

**VIETNAM TECHNOLOGICAL AND COMMERCIAL
JOINT STOCK BANK**

**ALLOCATION REPORT UNDER TECHCOMBANK'S GREEN BOND
FRAMEWORK FOR OUTSTANDING BONDS AS AT 31 DECEMBER 2024
AUDITED**

September 2025

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REPORT OF MANAGEMENT

The Management of Vietnam Technological and Commercial Joint Stock Bank (hereinafter referred to as “the Bank” or “Techcombank”) presents this report together with the Audited Allocation Report under Techcombank’s Green Bond Framework for the outstanding bonds as at 31 December 2024 (hereinafter referred to as the “Green Bond Allocation Report”).

BOARD OF DIRECTORS AND MANAGEMENT

The members of the Board of Directors and the Management of the Bank who were in office as at the date of this report are as follows:

Board of Directors

Mr. Ho Hung Anh	Chairman
Mr. Nguyen Dang Quang	First Vice Chairman
Mr. Nguyen Thieu Quang	Vice Chairman
Mr. Nguyen Canh Son	Vice Chairman
Mr. Ho Anh Ngoc	Vice Chairman
Ms. Nguyen Thu Lan	Vice Chairman
Mr. Saurabh Narayan Agarwal	Member
Mr. Pham Nghiem Xuan Bac	Independent member
Mr. Eugene Keith Galbraith	Independent member

Board of Supervisors

Mr. Hoang Huy Trung	Head of the Board of Supervisors Cum Member in charge
Ms. Bui Thi Hong Mai	Member in charge
Ms. Do Thi Hoang Lien	Member

Management

Mr. Jens Lottner	Chief Executive Officer
Mr. Phung Quang Hung	Deputy Chief Executive Officer cum Chief Corporate and Institutional Banking Group Officer (to 31 July 2025)
Ms. Nguyen Thu Lan	Chief Corporate and Institutional Banking Group Officer (from 01 August 2025)
Mr. Pham Quang Thang	Deputy Chief Executive Officer cum Chief Corporate Affairs Officer
Mr. Phan Thanh Son	Deputy Chief Executive Officer (to 25 June 2025) cum Chief Global Transaction Services Officer
Ms. Le Hong Hanh	Acting Chief Risk Officer (to 30 June 2025)
Ms. Mustaphy Sanchita	Chief Risk Officer (from 01 July 2025)

REPORT OF MANAGEMENT (CONT'D)

Management (Cont'd)

Mr. Alexandre Charles Emmanuel Macaire	Group Chief Financial Officer
Mr. Nguyen Anh Tuan	Chief Retail Banking Group Officer
Ms. Dang Nikki MyQuyen	Chief Human Resources Officer
Mr. Nguyen Anh Tuan	Chief Information Officer
Mr. Chu Hong Ngoc	Chief Operating Officer
Ms. Thai Minh Diem Tu	Chief Marketing Officer
Mr. Santhosh Mahendiran	Chief Data and Analytics Officer
Mr. Pranav Seth	Chief Digital Transformation Office Director
Mr. Prasenjit Chakravarti	Chief Strategy and Banking Transformation Officer

LEGAL REPRESENTATIVE

The legal representative of the Bank at the date of this Report is Mr. Ho Hung Anh – Chairman of the Board of Directors.

Mr. Ho Hung Anh, pursuant to Decision No. 0058/2020/UQ-CT-HDQT dated 06 February 2020, authorised Mr. Jens Lottner – Chief Executive Officer of the Bank to sign documents and materials related to the Bank's management operations.

Mr. Jens Lottner – Chief Executive Officer of the Bank, pursuant to Decision No. 016/2025/UQ-TCB dated 06 March 2025, further authorised Ms. Vo Thi Quynh Anh – Head of Treasury – Finance Division, Head of Capital Markets and Financial Planning Division to sign this