enhance the resilience of the agricultural sector to climate change.

Trends and potential:

- Climate change is increasing demand for low-carbon farming solutions, water-efficient irrigation and smart agriculture (AgriTech).
- Asia, particularly Southeast Asia, is becoming a key growth hub for low-carbon agriculture, driven by rapid urbanization and rising ESG-driven export requirements.

- Investment demand in climate-resilient agriculture is increasing strongly as countries set emissions reduction targets across the entire food value chain. Vietnam is actively implementing the project to develop 1 million hectares of high-quality, low-emission rice cultivation linked to green growth in the Mekong Delta until 2030 under Decision No. 1490/QĐ-TTg dated November 27, 2023.

Waste management



VPBank is committed to supporting projects related to municipal solid waste management, industrial waste, hazardous waste and pollution abatement technologies, contributing to improved environmental quality and public health.

Trends and potential:

- Major cities are facing increasing pressure in managing municipal, industrial and hazardous waste. The country generates around 60,000 tons of municipal solid waste per day and this figure is projected to increase by 10–16% by 2030, outpacing the upgrade of existing treatment infrastructure (with 91% treated, although many facilities remain overloaded or do not meet environmental sanitation standards).
- Low-emission waste treatment technologies, waste-to-energy recovery and water/air pollution reduction solutions are becoming key priorities in the environmental strategies of many countries.

Sustainable food processing



The Bank supports enterprises in adopting clean technologies, improving energy efficiency, enhancing operational performance, reducing waste and emissions and complying with international food safety standards such as BRC, ISO 22000, HACCP, GMP, SQF, FSSC 22000 and IFS in food processing and preservation.

Trends and potential:

- The global food supply chain is shifting toward low-emission models with greater transparency and traceability.
- Energy-efficient food processing technologies, post-harvest loss reduction solutions and high-efficiency cold storage systems are expected to grow strongly through 2030.
- Export-oriented companies are increasingly required to meet ESG standards, creating strong incentives for investment in operational upgrades.

Energy Efficiency & Green Buildings



The Bank provides financing for solutions related to equipment upgrades, energy-efficient machinery, energy management systems, automation and ESCO models. It also supports green-certified buildings under LEED/LOTUS or equivalent international standards and energy-efficient smart urban infrastructure.

Trends and potential:

- According to S&P Global, global energy demand is rising significantly due to AI and data centers, making energy efficiency a key solution for emissions reduction and operational cost control through 2030.
- High-efficiency equipment, automation, energy management systems (EMS) and retrofit solutions are increasingly prioritized by enterprises. The Government has issued a list of 3,491 key energy-consuming facilities and 2,166 enterprises required to conduct greenhouse gas inventory reporting.
- Vietnam's green building market recorded a breakthrough in 2025 with 780 certified buildings, up 20% in number (196 new projects) and 18.69 million m² of floor area (an increase of 4.4 million m² compared to 2024), far exceeding strategic targets. EDGE certification leads the market (50.51% share), followed by LEED and Green Mark, with projects concentrated mainly in Ho Chi Minh City, Hanoi and Binh Duong.

Renewable energy



The Bank provides financing for solar power projects (utility-scale and rooftop), onshore and offshore wind power, battery energy storage systems (BESS), distribution grid upgrades and energy efficiency optimization technologies.

Trends and potential:

- Power Development Plan VIII (PDP VIII) sets a clear direction to significantly expand renewable energy capacity toward 2030, particularly offshore wind and large-scale solar power.
- Vietnam's renewable energy development policies have been further strengthened since 2025, including Decree No. 58/2025/ND-CP on renewable energy development, effective from March 2025, which has provided a strong boost to the market.

Electric Vehicle Transition Trend – A Story from Our Client

(based on an interview and green finance communication program at VPBank, jointly conducted by IFC and VPBank) ^{1m2}

BEHIND THE WHEEL: TOWARDS A SUSTAINABLE FUTURE



Photo: Ms. Pham Thi Anh – Electric taxi driver at Long Bien Taxi (Source: IFC)

Ms. Pham Thi Anh is going about her daily work.

Every morning at 7 a.m., the woman in her fifties gets into her white taxi and weaves through the crowded and narrow streets of Hanoi. The noise of traffic has become a familiar sound in her life as a taxi driver and she always pursues one single goal.

"For every passenger I serve, I move one step closer to financial independence and having more time for my family. In the past, work was not always easy. But since I made this change, I have come much closer to that goal. I truly regret not doing this earlier," shares the mother of two sons.

With nearly 20 years behind the wheel, the former seamstress has always been a pioneer: in the early 2000s, when cars were just beginning to replace motorbikes and bicycles on the small yet charming streets of Hanoi, very few women worked as taxi drivers.

Now, she is once again paving the way for a new trend. Just six months after switching from a gasoline-powered taxi to an electric vehicle (EV) at the end of 2024, her income surged significantly.

The numbers speak for themselves.

Even on days with fewer passengers, Ms. Anh still manages to earn a daily income that has doubled to around USD 30 (approximately VND 800,000), thanks to lower electricity costs compared to gasoline and the growing preference among customers for environmentally friendly ride-hailing services.

This additional income has helped her move away from exhausting 12-hour workdays and the constant noise of the streets, allowing her to work regular office hours—something she once considered a luxury. Now, she can have lunch with her family or visit her mother after work.

"This increase in income makes me think that we can now repay it in just two years, as we dream of buying a small apartment to have a better life for our family," Ms. Anh shared. She also shares the vehicle with her husband, who drives in the evening shift to generate additional household income.

The transition to electric vehicles is also a sound business decision for the pioneering taxi company behind Ms. Anh's transformation. Long Bien Taxi is a forward-looking company that has decided to fully convert its fleet from gasoline-powered vehicles to electric vehicles and has secured preferential financing that enables drivers like Ms. Anh to own electric cars.

For Ms. Nguyen Thi Thanh Thuy, the ambitious CEO of the company, embracing the green wave ahead of others is not only about complying with the requirement to transition 100% of taxi fleets to electric vehicles by 2030, but also about capturing opportunities in a sustainable market in a rapidly urbanizing city, where more than 20,000 taxis compete to serve a growing customer base that is increasingly environmentally and technology conscious. This move also represents a critical step in reviving the business. After 14 years of strong growth since its establishment, the COVID-19

pandemic severely affected the company, forcing it to sell part of its fleet and reduce its taxi operations by half.

However, when deciding to transition to electric vehicles, Ms. Thuy encountered another barrier.

"At that time, banks were not yet familiar with electric vehicles, so borrowing was very difficult. I even had to mortgage real estate to purchase the first 20 electric vehicles for a pilot program in early 2024," Ms. Thuy shared. "I saw a huge business opportunity in electric vehicles and in being a pioneer in opening up this new market segment, but without scalable financial solutions, that potential would never be unlocked."



Photo: Ms. Pham Thi Anh – Electric taxi driver at Long Bien Taxi (Source: IFC)

Vietnam Prosperity Joint Stock Commercial Bank (VPBank) stepped in. As a pioneer in Vietnam's climate finance market, VPBank responded to Ms. Thuy's proposal with a USD 1.5 million loan to purchase 120 new electric vehicles at the end of 2024, supported by a green loan from the International Finance Corporation (IFC), a member of the World Bank Group.

"The Bank proactively approached us," Ms. Thuy said, adding that tailored advisory support, preferential policies, interest rates and disbursement processes turned Long Bien Taxi's ambition into concrete action and results.

In less than a year, the company has built a fleet of 140 electric vehicles and has placed deposits for an additional 300 units. Revenue from electric vehicles is four times higher than that from fossil-fuel vehicles. "We aim to fully transition to electric vehicles by mid-2026. Electric vehicles have already helped our fleet return to its pre-COVID level of 500 vehicles and will drive further expansion in the years ahead," Ms. Thuy said, noting that plans for a charging station network are also underway.

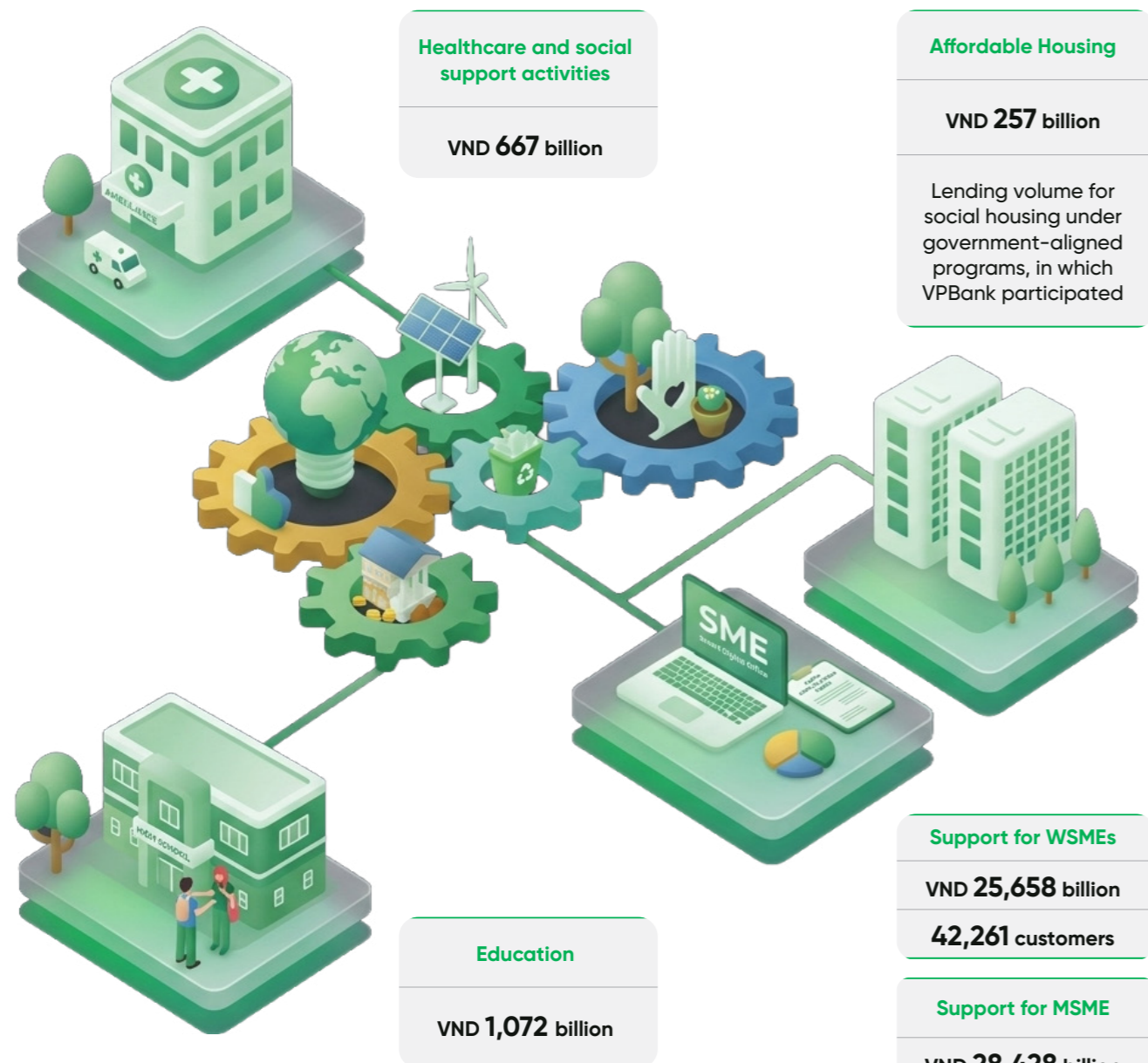
Social finance

[GRI 2-24, GRI 413-1]

In parallel with the objective of driving green growth, social finance and inclusive finance continue to serve as key pillars in the sustainable development strategy of Vietnam's banking sector. The latest ESG trends reaffirm the role of inclusive finance as a driver of sustainable livelihoods, enhanced community resilience and broader access to financial services for vulnerable customer groups. This is aligned with the orientation of the "National financial inclusion strategy to 2025, with orientation to 2030," which emphasizes that all individuals and enterprises should have access to financial services in a convenient, safe and cost-effective manner, provided in a responsible way.

In this context, VPBank continues to strengthen its role as a pioneering commercial bank in driving social finance. The Bank focuses on expanding access to credit, savings and digital financial services for retail customers, household businesses, SMEs, MSMEs and WSMEs—key backbone segments of the economy that still face significant barriers to financial access. VPBank prioritizes MSME and WSME segments through dedicated credit products, simplified appraisal processes, end-to-end digital solutions and advanced risk assessment tools, aiming to minimize the cost of accessing capital and thereby enhance financial capacity and competitiveness of small businesses.

In addition, the Bank continues to expand social finance programs targeting vulnerable groups, contributing to improved quality of life for communities, including support for access to social housing; enhanced financial solutions for healthcare and education; infrastructure improvements in disadvantaged areas; access to clean water and sanitation; and broader access to inclusive education for children, low-income



The number of WSME and MSME customers is defined as the total number of customers with outstanding loan balances and utilizing VPBank's service.

VPBank supports the development of women-owned or -led enterprises (WSMEs)

individuals and persons with disabilities. Through these efforts, VPBank is committed to creating long-term social value, helping to narrow the financial inclusion gap and drive sustainable socio-economic growth in line with ESG principles.

In 2025, outstanding loans to the WSME customer segment were VND 25,658 billion, growing 38.1% YoY and accounting for nearly 27% of total SME segment lending. MSME outstanding loans reached VND 28,428 billion, increasing by 479% YoY. In terms of customer base, both WSME and MSME segments recorded solid growth, increasing by 21.6% and 14.5%, respectively, compared to the same period last year.

According to Vietnam Enterprise White Paper 2024, the country currently has more than 921,000 active enterprises. Of these, women-owned enterprises account for nearly 24%, making an increasingly significant contribution to economic growth and promoting gender equality in the business sector.

Despite playing an increasingly important role in the economy, WSMEs continue to face significant barriers in accessing finance, including a lack of collateral, high cost of capital and gender-related biases in the business environment. These constraints make it difficult for many enterprises to scale up and participate more deeply in value chains.

Recognizing both the potential and the unique challenges faced by women-led enterprises, VPBank is committed to advancing inclusive finance and gender equality as a strategic ESG priority. Since 2017, the Bank has researched and developed comprehensive solutions for WSMEs; and since 2018, with support from the IFC Women Entrepreneurs Opportunity Facility, VPBank has officially launched the WSME customer segment, providing not only tailored credit products but

also non-financial support such as training, business advisory services and capacity-building programs.

To date, VPBank has built an increasingly modern and flexible ecosystem of products and services dedicated to WSMEs, helping improve access to capital, optimize customer experience and support women entrepreneurs in achieving sustainable growth. With a long-term partnership orientation, the Bank continues to expand both financial and non-financial solutions to create momentum for women-owned enterprises to scale up, strengthen their position and make greater contributions to Vietnam's sustainable socio-economic growth.

In 2025, VPBankSME, in collaboration with CARE, implemented the "Empowering Women-Owned Enterprises" project, aiming to empower and enable women entrepreneurs to grow strongly and confidently expand in the digital economy context. The program provides a comprehensive support ecosystem covering finance, technology, trade and knowledge, along with a range of practical benefits and incentives.

Financial Launchpad – Strengthening capital power, unlocking scalable growth

VPBankSME provides preferential financing solutions to help women-owned enterprises access flexible funding sources:

- Credit limits for unsecured loans, secured loans and credit cards increased by an additional 20%.
- More than 300 women-owned business customers have been supported with preferential loans along with accompanying financial services.
- An optimized approval process tailored to the operating models of women-led enterprises.

Technology Launchpad – Mastering digital transformation, optimizing operations

To help women-owned enterprises quickly adapt to the digital era:

- Fee exemption and reduction for EcomPay payment services, enabling easier deployment of online sales channels.
- Digital process solutions that help businesses save time, improve efficiency and better control cash flow.

Trade Launchpad – Connecting networks, expanding market reach

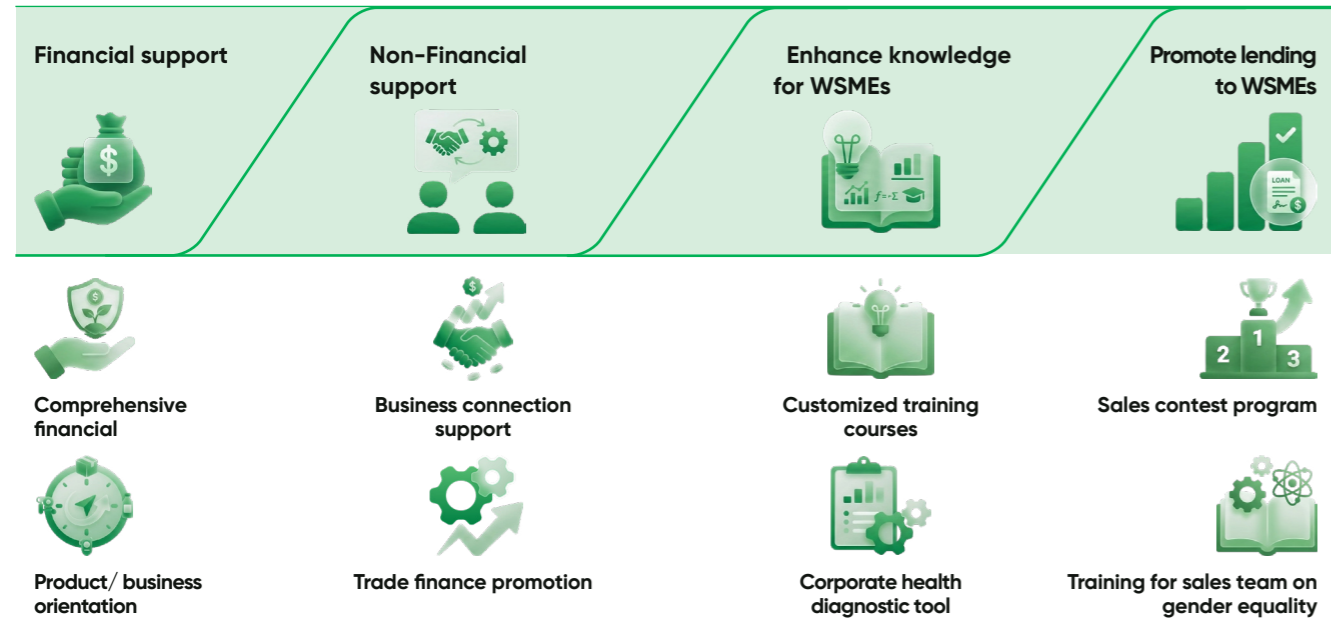
VPBankSME supports women-led businesses in strengthening their presence both domestically and internationally:

- Complimentary premium account numbers, helping build a professional brand identity.
- Free domestic & international money transfers, significantly reducing transaction costs.
- Opportunities to connect with partners and expand the business ecosystem developed by VPBankSME.

Knowledge Launchpad – Empowering the development of sustainable leadership thinking.

In addition to financial and technological support, VPBankSME places strong emphasis on enhancing the capabilities of women entrepreneurs:

- Over 500 complimentary online courses to help businesses master AI and apply it effectively in operations.
- Workshops, talk shows and practical learning materials to elevate modern management thinking.
- In particular, the “Business breakthrough with AI” course is specially designed for women-led enterprises.



VPBank, in collaboration with ADB, has successfully launched Vietnam’s first research program on comprehensive financial solutions for WSMEs, funded by the We-Fi with a total value of USD 750,000.

The study “Enhancing access to finance for women-owned or women-led SMEs” is one of VPBank’s breakthrough initiatives, implemented in collaboration with the Asian Development Bank (ADB), with a total budget of USD 750,000 funded by We-Fi. This is the first project in Vietnam’s banking and financial sector to apply the Randomized Controlled Trial (RCT) methodology, an international scientific standard commonly used to measure impact in development programs.

The application of RCT methodology not only gives VPBank a pioneering advantage, but also enables the bank to build a highly reliable empirical dataset on the behavior of WSMEs and credit intermediaries. The findings from this study will serve as a foundation for VPBank to optimize credit appraisal processes, design gender-responsive products and improve women’s long-term access to finance.

In 2025, VPBank successfully completed the entire research program as well as the post-study analysis phase in line with the plan, disseminated the findings to relevant stakeholders and expanded the application of the results into its banking operations.

In October 2025, VPBank solemnly organized a Knowledge Sharing Workshop on the RCT Research findings, as part of the annual Implementing Partners (IP) Learning Event of We-Fi, to share implementation experiences with participants from financial institutions including ADB, EBRD, IFC, the World Bank, AfDB, IsDB and IDB Invest.



Research findings

Sales promotion program

754 VND **1,510** billion
Loans | New disbursement

New customer acquisition program

115 VND **250** billion
New customers | New disbursement

“2X Challenge: Financing for Women”

VPBank continues to affirm its pioneering role in gender-inclusive finance by participating in and fully meeting the criteria of the “2X Challenge: Financing for Women” program – a global initiative launched by development finance institutions (DFIs) at the 2018 G7 Summit to drive investment in women as entrepreneurs, leaders, employees and consumers of financial services.

From international funding sources meeting 2X standards, VPBank has committed to allocating at least 30% of loan value to WSMEs. This commitment aligns with the DFIs’ 2024–2027 direction to mobilize at least USD 20 billion in investments for women, with a particular emphasis on funding that integrates both gender and climate considerations.

Through extensive collaboration with DFIs, the bank has gained a deeper understanding of the barriers faced by women-owned businesses, including a lack of collateral, limited access to credit and constraints in participating in value chains. Participation in the 2X Challenge enables VPBank to standardize screening processes and product design in line with

international benchmarks, while ensuring that capital is deployed in a targeted, measurable manner that delivers sustainable impact.

VPBank’s commitment to the 2X Challenge clearly demonstrates its pioneering responsibility in:

- Enhancing access to credit for WSMEs;
- Driving quality employment opportunities for women;
- Encouraging businesses to increase the representation of women in leadership roles;
- Providing financial products and services tailored to gender-specific needs;
- Contributing to narrowing the gender gap in the economy and expanding a sustainable financial ecosystem in Vietnam.

This also serves as evidence of VPBank’s commitment to integrating international ESG standards into its banking operations, contributing meaningfully to women’s economic empowerment and driving inclusive growth.



The global “2X Challenge” initiative was launched at the G7 Summit in 2018 with the aim of advancing women’s economic empowerment in developing countries. Through participation in the initiative, DFIs jointly committed to mobilizing a total of USD 3 billion for private-sector investment in emerging markets during the initial three-year phase. The initiative seeks to support enterprises in emerging economies in providing women with access to leadership opportunities, quality employment, as well as products and services that enhance their economic participation and inclusion. Responding to the call from 20 leading DFIs worldwide, including IFC, DFC, ADB and JICA, VPBank—together with private-sector banks across multiple countries—has participated in the 2X Challenge, contributing to the mobilization of more than USD 33.6 billion in gender-lens investments under the 2X Challenge from 2018 through the end of 2024. In June 2024, a multilateral coalition comprising both public- and private-sector investors further pledged to invest an additional USD 20 billion over the subsequent three years in women’s economic empowerment under the 2X Challenge framework.

Social Housing

In line with the Government's policy orientation that positions social housing as a key pillar of social welfare and sustainable development, VPBank continued to strengthen its pioneering role in supporting housing solutions for low-income households and industrial-zone workers. Immediately following the issuance of Government Resolution No. 33/NQ-CP, which aims to remove bottlenecks and promote the safe, healthy and sustainable development of the real estate market and the implementation of the National Program to develop at least one million social housing units for the 2021–2030 period—with a target of completing more than 100,000 units by 2025—VPBank proactively committed VND 5 trillion to support this priority segment.

In parallel with simplifying credit underwriting processes and documentation in strict compliance with legal regulations, the Bank focuses on optimizing customer experience through transparent financial solutions, digitalized processes and active engagement with Government-endorsed social housing projects. These efforts contribute to enabling citizens—particularly low-income groups—to access safe, quality and affordable housing, in line with the Government's policy objective of "leaving no one behind" in social housing development, as emphasized in its latest directives to facilitate preferential financing for both project developers and homebuyers.

Internal Sustainable Finance Training Programs

Last year, VPBank worked closely with international financial institutions to organize capacity-building training programs on green finance and climate risk management for business units, credit underwriting and approval teams, risk management and operations functions.

No	Training course title	Organizer	Deliver method	Number of training courses	Number of employees trained
1	Green Credit Training	IFC	Online and offline	3	184
2	Renewable Energy Training	SMBC & ADB	Online and offline	1	94
3	Training on Sustainable Supply Chain Finance (SSCF) and Pre-shipment & Warehousing Finance	IFC	Online and offline	1	15
4	Training on Climate Risk Policy	IFC	Online and offline	1	10
5	Training on Green building	IFC	Online	1	44

TRAINING COURSE ON GREEN FINANCE FOR VPBANK EMPLOYEES

In 2025, VPBank partnered with the IFC to implement a comprehensive capacity-building program on sustainable development across the Bank, covering the development of a green growth strategy and the delivery of training programs for business units, credit underwriting and approval teams, risk management and operations functions, with a focus on green finance and climate finance.

The Green Finance Training Program for the Energy Efficiency and Sustainable Agriculture sectors, held from July 7–9, 2025, attracted the participation of 184 employees across all three sessions, delivered through a hybrid format combining online and in-person learning.





06

ENVIRONMENT



104	Topic E-1: Waste Management
106	Topic E-2: Efficient Management and Use of Resources
108	Topic E-3: Greenhouse Gas Emissions Management
111	Topic E-4: Environmental Impact Mitigation

Topic E-1: Waste Management

[GRI 303-4, 306-2, 306-3]

VPBank complies with all applicable legal regulations on waste management and applies an integrated waste management principle, prioritizing resource efficiency and circular solutions in order to minimize waste generation to the greatest extent possible.

Waste Management Practices at VPBank

Wastewater

During operations, wastewater at VPBank is generated solely from the domestic activities of employees, primarily from sanitary facilities. VPBank proactively and closely cooperates with building management units to strengthen wastewater management measures effectively and according to regulations.

<p>Estimated Volume of Wastewater</p> <p>168,518 m³/year</p>	<p>Wastewater Collection and Treatment</p> <p>Domestic wastewater generated from toilets, floor drains, washbasins and similar sources is treated through the building's centralized wastewater treatment system, with a discharge capacity of</p> <p>100 m³/day</p> <p>In addition, the Bank regularly conducts internal communications to promote water-saving practices in restroom and sanitary areas.</p>
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Waste

VPBank places strong emphasis on the collection and treatment of waste, ensuring full compliance with legal regulations and environmental protection requirements.

<p>Estimated volume of non-hazardous solid waste</p> <p>540 m³/year</p>	<p>Hazardous solid waste collected</p> <p>322 kg</p> <p>of hazardous solid waste, transferred to licensed service providers with appropriate environmental permits for collection and treatment.</p>
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Hazardous waste management Hazardous waste is collected and segregated in accordance with prescribed waste codes, temporarily stored in designated hazardous waste storage areas in full compliance with hazardous waste storage regulations and transferred to qualified outsourced service providers for treatment in accordance with applicable laws. All hazardous waste transfer documentation is fully retained in compliance with legal requirements.

VPBank has implemented a range of measures to manage solid waste and wastewater, as summarized in the table below.

 <p>Waste is sorted at source</p>	 <p>Waste treatment contractors are fully qualified in accordance with applicable regulations.</p>	 <p>Ensure compliance with environmental laws and regulations</p>	 <p>No environmental incidents recorded</p>	 <p>No environmental complaints from surrounding communities</p>
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Waste Type	Quantity Generated	Applied Management Measures (in order of priority, from left to right)		
		Saving	Circularity / Reuse	Disposal and Treatment
Non-hazardous Solid Waste	540 m³/year (Estimated using province-level coefficients published by the Ministry of Agriculture and Environment in 2019, multiplied by the average working hours of VPBank employees across the banking system, calculated at 8 hours/day and 288 working days/year.)	<ul style="list-style-type: none"> Paper saving; encouraging work-related communications via email & digitalizing internal communication processes to minimize paper use. Setting office supplies usage norms; using office paper produced from materials certified under sustainable forest management schemes (FSC certification). Limiting the use of single-use plastics and plastic bags. 	<ul style="list-style-type: none"> Large assets such as desks, cabinets and computers that break down are disposed of through formal liquidation procedures and not discarded together with other waste streams. Duplex printing. Reuse of packaging materials and containers. Collection of calendars, printed paper and used cardboard for recycling. 	<ul style="list-style-type: none"> Disposed solid waste is segregated at source and collected daily by cleaning staff. Collected waste is transferred to qualified third-party service providers for treatment in accordance with applicable regulations.
Hazardous Waste	322 kg (*) Hazardous waste was transferred to service providers holding appropriate environmental licenses for collection and treatment. (*)Statistics for the Head Office Building.	Replacing fluorescent lamps with energy-efficient and environmentally friendly LED lighting.	Encouraging ink refilling for printers and photocopiers instead of replacing cartridges, in order to reduce environmental emissions.	<ul style="list-style-type: none"> Segregation at source, collection and storage in accordance with hazardous waste regulations. Installation of safe containers for the collection of used batteries generated from office operations. Collected hazardous waste is transferred to qualified outsourced providers for treatment in accordance with legal requirements. Hazardous waste transfer documentation is fully retained in compliance with regulations.
Hazardous Waste	168,518 m³/year (Estimated using an average wastewater generation coefficient of 100 liters/person/day, multiplied by the average working hours of VPBank employees—8 hours/day and 288 working days/year.)	Water-saving in restroom areas (internal communications and posted notices).	Installation of wastewater recycling systems to reuse treated water for sanitary facilities.	Operation of domestic wastewater collection and treatment systems that comply with environmental standards.



Topic E-2: Efficient Management and Use of Resources

[GRI 302-4]

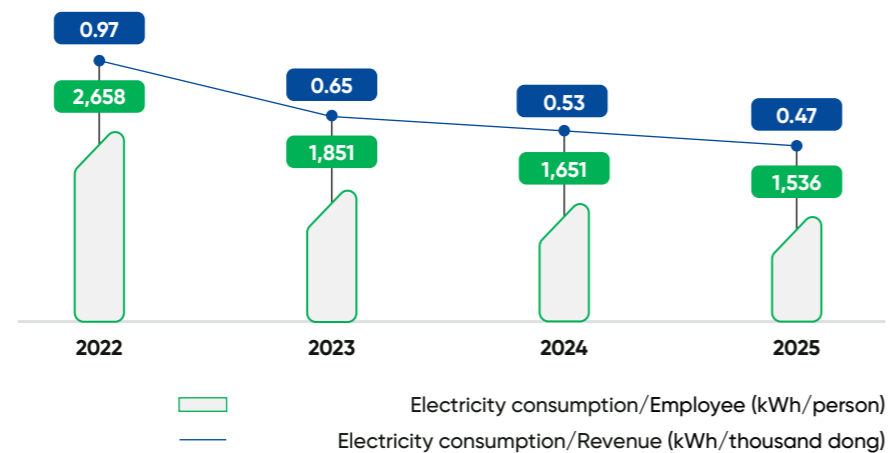
VPBank consistently implemented internal regulations and practical guidelines to promote the efficient use of natural resources, including energy and water, with the aim of enhancing resource efficiency. At the same time, the Bank intensified internal communications to raise awareness among all employees, coupled with regular monitoring and inspections to support the application of appropriate incentive and disciplinary measures. In addition, VPBank organized company-wide campaigns focused on resource conservation and office greening, which received strong and enthusiastic participation from employees. As a result, staff awareness and sense of responsibility regarding the sustainable and prudent use of natural resources were significantly strengthened.

Electricity [GRI 302-1, 302-3]

In 2025, VPBank expanded its operational footprint by opening six additional branches nationwide, resulting in an increase in electricity consumption at VPBank's office buildings compared to the previous year. Nevertheless, despite the expansion in operational scale, **electricity consumption per employee decreased by 10% compared to 2024, reaching 1,486 kWh per employee.** At the same time, electricity consumption per unit of revenue declined by 14%, to 0.45 kWh/million VND in 2025.

These results clearly demonstrate VPBank's efforts in implementing effective energy management initiatives, contributing to optimized resource use and the promotion of more sustainable business operations. In addition, the Bank strictly adheres to internal regulations, directives and daily internal communications, while maintaining regular inspection and monitoring activities to ensure compliance and enhance implementation effectiveness. VPBank also applies appropriate reward and disciplinary mechanisms to encourage accountability and raise employee awareness. As a result of these efforts, employee awareness has improved significantly in recent years, as reflected in the active participation of staff in campaigns aimed at saving energy and building a green and environmentally friendly workplace.

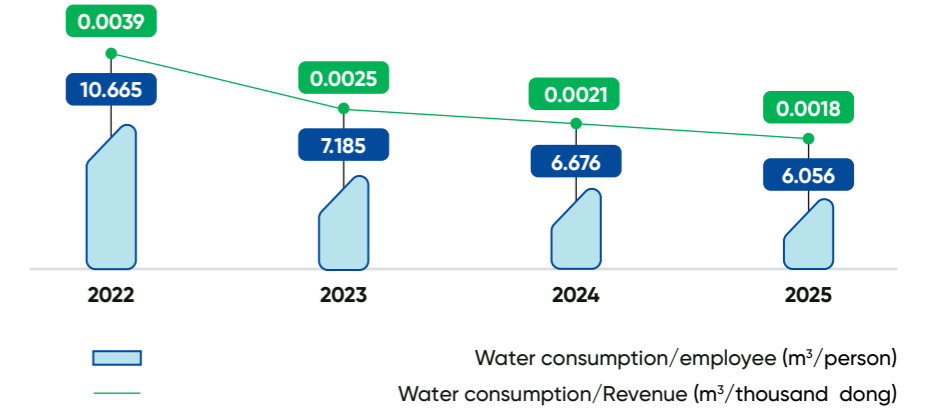
Electricity consumption per employee & Electricity consumption per unit of revenue



Water [GRI 303-5]

Despite continued expansion in VPBank's operational scale in 2025, water consumption per employee and water consumption per unit of revenue decreased by 9% and 13%, respectively, compared to 2024.

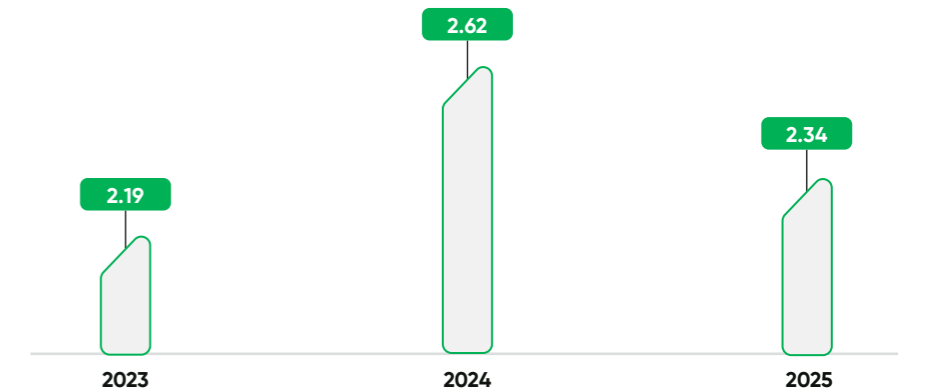
Water consumption per employee & Water consumption per unit of revenue



Printer paper

In 2025, VPBank recorded a 10% reduction in paper consumption per employee (kilograms per employee) compared to 2024. This demonstrates the Bank's effective implementation of digitalization initiatives to minimize paper use in office operations, thereby promoting environmental protection and supporting sustainable development.

Paper consumption per employee



Topic E-3: Greenhouse Gas Emissions Management

[GRI 305-1, 305-2, 305-3, 305-5]

VPBank has developed and implemented climate-related targets aligned with Vietnam's commitments under the Conferences of the Parties (COP) to the United Nations Framework Convention on Climate Change (UNFCCC). At the same time, the Bank is progressively developing a comprehensive transition plan that includes a defined roadmap and concrete actions closely linked to its operational realities, with the objective of making meaningful contributions to the green transition and achieving net-zero emissions by 2050.

VPBank's greenhouse gas (GHG) emissions levels and emissions-reduction targets are summarized in the table below and are further disclosed in detail in the Bank's annual Climate-Related Financial Information Disclosure, prepared in accordance with the TCFD recommendations and published on VPBank's official website.

The Bank monitored and managed greenhouse gas emissions arising from its operational activities, including electricity consumption, fuel use and other relevant indirect emission sources, in line with the characteristics of office-based and service-oriented operations. VPBank disclosed both absolute GHG emissions and GHG emissions intensity indicators to provide a comprehensive and transparent view of its environmental impact in the context of business growth and network expansion.

As presented in the table, total GHG emissions in 2025 are estimated at 16,915 tCO_{2e}, reflecting an increase in operational demand associated with business and network expansion. However, from an efficiency perspective, the Bank's operational performance continued to improve. GHG emissions intensity per employee in 2025 decreased by 10.1% compared to 2024, demonstrating sustained efforts to optimize energy consumption and enhance operational efficiency. Compared to the 2018 base year, VPBank's total GHG emissions have declined by 40.1%, indicating a clear medium- to long-term downward emissions trend.

Previously, the Bank had articulated an orientation toward achieving net-zero emissions in operational activities. During implementation, however, VPBank identified several objective constraints that significantly affect the feasibility of achieving this target within a fixed timeline. These include technical limitations in deploying renewable energy solutions across all transaction points, as well as the development and operation of the domestic carbon market, which remains in a pilot phase and is not yet applicable to the banking sector.

Accordingly, VPBank has adjusted its approach from setting a fixed timeline to developing a phased emissions-reduction roadmap, aligned with prevailing technical conditions and policy frameworks. At the current stage, the Bank prioritizes direct and feasible emissions-reduction measures, including improving energy efficiency, optimizing operations at headquarters and branches, gradually increasing the use of environmentally friendly energy sources and enhancing the quality of emissions data and measurement methodologies.

The objective of achieving net-zero emissions in operations will continue to be reviewed and updated as enabling conditions related to infrastructure, market mechanisms and policy frameworks evolve, while ensuring feasibility, transparency and alignment with sustainability reporting best practices.

Management of Greenhouse Gas Emissions – Scope 1 and Scope 2

Management of Greenhouse Gas Emissions – Scope 3

() It should be noted that fluctuations in emissions during the 2024–2025 period do not solely reflect changes in energy consumption levels, but also depend on the assumptions applied to the electricity grid emission factor. Vietnam has not yet officially updated the grid emission factor for years after 2023. Should Vietnam's grid emission factor for 2024–2025 decline in practice as a result of an increased share of renewable energy in the power generation mix, actual emissions may be lower than the current estimated figures.*




With respect to Scope 3 GHG emissions, VPBank recognizes that the majority of its overall emissions footprint primarily arises from the financing of customers' production and business activities, as well as other indirect emissions across customers' value chains—commonly referred to as financed emissions. In the current context, where Vietnam faces limitations in GHG emissions data availability at both national and enterprise levels, VPBank, with support from leading organizations within and beyond the financial sector, piloted a model-based approach to preliminarily estimate GHG emissions associated with its credit portfolio. This approach follows global standards for GHG accounting and reporting for the financial sector under the Partnership for Carbon Accounting Financials (PCAF) framework. Given the inherent limitations of model-based estimates, VPBank adopted a cautious approach, closely monitoring assessment results and progressively strengthening internal capacity and expertise to gain a deeper understanding of its overall GHG emissions prior to the formal disclosure of targets or progress tracking.

Initial pilot results enabled VPBank to better understand the scale of emissions and key drivers, supporting proactive decision-making to gradually restructure the credit portfolio—shifting from financing carbon-intensive activities toward those with lower carbon emissions.

Based on the assessment outcomes, VPBank's initial implementation phase focuses on enhanced monitoring of the coal mining and coal-fired power generation sectors, which exhibit the highest GHG emissions intensity when considering both direct operational emissions and full life-cycle impacts. These sectors also present significant transition risks as governments and financial institutions advance emissions-reduction pathways and net-zero commitments. VPBank has included coal mining and coal mining-dedicated services and infrastructure in its credit exclusion list and has tightened credit policies for the coal-fired power generation sector. The Bank only considers extending credit under the following conditions: (i) Financing investments in equipment and technologies that mitigate environmental impacts, reduce GHG emissions, address climate change and comply with fire prevention and safety regulations; or (ii) Providing working capital to existing coal-fired power plants, provided that such financing does not extend the project's operating lifespan or increase capacity and that the plants have a roadmap for adopting GHG emissions-reduction technologies and remain within internal exposure limits applicable to this restricted sector in each period.

As shown in the table, within the fossil fuel-related credit portfolio, VPBank clearly differentiates between financing for coal-fired power generation and short-term, trade-related financing within supply chains. Credit exposure to coal-fired power generation—classified as a high-emissions-intensity sector with elevated transition risk—accounts for a very small proportion of the Bank's total credit portfolio (0.03%).



	Indicator	2021	2022	2023	2024	2025	Goal
 <p>Reducing emissions in operational activities</p>	GHG emissions from the Bank's operational activities only (*)	19,749 tons CO2e	20,270 tons CO2e	16,450 tons CO2e	16,366 tons CO2e	16,945 tons CO2e	Improve energy efficiency and strengthen emissions control in operations
	GHG emissions from operational activities per average number of employees	2.03 tons CO ₂ e / employee	1.87 tons CO ₂ e / employee	1.32 tons CO ₂ e / employee	1.16 tons CO ₂ e / employee	1.04 tons CO ₂ e / employee	
 <p>Reducing emissions from financial activities.</p>	GHG emissions of sectors financed by the Bank	-	-	-	-	-	Net-zero emissions by 2050
	Outstanding credit exposure to coal-fired power generation (**)	0.02 %	0.01 %	0.01 %	0.00%	0.03%	Net-zero emissions by 2050
 <p>Strengthening management of high-risk</p>	Outstanding credit exposure to coal mining and coal mining-dedicated infrastructure	0%	0%	0%	0%	0%	No credit extension under Environmental and Social policies

(*) The data have been recalibrated to accurately reflect the Bank's actual operational activities over the past five years.

(**) In accordance with VPBank's policy, the Bank only provides short-term credit facilities to supplement working capital for existing coal-fired power plants, subject to the conditions that such financing does not extend the project's operating lifetime or expand generation capacity and that the plants have a defined roadmap for adopting greenhouse gas emissions-reduction technologies. VPBank does not provide financing for new coal-fired power projects.

Topic E-4: Environmental Impact Mitigation

Strengthening Environmental and Social Risk Management in Credit Activities

Implementation of the Environmental and Social Risk Management System in Credit Activities

In light of the significant impacts of climate change and environmental pollution on the global economy and human well-being, VPBank continues to enhance and implement its environmental and social risk management activities to minimize negative impacts and advance green and sustainable growth.

With a diverse customer base operating across multiple sectors and offering a wide range of products, VPBank adopts a balanced approach to integrating environmental and social risk considerations into its credit approval processes for enterprise and household customers. The environmental and social management system—comprising regulations, processes and guidelines—has been in place since 2016 and is regularly updated in accordance with Vietnamese regulations and the IFC Performance Standards. Currently, 100% of credit proposals are screened and classified according to environmental and social risk levels, ensuring compliance with environmental regulations. Based on the identified risk levels, VPBank determines appropriate mitigation and management measures.

In addition, VPBank applies a credit

exclusion list for projects that pose significant risks to the environment, labour, climate, or biodiversity, or for projects assessed during due diligence as having severe and irreversible environmental impacts. For projects that still present environmental and social risks, the Bank requires customers to develop and commit to an Environmental and Social Action Plan (ESAP) in cases where VPBank's environmental and social policies have not yet been fully met. ESAP commitments are incorporated into credit agreements or cooperation contracts as conditions for maintaining financing. More importantly, VPBank closely monitors compliance with environmental and social (E&S) conditions committed by customers throughout the life of the loan, ensuring that communities and the environment are protected from potential adverse impacts.

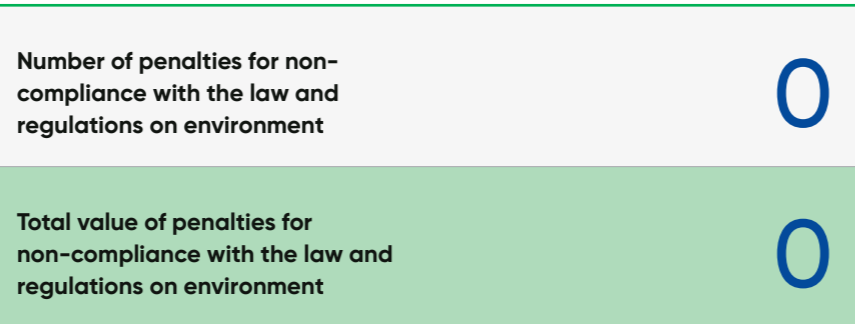
E&S Risk Control Results

118,256 (~100%)
Credit proposals assessed for E&S risks

Compliance with Prevailing Current Regulations on Environmental Protection

In addition to complying with the Law on Environmental Protection (2020) and related regulations, VPBank proactively implements internal measures to mitigate environmental impacts. The Bank conducts periodic monitoring of wastewater, working-environment conditions and waste collection and treatment at its offices in strict compliance with legal requirements. Occupational health and safety is also prioritized through the issuance and dissemination of implementation guidelines across the system. As a result

of these efforts, VPBank maintains a strong compliance record with no environmental violations or penalties. The Bank continues to review, update and implement its E&S management policies in line with the directions of the Government, the State Bank of Vietnam and international development organizations, contributing to the promotion of green finance and sustainable growth.



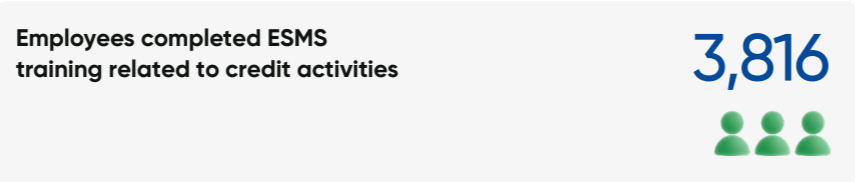
A dedicated ESRM compliance unit under the Risk Management Division regularly assesses impacts and updates environmental and social regulations,

incorporating revisions into ESMS policies and internal procedures and communicates them to relevant units through periodic internal bulletins.

Communication and Training for Relevant Employees

To strengthen ESRM capacity across the system, VPBank organizes periodic and in-depth ESMS training for credit officers and relevant units. Workshops and internal communications are implemented to raise awareness of sustainable finance and environmental risk management. The course on Environmental and

Social Risk Management in Credit Activities is a key component of the 2025 Compliance Training Program. Compliance with ESMS requirements is also incorporated into performance evaluation criteria, ensuring that employees proactively follow ESRM processes and that the system operates effectively.



STT	Training course title	Organizing unit	Delivery Mode	Number of courses	Number of Employees Trained
1	Advanced E&S risk management training for underwriting staff	Legal and Compliance Control Division	In-person	1	75
2	E&S risk management training for credit granting activities	Legal and Compliance Control Division	Online	1	3,816
3	E&S risk management training for new employees	Legal and Compliance Control Division	Online	1	1,362

Periodic Reporting on Environmental Management Performance to Stakeholders

VPBank is committed to quarterly reporting to the State Bank of Vietnam on ESRM, covering the green credit portfolio and progress under the Green Banking Development Scheme. In addition, the Bank proactively provides and

updates information on E&S policies to partners, investors and other stakeholders and discloses reports on environmental and social impacts of its business activities to enhance transparency and accountability.

Contributions to Nature and Biodiversity Protection

Nature and biodiversity form the foundation of economic productivity, social well-being and long-term economic stability. In line with recommendations from the Taskforce on Nature-related Financial Disclosures (TNFD), the health and resilience of nature are recognized as factors that directly affect businesses and finance and therefore should be integrated into governance, strategy and information disclosure. In this context, the financial sector plays a critical role in directing capital toward environmentally responsible activities through credit, investments and risk management decisions. As a bank with a diversified customer portfolio, VPBank recognizes the two-way relationship between climate change and biodiversity loss and considers the understanding of nature-related dependencies, impacts, risks and opportunities a prerequisite for enhancing risk management quality and responsible capital allocation.

Policy Enhancement: Focus on Nature-Related Impacts and Irreversibility Thresholds

In 2025, in addition to maintaining its ESRM Policy, VPBank began applying enhanced assessments of customers' nature-related operational risks for certain products with high sensitivity to natural ecosystems—particularly in the agriculture, forestry and fisheries sectors. The Bank also strengthened internal communications on responsible resource use and expanded stakeholder dialogue on sustainability topics.

VPBank's ESRM Policy is designed to identify and manage nature- and biodiversity-related risks arising directly or indirectly from customer activities, considering impact scope, duration and intensity, including the degree of reversibility or irreversibility, in line with TNFD-oriented risk management and disclosure practices.

Key risk groups / material impact drivers include:

- 1 Compliance with biodiversity-related laws and standards, including licensing conditions and relevant regulatory requirements.
- 2 Pollution (from point and non-point sources; emissions and discharges that degrade habitats and environmental quality).
- 3 Invasive alien species, pests and pathogens, which alter ecosystem structure.
- 4 Declines in species abundance and/or richness, affecting ecosystem functions and ecosystem services, including impacts on species listed in the IUCN Red List and species included in national conservation lists whose habitats are located within areas affected by activities.
- 5 Habitat conversion or loss, resulting in fragmentation of ecological corridors and reduced habitat integrity.
- 6 Alteration of ecological processes beyond natural variability thresholds (e.g. salinization, changes in groundwater levels), increasing systemic risks to production systems and livelihoods.

Based on these considerations, VPBank has included sectors and activities with very high and irreversible risks to natural resources and biodiversity in its credit exclusion list when assessing E&S factors, thereby strengthening risk management and directing

capital flows responsibly. VPBank's exclusion list not only complies with Vietnamese regulations, but is also aligned with the IFC Exclusion List, the Equator Principles (EP4) and 2X ESG Standards. Nature- and biodiversity-related excluded sectors and activities include:

1. Coal mining

VPBank does not provide credit for coal mining activities or coal-mining-dedicated infrastructure, as such activities cause environmental pollution, degrade soil and water quality and generate significant greenhouse gas emissions.

2. Ship dismantling

The Bank excludes financing for ship dismantling projects due to the risk of severe marine pollution, degradation of aquatic ecosystems and the potential release of hazardous waste.

3. Production and use of ozone-depleting substances (PCBs, CFCs)

VPBank does not finance activities involving chemicals prohibited under international conventions (such as the Montreal Protocol), due to their impacts on ozone layer depletion, air pollution and climate change.

4. Activities affecting high-conservation-value areas

Including UNESCO World Heritage Sites, IUCN-protected areas, Ramsar sites and other critical wetlands. Activities encroaching on these areas can cause severe biodiversity loss, a key consideration under international standards such as IFC Performance Standard 6.

Excluding loans related to activities impacting heritage sites, protected areas and ecologically sensitive regions has enabled VPBank to effectively eliminate associated risks and avoid negative impacts.

In 2025, VPBank **did not finance** any projects or loans located in or affecting:

- Areas hosting IUCN Red List species
- Habitats of nationally protected endangered species

No impacts were recorded on any species under the following IUCN threat categories:

- Critically Endangered (CR): 0 species affected
- Endangered (EN): 0 species affected
- Vulnerable (VU): 0 species affected
- Near Threatened (NT): 0 species affected
- Least Concern (LC): 0 species affected

5. Deforestation

The Bank does not provide credit for the production or trading of timber or timber-related products linked to deforestation, particularly in conservation forests, in order to protect biodiversity, habitats and water resources.

6. Harmful fisheries and aquaculture practices

Including destructive fishing methods, over-exploitation and fishing in ecologically sensitive marine areas, which disrupt marine ecosystems, deplete fish stocks and negatively affect coastal community livelihoods.

7. Large-scale hydropower projects with ecological impacts

VPBank does not finance large hydropower projects that pose risks of disrupting natural river flows, causing biodiversity loss and adversely affecting local communities, in line with the *Equator Principles*.

8. Palm oil production

The Bank excludes credit for palm oil expansion, production, or processing activities linked to deforestation or unsustainable land-use change, due to their negative impacts on soil, water resources and forest ecosystems.

<p>COAL MINING</p> <p>Coal mining and coal-mining-dedicated services and infrastructure</p> <p>Impact: causes environmental pollution</p>	<p>SHIP DISMANTLING</p> <p>Impact: Causes severe degradation of fisheries resources</p>	<p>OZONE-DEPLETING SUBSTANCES AND PCBs</p> <p>Impact: Causes atmospheric pollution and contributes to global warming</p>
<p>DESTRUCTION OF HIGH-CONSERVATION-VALUE AREAS</p> <p>Including UNESCO World Heritage Sites, protected areas for threatened species listed by the IUCN, Ramsar Wetlands of International Importance</p> <p>Impact: causes significant harm to biodiversity</p>	<p>DEFORESTATION</p> <p>Production and trading of timber or other forest products not sourced from sustainably managed forests</p> <p>Impact: Damages forest biodiversity and forest habitat</p>	<p>FISHERIES</p> <p>Unsustainable fishing practices, including large-scale drift-net fishing and small-mesh net fishing in marine and coastal waters</p> <p>Impact: Causes large-scale harm to vulnerable and protected species, results in biodiversity loss and degradation of marine habitats.</p>
<p>LARGE-SCALE HYDROPOWER</p> <p>Large-capacity hydropower projects</p> <p>Impact: Results in the loss of local biodiversity</p>	<p>PALM OIL PRODUCTION</p> <p>Refining, production, processing, or trading of palm oil derived from natural forest clearance</p> <p>Impact: Negatively affects forest habitats</p>	

Sustainable-oriented digitization

Sustainable-oriented development through digital transformation and enhancing technology platforms

In 2025, VPBank continued to implement its key projects to strengthen technology infrastructure, upgrade core systems, optimize operations, enhance customer experience, expand market share and develop sustainable business.

The key projects included

- **Public Cloud:** Migrate application infrastructure to cloud platform, modernize operational applications in order to optimize costs and operational efficiency.
- **Instant Lending:** Expand fast approval platform, improve banking product approval process and reduce dependence on partners.
- **Customer Relationship Management (CRM):** Implement CRM system to improve sales productivity and service quality.
- **Data and analytics platform:** Refine the new data platform, enhance rapid analysis capabilities and apply AI to banking operations.
- **Core banking upgrade:** Upgrade the core banking system to new release with built-in microservice architecture in order to increase development capacity and technology autonomy.

In addition to these key projects, VPBank also focused on researching and investing in strategic digital transformation projects to comprehensively modernize the bank, meeting the speed and development orientation in the next 5 years:

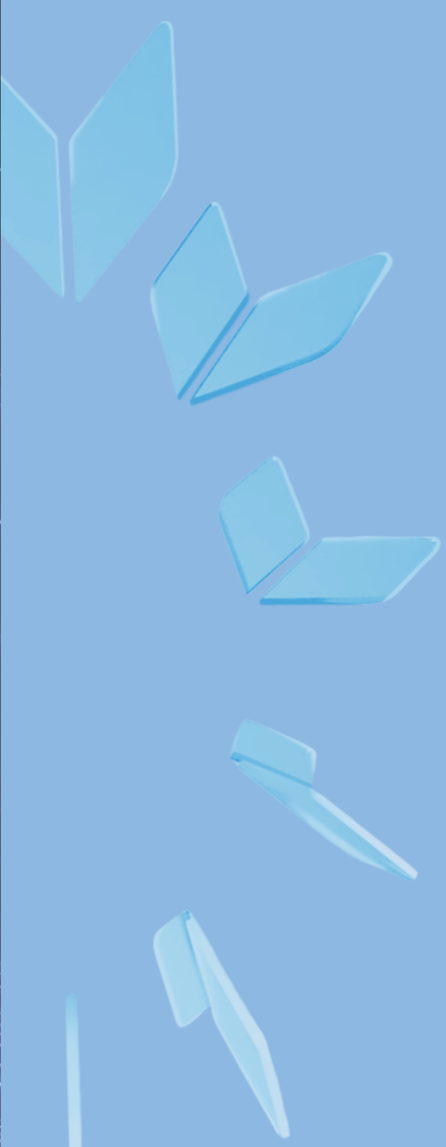
- **Multi Core:** Develop separate core banking systems, one for retail and one for corporate segment, ensuring effective management in response to their rapid growth.
- **Multi Cloud:** Build a multi cloud deployment roadmap, which combines public cloud and private cloud, to optimize operational resources.
- **Payment platform:** Separate the payment system from the core banking to ensure stability and reduce load on the core system.
- **AI/GenAI projects:** Apply AI/GenAI to digitize and automate banking operations, improve productivity and customer experience. Applications include: virtual assistant, debt collection chatbot, smart call centre and smart document processing platform.





07

SOCIAL



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Topic S-1: Respect for human rights

[GRI 2-30, 410-1, 412-1, 418-1]

VPBank's commitments to human rights

[GRI 2-23]

As one of the leading financial institutions in Vietnam, VPBank is committed to respecting, protecting and promoting human rights across all its business operations. This commitment is demonstrated through strict compliance with Vietnam's laws and regulations, alignment with internationally recognised practices and the implementation of the **Human Rights Statement** issued by the Board of Directors under Decision No. 241-2024-QĐ/HĐQT, which serves as a consistent guiding framework across the entire system. VPBank recognises that respect for human rights is not only a legal obligation but also a fundamental pillar in building a sustainable corporate culture, fostering inclusive growth and strengthening transparent and governance.

VPBank complies with Vietnam's legal framework and respects internationally recognised human rights instruments, including but not limited to the Universal Declaration of Human Rights (1948); the International Covenant on Economic, Social and Cultural Rights (1966); the International Covenant on Civil and Political Rights (1966); the Convention on the Elimination of All Forms of Discrimination against Women (1979); the International Convention on the Elimination of All Forms of Racial Discrimination (1965); the Convention on the Rights of the Child (1989); & the ILO Declaration on Fundamental Principles and Rights at Work (1998).

The **Human Rights Statement** reflects VPBank's position on human rights and applies to the scope of its operations, specifically:

- All levels of leadership, management and employees are required to comply with and act in accordance with the principles and conduct set out in this Statement.
- VPBank's customers, suppliers and all other relevant stakeholders are encouraged to respect and adhere to the principles outlined in this Statement.

Principle: Compliance with the laws of Vietnam and respect for internationally recognized human rights instruments.

 International Labour Organization	 1 Prohibition of discrimination	 2 Prohibition of sexual harassment and workplace bullying	 3 Safe and healthy working environment	 4 Wages and benefits	 5 Working hours
	 6 Prohibition of forced labor	 7 Prohibition of child labor	 8 Ensuring the freedom to choose employment	 9 Providing equal opportunities	 10 Respect for freedom of association and the right to collective bargaining

Integrating human rights into corporate governance and capacity building

[GRI 2-24, 2-30, 403-2]

VPBank integrates human rights requirements into key functional areas, including human resources management, credit operations, procurement risk management and stakeholder engagement. The Bank continues to conduct regular internal communications, policy updates and capacity-building initiatives for relevant units to ensure consistent implementation across the entire organization.

In 2025, VPBank incorporated a human rights training course into its mandatory training curriculum and recorded a **100% completion rate among employees**.

Human rights in labour relations

VPBank identifies labour relations as the area with the most direct and significant impact on human rights. The Bank focuses on building a safe, equitable and dignity-respecting working environment through the following measures:

- Maintaining policies to protect employees against discrimination, harassment, forced labour and violations of personal dignity;
- Ensuring freedom of association and the effective implementation of Collective bargaining agreements;
- Applying gender equality policies in recruitment, training, promotion and remuneration.

2025 results:

- No cases of discrimination were recorded;
- 100% of employees were employed under labour contracts in full compliance with legal requirements;
- **100% of VPBank employees participated in the Trade Union.**

Human rights in products and services

VPBank recognises that its lending activities may create indirect human rights impacts through customers' operations. Accordingly, the Bank has integrated human rights criteria into its Environmental and Social Management System (ESMS) and relevant policies on Information Security, Anti-corruption, Anti-Money Laundering and Counter-Terrorist Financing (AML/CTF), Codes of Conduct and Professional Ethics.

The Bank

[GRI 408-1, 409-1]

- Refuses to provide financing for activities that violate human rights, including child labour, forced labour, human trafficking, irreversible adverse impacts on indigenous communities, corruption, money laundering and terrorist financing;
- Commits to safeguarding customer privacy and personal data through stringent information security policies;
- Strictly prohibits any form of coercion, solicitation of bribes, or requests for preferential treatment toward customers;
- Ensures equal access for all customers, including persons with disabilities and vulnerable groups, across the entire branch network and digital service channels such as websites, applications and digital banking platforms;
- Maintains mechanisms for receiving and resolving customer complaints and grievances

2025 results:

- Through the ESMS, VPBank effectively contributed to the elimination of child labour and all forms of forced labour;
- No publicly disclosed legal cases involving allegations of corruption against VPBank or its employees were recorded;
- The information security system maintained ISO/IEC 27001 certification (2023–2026).

Human rights in procurement and supply chain

[GRI 414-2]

VPBank requires its **suppliers** to comply with the following principles:

- Prohibition of child labour and forced labour;
- Provision of safe and fair working conditions;
- Zero tolerance for corruption and bribery throughout the supply chain;
- Mandatory requirements on data protection and privacy.

2025 results:

- No significant risks related to child labour or forced labour were identified;
- No cases of corruption or bribery were recorded within the supply chain.

Topic S-2: Promotion of sustainable development of human resources

Spreading corporate culture values and ethical conducts

[GRI 2-24, 2-26, 409-1, 418-1]

Throughout its over-30-year journey, VPBank has always regarded corporate culture as the key in achieving ambitious goals, creating differentiated values and serving as the foundation for executing its strategic vision and mission. This culture underpins the Bank's aspiration to contribute to the community and serve the nation. Culture is a cross-cutting element that unites and inspires VPBankers to engage and align with shared direction and ambition, driving the Bank toward long-term success.

The year 2025 marks the third year since VPBank introduced its 5 new core values, which guide the decisions and actions of all employees. VPBank has carefully concluded and curated the core content to include in the Corporate cultural handbook which serves as a compass for each employee, encouraging self-reflection, improvement and personal growth to become prosperous individuals who are driven by aspirations, creativity and disciplined thinking and behavior. Adopting the standards outlined in this handbook is the responsibility of every manager and employee at VPBank, as part of a collective effort to uphold and protect the bank's reputation and prestige.

The fundamental principles of conduct and professional ethics at VPBank require that no one is allowed to trade the bank's reputation and prestige for personal gain or any other benefit, even for the bank itself. From the onboarding stage, every employee is informed and required to comply with the Code of Conduct, along with other internal regulations and policies at VPBank. The bank also organizes periodic internal training sessions to help every individual clearly understand and strictly comply with the Code. VPBank strictly handles any act that violates the standards stipulated in the Code.

To realize the goal of becoming one of the top 3 largest banks in Vietnam and among the top 100 largest banks in Asia and to contribute to promoting the sustainable development and prosperity of the country and the community, VPBank needs to have a good corporate health index, a corresponding strong corporate culture that serves as a solid foundation to support business development. The bank's leaderships always wish and create open opportunities to listen to the opinions of employees, thereby contributing to the development and spread of corporate culture.



Assuring safety at work and employee's health

[GRI 2-24, 201-3, 401-2, GRI 403]



Actions

1. Comprehensive workplace healthcare

- Establish on-site health care areas and deploy medical personnel at head offices to provide first aid and prompt health consultations for employees; provide dedicated rooms for breastfeeding and breast milk storage.
- Provide comprehensive insurance coverage, including compulsory social health insurance, accident insurance, enhanced health insurance and financial support for medical treatment in cases of illness, occupational accidents, or accidents occurring during business travel.
- Organize annual health check-ups at reputable medical institutions; conduct occupational disease screenings for employees in specific roles in accordance with applicable legal requirements.

2. Continuous improvement in occupational safety and a compliant working environment

- Develop and implement annual occupational safety and health plans, with particular focus on preventing office-related accidents, ensuring electrical and equipment safety and maintaining a safe working environment.
- Equip branches and buildings with warning signage, safety guidelines and first-aid facilities; provide periodic training on fire prevention and fighting, office safety and incident response skills.
- Maintain and apply the 5S Standards, establish a 5S Assessment Team to conduct inspections, provide reminders and enhance awareness of workplace organization, cleanliness and safety at offices and transaction points.
- Promote "green office" initiatives through energy savings, reduction of plastic waste and the maintenance of a clean, well-ventilated and adequately lit working environment.

3. Mental health & stress management

Develop and implement a Human Stress Management Framework for employee groups in roles with medium to high stress levels, incorporating early identification tools, stress measurement and analysis and appropriate interventions to relieve pressure and manage psychological and emotional well-being, thereby supporting employees' mental health.

Organize internal sharing sessions and workshops on mental health, work-life balance, nutrition and physical exercise; provide guidance materials and instructional videos to enable employees to practice independently.

4. Emergency response and enhanced preparedness

Maintain emergency response policies and procedures; install fire prevention and fighting equipment, fire alarm and evacuation systems in accordance with building standards and legal regulations.

Organize fire drills and evacuation exercises at headquarters and key branches; coordinate with the Fire Prevention and Fighting Police to enhance emergency response capabilities.

Provide employees with safety guidance during extreme weather events (e.g. storms, heavy rainfall), while ensuring communication and timely support in case of incidents.

Maintain a Business Continuity Plan (BCP) to safeguard employees and ensure the continuity of critical business operations.

5. Occupational health and safety management

Record and store occupational health and safety data of employees in the group-wide human resources information system.

Results

Type of injury, Injury Rate (IR), Occupational Disease Rate (ODR)	0%
Leave Duration Ratio (LDR) which measures the ratio of unpaid leaves related to occupational diseases/deaths/injuries to total working days	0%
Absence ratio (AR) related to occupational diseases/deaths/injuries	0%



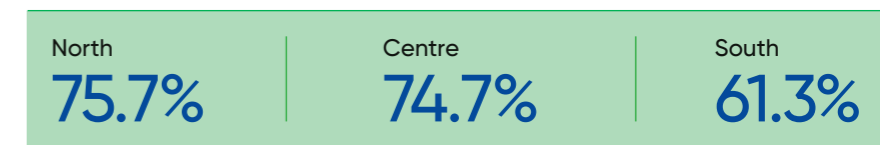
Ensuring economic benefits of the employees

[GRI 201-3, 202-2, 401-3, 404-2]

Manager's appointment and performance review

Based on legal regulations and leading international standards on corporate governance, VPBank has developed a process for appointing and selecting leadership members and managerial staff in accordance with the SBV' regulations and ensuring diversity and independence. The diversity in gender, age, nationality, religion and region among VPBank's managerial staff who possess advanced professional qualifications, formal training and extensive experience in economics, environment and society has fostered innovative thinking and creativity in solving business challenges, while effectively balancing stakeholder needs in pursuit of sustainable growth.

The recruitment of senior management personnel from local communities remains an important focus. The proportion of managers hired from local communities across operating regions reflects VPBank's commitment to workforce diversity and strong local engagement. In 2025, the average bank-wide proportion of managers recruited from local communities reached 71.1%, of which:



Working performance is reviewed semi-annually through a combination of self-assessment and evaluations conducted by their line manager and the Human Resources Committee or the Board of Directors to ensure independence. Those who do not meet the required performance are required to develop a Performance Improvement Plan (PIP) to enhance their effectiveness.

Performance-based salary and bonus schemes

VPBank applies a competitive remuneration policy in the market which is based on the nature of work, job grade, performance and capacity of employees. VPBank complies with applicable regulations on minimum wages by geographical area set by the Government, based on the consumer price index at each period. Every year, VPBank purchases a survey on market remuneration to grasp information and propose to the Human Resources Committee to review and decide on remuneration and benefits. The average income of VPBank employees on consolidated basis in 2025 was VND 399 million, an increase of 24.7% compared to 2024.

Remuneration policies, benefits and promotion opportunities are based on staff performance and their contribution to the performance of their function and of the entire bank, ensuring equal and fair opportunities for all, regardless of gender or region. Through the performance-based assessment method, VPBank ensures to attract and retain talent, improve performance through implementing a transparent and fair remuneration policy and contribution to the overall development of the Bank.

Other regulated benefits

In addition to a competitive income policy, VPBank also provides a range of additional benefits to support and enhance employee well-being, including:

- Mandatory social insurance, health insurance, unemployment insurance, trade union fees.
- Health care insurance, accident insurance.
- Employee stock ownership program (ESOP), staff loan programs with preferential interest rates.

- Other benefits: Bonus on Tet, Bank's anniversary, staff birthday, happy money on staff's wedding, lunch, phone allowances, business trip expenses, travelling, uniform, etc.
- Maternity leaves regime:
 - According to VPBank's policy, maternity leave is applied to all female and male employees, in compliance with the Labour Code. Employees are also entitled to "VPBank Care" health insurance programs with many benefits specifically for female employees during pregnancy and maternity leave. In addition, during and after maternity leave, employees are entitled to welfare benefits according to the bank's policies and evaluated and ranked on annual work performance based on their actual working time.
 - 100% of employees are retained and return to work after their parental leave ends. VPBank always accompanies and supports to ensure their smooth reintegration, while also guaranteeing the restoration of their previous job positions and titles.

Staff in maternity leave in 2025 by gender



Human resources development

[GRI 202-1, 401-1, 404-3, 405-1, 405-2]

VPBank firmly believes that talent is the most valuable and core asset, driving differentiation and sustainable development. Accordingly, VPBank consistently encourages and creates optimal conditions for all employees to develop comprehensively in both professional qualifications and soft skills fit for each position and job grade through a series of highly practical training programs, aiming to continuously develop human resource quality. The annual training topics are frequently reviewed by the VPBank Training Academy to make necessary adjustments to meet employees' needs. The training aim to help employees reinforce their expertise, effectively apply management skills and develop a long-term vision, enabling them to achieve career growth and continue to be engaged with the bank's long-term development.

Capacity development and training activities at VPBank are built on 5 major categories: (1) Training on corporate culture, (2) Leadership capability, (3) Core competency, (4) Professional capability and (5) Onboard training.

1. Training on corporate culture

In 2025, corporate culture training activities continued to be strongly implemented across the Bank, with classes intensified around two key themes: The 7 Habits of Highly Effective People and The Power of Trust.

2. Leadership capability

Leadership capability enhancement initiatives continued to be rolled out through targeted workshops and seminars for management-level employees.

- Leadership program: organized by SMBC
- Swiss BET: For the 2024-2025 intake, 7 VPBank employees graduated with outstanding results, including two top-performing employees who were selected to participate in the "Swiss Banking System Experience" course in Switzerland earlier this year.

3. Core competency

The foundation for core capability development at VPBank is the Energy Framework and the Learning Map according to the core capability framework. The E-learning program for core capability enhancement skills courses includes 41 modules. This is a self-learning program for VPBank employees and since the commencement in February 2023, 19,382 employees have participated, completing 282,251 lessons and 255,901 tests. In 2025, 9,416 employees participated and completed 73,961 lessons and 57,053 tests.

4. Professional capability

Professional and technical training has always been one of the top priorities in VPBank's training activities.

Compliance training programs are conducted annually for employees across the Bank. In 2025, the compliance training and testing completion rate reached 98.5%.

VPBank continued to enhance employees' Cloud Computing capabilities through advanced training programs and organized a Basic Cloud Computing seminar, attracting 250 employees and receiving positive feedback. In addition, the Basic Cloud Computing e-learning course engaged nearly 800 employees.

AI training: VPBank delivered 17 training courses on Microsoft 365 Copilot (Pro version) and two AI-focused seminars for more than 2,800 employees. The Introduction to Generative AI and Copilot course was rolled out bank-wide, reaching over 15,000 employees.

- Training on green finance was implemented across three key topics: Energy efficiency, Sustainable agriculture and Green financial product sales processes. Moreover, the seminar "ESG and Green Finance Trends: Opportunities and Challenges for the Banking Sector", featuring ESG experts, technology specialists and VPBank representatives, attracted nearly 500 employees.
- VPBank digitalized 95 professional and functional training courses for bank-wide units, increasing the total number of internally digitised courses delivered via the E-learning system to over 630 courses.
- Training quality enhancement was further strengthened through the Internal Trainer Standardisation Program. Internal trainers received training on facilitation skills and learning material design to ensure standardised content development and delivery. To date, VPBank has standardised 565 internal trainers.

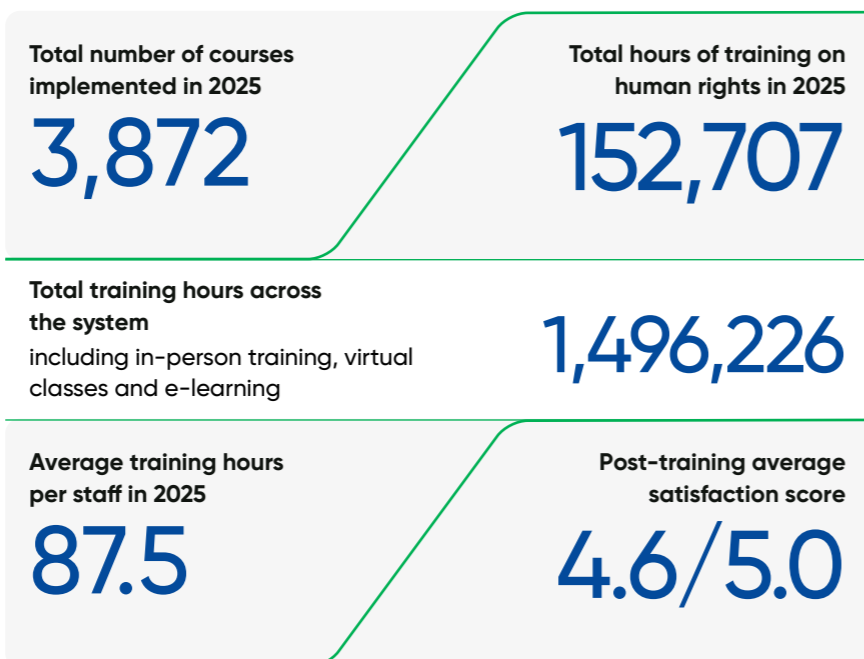
5. Onboard training

MyBoarding Pass is a dedicated onboarding program designed for new employees, providing essential knowledge and skills to support rapid integration into VPBank's working environment. Data show that 100% of new employees participated in and completed the onboarding program. In 2025, the onboarding curriculum comprised 13 mandatory modules and 10 recommended modules. Classroom-based training sessions were conducted monthly, including one in-person session and three virtual sessions via MS Teams.

In parallel with professional training, VPBank places strong emphasis on occupational safety and health. A key highlight in 2025 was the delivery of three "First Aid Skills" training courses for Fire Prevention and Fighting Coordinators across VPBank, covering the Lang Ha Head Office, Viet Hai, Viet A, Riverfront Financial Centre, as well as coordinators from subsidiaries including OPES, VPBankS, Prosland, FE CREDIT and GPBank. The courses combined theoretical knowledge with hands-on practical training on first aid response for common office and daily-life incidents such as stroke, burns, choking, sprains, fractures, cardiopulmonary resuscitation and bleeding control. These essential skills enable coordinators to provide immediate initial assistance before medical professionals arrive, thereby improving survival rates, preventing injury escalation and minimising risks to employees. In addition, occupational safety, hygiene and on-site first aid training programs were also implemented at selected VPBank branches.



Impressive training results in 2025



Average training hours per staff in 2025 – by gender

Male	78.1 hours/staff
Female	90.6 hours/staff

Average training hours per staff in 2025 – by job grade

Managerial	76.8 hours/staff
Non-managerial	86.2 hours/staff

Respecting equality and diversity

[GRI 2-7, 2-8, 405-1]

VPBank adheres to gender equality policies and regulations in all HR activities and continuously enhances diversity within its workforce.

A. Workforce structure

As of December 31, 2025, the total number of employees of VPBank on a standalone basis was 17,554. In addition to its permanent workforce, VPBank manages a contingent workforce comprising a total of 968 workers (including 729 contract employees and 239 collaborators), representing a significant 14% decrease compared to the end of 2024. This reduction demonstrates the Bank's flexibility in managing its non-headcount workforce. The above data are centrally consolidated and consistently monitored through the bank-wide human resources information system developed internally by VPBank.

Age and Gender diversity of the workforce

Females in managerial positions

Male	48.4%
Female	51.6%

Females in workforce

Male	42.3%
Female	57.7%

Managerial staff by age and gender

	Under 30 years old	30–50 years old	Above 50 years old
Male	3.7%	93.4%	2.9%
Female	4.0%	92.4%	3.6%



Non-managerial staff by age and gender

	Under 30 years old	30-50 years old	Above 50 years old
Male	42.6%	56.8%	0.6%
Female	49.6%	50.1%	0.3%

Other diversity dimensions of the workforce

Staff by contract type and region

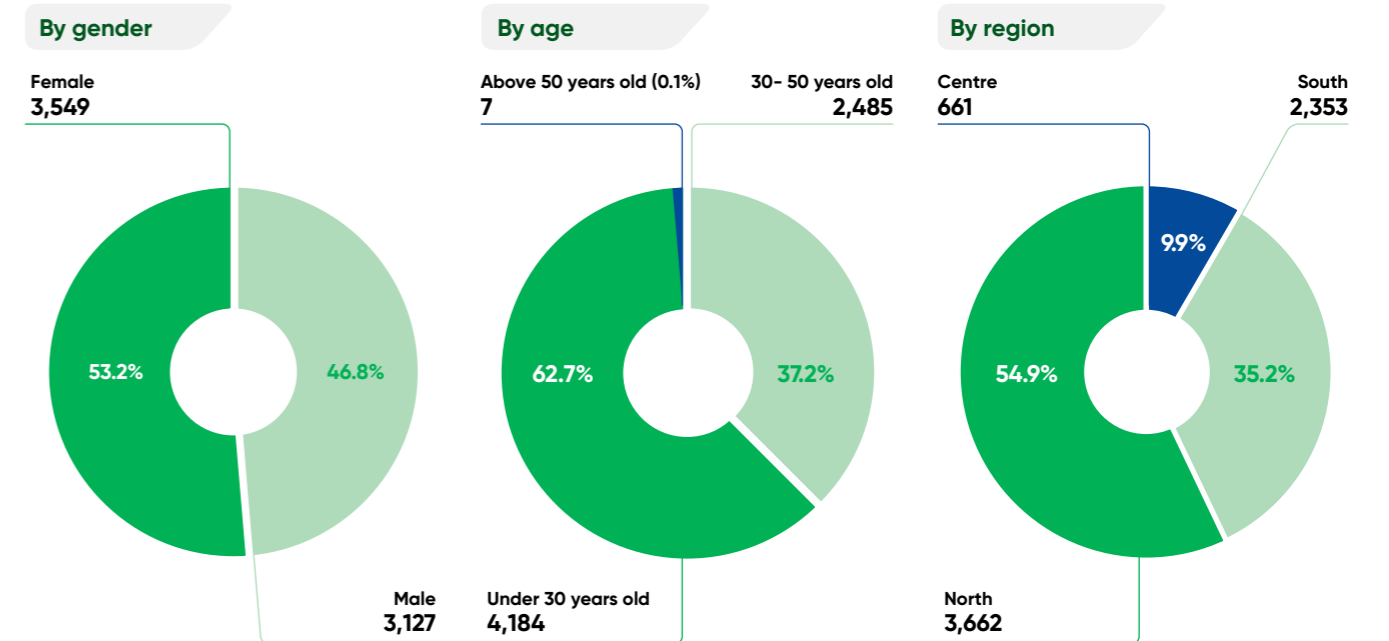
	North	Centre	South
Probation	681	84	416
Definite-term contract	5,168	869	2,837
Indefinite-term contract	4,653	728	2,118

Staff by contract type and gender

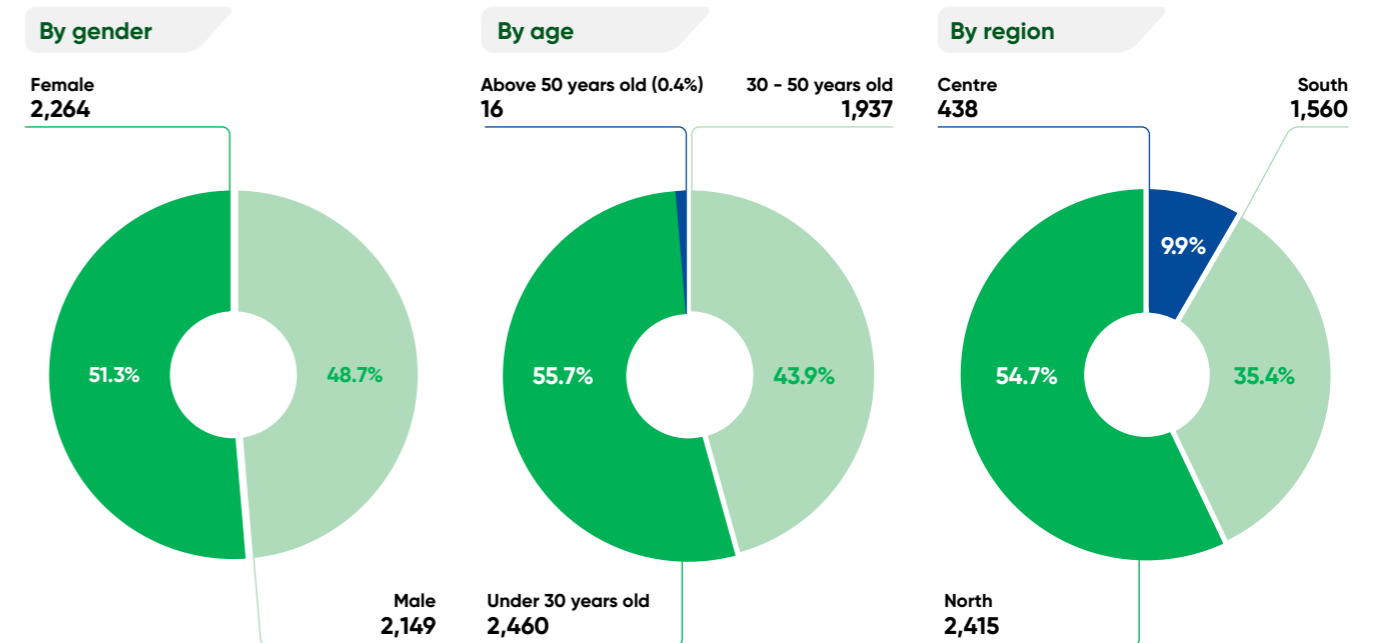
	Male	Female
Probation	560	621
Definite-term contract	4,128	4,746
Indefinite-term contract	2,841	4,658

B. Recruitment structure in the reporting period:

New hire in the reporting period 2025: 38%



C. Employee turnover structure during the reporting period:





Internal complaint resolution mechanism

[GRI 2-24, 2-26, 403-8, 403-2]

VPBank has issued comprehensive regulations, procedures and mechanisms for receiving and resolving complaints and denunciations, ensuring the effectiveness and transparency of these policies. Employee's rights are respected and protected through their autonomy in addressing issues that affect them during their employment, including matters related to labour, racial, religious, gender discrimination, inequality and violations concerning health, honour and dignity. Employees are encouraged to report their complaints or concerns if they identify serious issues such as sexual harassment, discrimination, child labour, violations of professional ethics, breaches of anti-corruption policies or any other matters that they believe are contradict with VPBank's rules, standards or legal regulations.

VPBank has established clear policies to protect employees from any form of retaliation when raising complaints, reporting concerns, or submitting whistleblowing disclosures. The Bank strictly prohibits any obstruction of reporting activities; ensures confidentiality of identities and information; safeguards the legitimate rights and interests of whistle-blowers; and requires individuals and units responsible for handling complaints to maintain confidentiality and disclose information only to authorised parties in accordance with applicable regulations.

Channels to receive and resolve complaints and denunciations

Direct channel	Email	Hotline
Department of Dispute, Complaints, Denunciations Handling and Anti-Corruption Legal and Compliance Division Address: F16, VPBank Head office, 89 Lang Ha street, Dong Da commune, Ha Noi.	kiemsoatuanthu@vpbank.com.vn or xulykhieunai@vpbank.com.vn	0473059129 (auto recording).

To ensure a transparent mechanism for receiving feedback from communities who affected by projects or business plans financed by VPBank, the Bank has established regulations for receiving and handling external feedback and complaints related to environmental and social issues.

Channels to receive and resolve ES-related complaints

Direct channel	Email	Hotline
Integrated Risk Management Centre – Risk Management Division Address: F12A, VPBank Head office, 89 Lang Ha street, Dong Da commune, Ha Noi.	moitruongxahoi@vpbank.com.vn	024-39288880/ 1900545415 (auto recording).



Topic 3: Dedication to customers

[GRI 2-24]

Improvement of customer experience through digital transformation

[GRI 417-1]



VPBank NEO:

1.33 billion
transactions



VPBank NEOBiz:

10.8 million
transactions

Communication to customers

[GRI 417-2, GRI 417-3]

With a customer-centric approach, VPBank remains committed to investing in technology and digital innovation to deliver a seamless, personalised and convenient experience across all customer touchpoints. Beyond digitalising processes, the Bank has comprehensively redesigned customer journeys, thereby enhancing service quality and creating sustainable value in every interaction.

VPBank has digitalized over 70% of services provided to individual customers. In particular, VPBank NEO Digital Banking meets the majority of customers' daily banking needs. In parallel, the Bank continues to refine customer journeys and improve customer experience, while rolling out a series of digital initiatives such as eKYC, eSignature, eCMS, loyalty points (LynkID), CRM, eWallet, Agent Banking and the application of AI/ML technologies as the foundation for building a diversified digital ecosystem. In the corporate customer segment, the IT function completed the development of the Corporate Master Mobile App, fully transformed the Sale Portal interface using modern architecture, piloted automation of appraisal processes and eKYC and operated a centralised identity and access management (CIAM) platform.

As a result of these comprehensive digitalisation initiatives, by the end of 2025, VPBank's digital banking platforms demonstrated substantial processing capacity, with VPBank NEO handling 1.33 billion transactions and VPBank NEOBiz processing 10.8 million transactions.

VPBank has proactively developed a comprehensive payment super solution, comprising a multi-product ecosystem designed to cover a wide range of business and consumer payment needs. Key solutions include: Pay By Account (tap-to-pay directly from bank accounts); Soundbox devices and the "Prosperity Soundbox" feature on VPBank NEO (real-time balance notifications and revenue management integration); ShopQR (sales management solutions); Bion utility package (dedicated accounts for household businesses); and Tap to Phone solutions enabling card payment acceptance directly on smartphones.

In fulfilling its legal responsibilities, VPBank strictly complies with the regulations, circulars and guidance issued by the State Bank of Vietnam on customer rights protection. The bank proactively educates and encourages customers to understand the relevant regulations governing their rights when transacting with VPBank. Customers are also provided with transparent and easily accessible communication and support channels to submit feedback, requests and inquiries.

Alongside efforts to diversify products and deliver communication campaigns, VPBank actively raises awareness of increasingly sophisticated e-wallet fraud schemes. To protect customer assets and ensure safe usage of VPBank's e-wallet services, the bank advises customers to remain vigilant against messages, calls, or emails requesting QR code scans or access to suspicious links. VPBank strictly advises customers not to disclose personal information, bank account details, OTP/Smart OTP codes, card numbers, or CCV/CVV security codes under any circumstances, to anyone, including individuals claiming to be bank staff or e-wallet employees. Customers are also warned against registering or verifying e-wallet accounts on behalf of others. To proactively safeguard information and assets, customers are advised to manage and secure their digital banking accounts via the VPBank NEO application and control online card payment features through the "Card Settings" function in Cardzone.

To maximise security effectiveness, VPBank maintains a comprehensive customer support system, enabling customers to obtain immediate assistance through multiple channels when fraud risks arise. Through close coordination between physical transaction points and a 24/7 online support portal, the Bank is committed to protecting customer rights at the highest level, thereby reinforcing the safety and reliability of its digital financial services ecosystem.



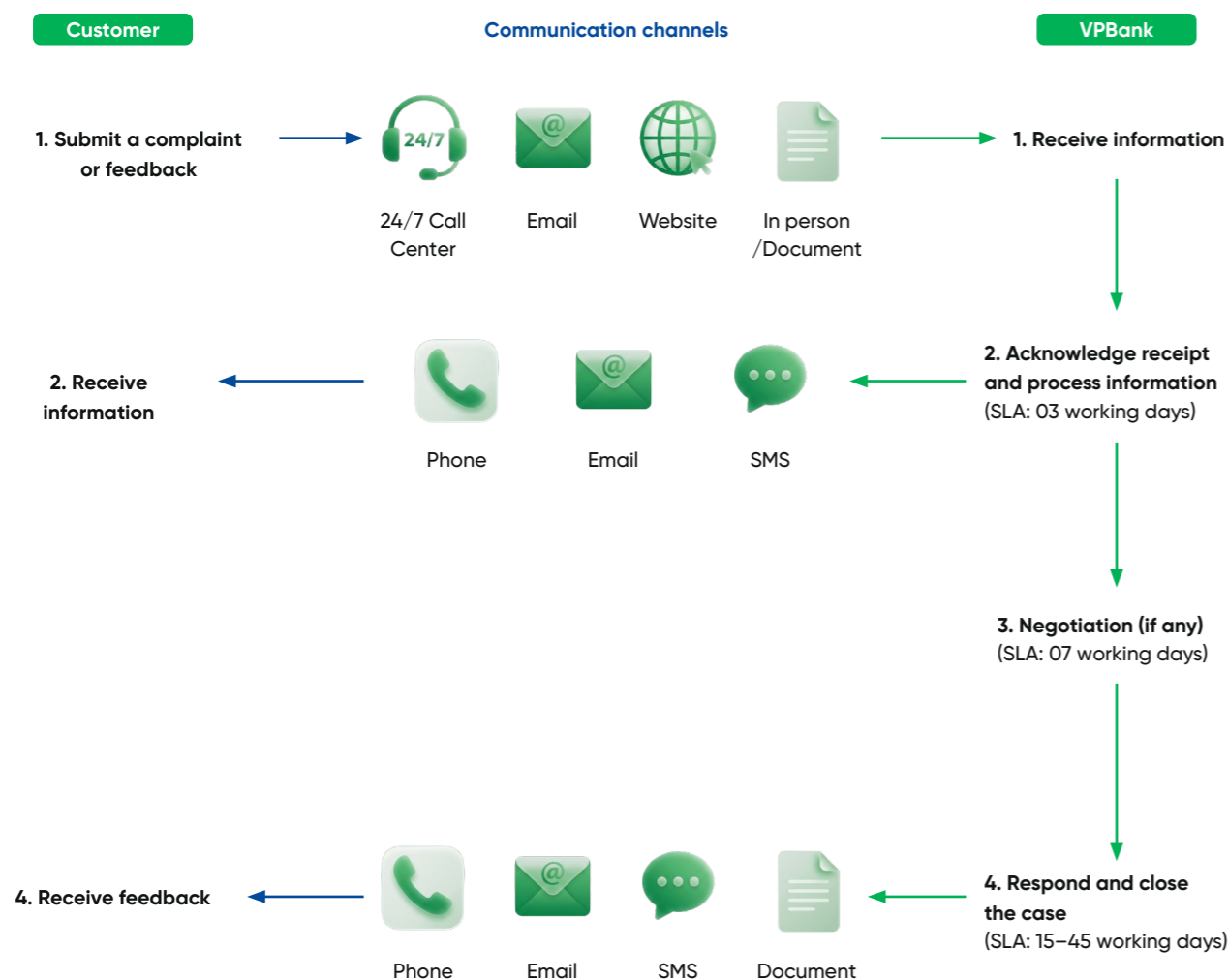
Customer feedback intake and handling

[GRI 418-1]

VPBank has a specialized unit to receive and handle all customer complaints from all channels. The centralized Dispute Resolution Unit has a clear working process, service level agreement (SLA) in handling each type of complaint to ensure that customers' rights are protected. The obligation to protect customers' rights is also included in many different product policies. For each type of product and service, VPBank always puts customers' rights first when designing product features.

VPBank has issued Operational Guidance No. 65-2024-HDN-TGD and Process Guidance No. 30-2024-QTH-TGD governing the handling of customer complaints, denunciations and feedback. Responsibilities have been clearly assigned to relevant units to ensure timely and transparent receipt and resolution of customer complaints, in full compliance with legal requirements and with customer interests prioritised to the greatest extent possible. VPBank's customer complaint and grievance handling procedures, including service level agreements (SLAs) and communication of resolution outcomes, are fully disclosed on the Bank's website:

<https://www.vpbank.com.vn/ve-chung-toi/kiem-soat-tuan-thu/quy-trinh-tiep-nhan-va-giai-quyet-khieu-nai-to-cao>



Customer protection

[GRI 2-24, 417-2, 417-3]

In 2025, VPBank continues to strengthen its Customer Protection framework in accordance with international best practices and Cerise-SPTF, CFI and GOG-LA standards, while implement several new initiatives to ensure customers are treated on ground of fairness, transparency and secure throughout the entire financial services lifecycle.

1. Appropriate Product Design and Delivery




VPBank focuses on assessing the needs of each customer segment to optimize product design, especially for vulnerable groups. It also expands the digital customer service channels, standardizes product information per each segment and upgrades the user experience when they search information on the website to help customers better understand, compare and choose the products that best suit them. VPBank maintains a mandatory training and certification program for all staff and authorized agents on the bank's products, services and consumer protection regulations. Training content includes product knowledge, assessing suitability for customers, consumer rights, codes of conduct, personal data security and complaint resolution mechanisms. Employees are only allowed to consult customers once they complete the training and passing the competency assessment. The bank fully discloses customer rights, key risks of each product and transaction terms and conditions on its website, digital banking app and other information sources to ensuring customers have sufficient information to make responsible financial decisions.

2. Prevention of Over-indebtedness

VPBank optimizes its credit risk management for the customers through an internal credit rating system and advanced model to measure credit loss based on quantified financial and non-financial indicators. The bank applies a unified scoring system to accurately assess the customer probability of default against their contractual debt servicing obligations. Simultaneously, a rigorous control process is implemented from periodic appraisals to portfolio monitoring, thus enable early identification of signs of credit quality deterioration. VPBank is committed to strictly adhering to internal regulations and standards of the State Bank of Vietnam and its lending partners in debt classification, risk provisioning and credit limit management. Loan reviews are conducted periodically, especially before each refinancing decision or adjustment of credit terms. By applying both modern technology and big data, VPBank is able to simultaneously enhance its risk forecasting and management capabilities and optimize debt recovery processes, thereby maximizing the the interests of all stakeholders.

3. Transparency

VPBank fully publish all relevant forms, transaction conditions and credit agreements on its website, while improving the process to notify the customer changes to terms and conditions in a clear and timely manner. Commitments regarding servicing-level agreement (SLA) to acknowledge and process queries are monitored on the system to ensure customer interests are always prioritized.

No	Document/information	URL
1	Products and services	
2	Samples of credits forms and agreements	
3	Supports on forms and templates	

4. Responsible Pricing

VPBank continues to apply a pricing policy on the ground of transparency, competitiveness and alignment to risk appetite. It is also committed to promptly notifying customers of changes in fee schedules.

Information on interest rates, fees and applicable preferential criteria is fully published on the website thus help customers make proactive and well-informed financial decisions.

5. Fair and respectful treatment of clients

VPBank is committed to providing financial products and services to all customers in the community and serving with dedication, transparency and tirelessly maintaining the best service quality. VPBank is committed to protecting and respecting customers' privacy, not discriminating against customers when providing products and services and setting out standards of conduct with customers. VPBank strictly prohibits acts of harassment, demanding, suggesting customers to bribe, give gifts or give privileges to themselves or related people in exchange for meeting customers' needs. VPBank supports sustainable initiatives to support female-owned businesses under the "2X Challenge: Financing for Women" Program. The above specific regulations have been issued in the Bank's Code of Conduct and Ethics, Anti-Corruption Policy, Anti-Conflict of Interest Policy and Human Rights Declaration.

6. Privacy of client data

In 2025, VPBank maintains information security management according to ISO/EC 27001 (2023-2026) and upgrade its information security solutions according to the CSP-SWIFT Customer Security Control framework. It also enhances the automation of cybersecurity monitoring, data encryption and access control to ensure the absolute security of customers' data.

7. Mechanisms for complaints resolution

VPBank continues to fine-tune and upgrade its complaint resolution process which focus on a speedy, transparent and a customer-centric approach. Guidelines, procedures and responsibilities for each relevant unit are reviewed periodically to ensure compliance with applicable regulations and enhanced customer satisfaction. The bank expands its customer service channels to digital platforms and increasing automation in tracking progress.

Topic S-4: Social responsibility

[GRI 2-24, 203-2]

Promoting the sustainable development trend of the market

[GRI 2-28]

VPBank actively and proactively participates in contributing ideas to improve the practicality and quality of legal documents in line with the practical needs of society, contributing to the completion of the legal corridor for banking activities. VPBank is an active member in training courses, forums and discussions on professional knowledge (credit activities, foreign exchange, payment, handling of secured assets, risk management, anti-money laundering, ESG, distinguishing real money from counterfeit money, green/sustainable bonds, etc.) and legal knowledge related to banking activities organized by the Vietnam Banking Association and the Vietnam Bond Market Association. As a trusted partner of leading international financial institutions, VPBank proactively maintains dialogue and exchanges to strengthen its pioneering position in implementing sustainable development initiatives.

Membership to associations

1. Vietnam's Bond Market Association (VBMA)

Over the years, VPBank has been an active member of the VBMA. In 2025, VPBank actively serves as a market maker in the Government Bond (Govibond) and Institutional Bond (FI Bond) bidding chambers organized by VBMA. VPBank is also a very active member in contributing to the development of trading principles/regulations for these chambers. In addition, VPBank joins VBMA in contributing to the legal development by monetary and bond market regulators and help them to gain a realistic view and closely follow trading practices as they regulate the markets.

2. Vietnam Institute of Directors (VIOD)

In its journey towards achieving SDGs, VPBank joins the VIOD's Corporate Member Network (CMP), reaffirming its leading position in implementing transparent corporate governance standards. Over the past year, it has actively participated in in-depth training programs and strategic workshops initiated by VIOD, notably the workshop on "Building an Effective and Sustainable Board of Directors," aiming to strengthen a solid, transparent and professional governance foundation. Its active participation in high-level professional workshops not only strengthens the Board of Directors' implementation capacity but also contributes to promoting a culture of effective and sustainable governance, meeting the increasingly high expectations of the market and investors.

3. Alliance for Green Commercial Banks (AGCB)

VPBank joined AGCB – a global initiative co-founded by the International Finance Corporation (IFC) and the Hong Kong Monetary Authority (HKMA) – in November 2025. This milestone affirms VPBank's pioneering role in promoting green finance in Vietnam, while also demonstrating its strong commitment to sustainable development goals and the Government's Net Zero strategy. The AGCB operations in Asia are directly supported by the HKMA, with Bank of China (Hong Kong), Citi, Crédit Agricole CIB, HSBC and Standard Chartered as the five foundational banks. The AGCB supports its member banks in developing capabilities, products and services aimed at reducing emissions, while connecting financial institutions, policymakers and technology partners to promote the transition to a green economy. Currently, the Alliance is focusing on expanding in Asia – where the funding needs for sustainable development is rapidly increasing.

Through the Alliance, financial institutions have the opportunity to share knowledge, learn from international experiences and develop suitable financial products to support the transition towards a low-carbon economy. Being one of the first Vietnamese banks to join the Alliance demonstrates VPBank's commitment to deep integration with international standards and strengthens its leading role in the domestic sustainable finance sector.

4. Association of Chartered Certified Accountants (ACCA)

ACCA and VPBank signed a strategic cooperation agreement on October 29, 2025 to develop a workforce in finance and accounting that meets international standards. VPBank has been recognized as an ACCA Approved Employer and is committed to enhancing professional capacity, promoting green finance and ESG and supporting employees in pursuing ACCA certifications.



Infrastructure investments and services supported

[GRI 203-1]

Being a financial institution, VPBank does not directly develop or operate infrastructure projects, but indirectly supports infrastructure development through loans and credits for:

- Renewable energy projects (wind power, solar power)
- Economic and production infrastructure
- Water treatment and environmental projects
- Local level transportation and logistics projects
- Social infrastructure development projects such as schools, hospitals and affordable housing

The provision of these loans and credits contribute to expanding access to services, upgrading local infrastructure and increasing sustainable development capacity in the eligible sectors for VPBank.

	Renewable energy	Water treatment and environment	Local level transportation and logistics	Social infrastructure development, including healthcare, education, fundamental infrastructure	Economic and production infrastructure
Category	Commercial loans	Commercial loans	Commercial loans	Commercial loans; In-kind contribution to CSR	Commercial loans
Positive impacts	Increase stable access to clean energy	Expand access to clean water and environmental services, minimizing waste and environmental pollution	Increase transport connectivity, promoting local trade	Contribute to the promotion of social welfare	Create jobs (especially for local workers), both during the project construction and operation
Potential negative impacts	Lending for infrastructure projects may incur potential environmental and social risks, especially large-scale projects may cause environmental pollution/ecosystem impacts and the risk of disrupting local livelihoods if the project is not well managed. However, VPBank applies an Environmental and Social Risk Management System (ESMS) to assess, mitigate and monitor these impacts before and during the credit extension process.				

Social investment activities

[GRI 413-1]

VPBank continues its accompanying to the community in a series of CSR activities focusing on education, supporting the poor, social security and relief after typhoon Yagi, joining hands to build a prosperous society for both current and future generations.

In 2025, VPBank implemented 16 CSR programs with a total budget of nearly VND 105 billion which aim to support for healthcare, disaster relief and partnering with the Government in social welfare and poverty reduction. It recognizes that nurturing Vietnam's future generations is one of its top priorities. With the motto "For a prosperous Vietnam", VPBank continuously strives to implement programs that bring profound meaning to the community.

In 2025, Vietnam suffered severe impacts from natural disasters and extreme weather events which seriously affecting people's lives. In response, VPBank proactively joined hands in support to overcome the consequences, providing 30 billion VND to Nghe An province and 10 billion VND to flood victims in the northern and central provinces to support local people livelihood stabilization. At the same time, it promptly donated 15 billion VND to support building and repairing houses damaged by typhoon No. 13 in De Gi commune. These practical contributions not only demonstrate VPBank's social responsibility but also show its solidarity with the community during difficult times.

VPBank also promoted CSR activities in the healthcare sector by contribution to improve quality and supporting social security issues. Specifically, VPBank has sponsored 40 billion VND for Bach Mai Hospital to invest in and upgrade its facilities and modern medical equipment, contributing to improving the quality of medical examination and treatment and serving the people. It also donated 188 million VND to Anh Quat Hospital to improve the effectiveness of patient care and treatment. Besides these, VPBank organized the "Tet of Love" program for hundreds of children and their families receiving treatment at the National Children's Hospital, bringing joy, sharing and encouragement as Tet approached.

Education remained one of the top priorities in CSR. In 2025, VPBank continued its cooperation with the "Loving Leaves" program, maintaining funding of nearly VND 2.4 billion on its own while mobilizing an additional VND 5 billion from its partners and the community to build and renovate nearly 15 schools in mountainous areas including Quang Tri, Son La, Dien Bien, Tuyen Quang, Lao Cai, etc. VPBank also implemented many practical support programs for local education, contributing to helping disadvantaged students so that they can continue their studies at Dong Ha High School, Trieu Phong High School and Thuong Hoa Junior High School (Quang Tri).

Another highlight in 2025 is VPBank's consistent and ongoing environmental protection activities. A prime example is the TreeBank project in Thanh Hoa and Tay Ninh provinces which involves planting thousands of new trees to improve the ecological environment, combat soil erosion and enhance adaptation to climate change. Simultaneously, thanks to revenue from the VPBank International Marathon (VPIM) 2025 – a non-profit race organized annually by VPBank – the bank contributed VND 162 million to tree planting and reforestation efforts, contributing to the protection and development of a sustainable environment for the community. With a cumulative total of nearly VND 2 trillion dedicated to social responsibility programs, VPBank affirms its strong commitment to creating positive values for the community, spreading humanitarian values and contributing to building a sustainable society.



“Donating old calendars – Giving new dreams” A journey of spreading love through simple things

In 2025, VPBank’s sustainable development journey is marked by small stories but big meaning and one of them is the above-mentioned campaign which launched across the ecosystem in 2022 to collect old calendars, used paper and cardboard to recycle them into products that bring the light of knowledge to visually impaired children.

Only after a short period after the launch that the campaign received strong support from the both VPBank and other members of the ecosystem including GPBank, VPBankS and OPES. More than 7,000 old calendars and cardboard were contributed and sent to the “For Tomorrow” Center for healthcare, vocational training and production for disabled youth in Dong Anh, Hanoi. These used calendars now start their new lives of becoming valuable materials, helping the children make handicrafts, practice their skills, nurture their creativity and add joy to their daily lives.

The campaign is also clear evidence of the ESG spirit and a good expression of the bank’s social responsibility towards the community, contributing to spreading positive values about environmental protection and humane and warm sharing. More than being just a charitable activity, the program is also an affirmation of the bank’s ESG commitment:

- Minimize waste and promote a sustainable consumption and recycling;
- Contribute to job creation and livelihoods for vulnerable groups;
- Spread the spirit of sharing and foster a culture of compassion among every VPBank employee.

The used calendars are brought to a new life cycle to bring dreams, hopes and a brighter future to many disadvantageous lives. This is the value that VPBank always strives to build on its journey of sustainable development: economic development alongside social responsibility and environmental protection.





08

REFERENCES TO GRI ANNEXES

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2-6	Activities, value chain and other business relationships	II. Overview	• Overview on VPBank	
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2-9	Governance structure and composition	IV. Focus – Approach	• Topic 1: Corporate governance model toward sustainable development	
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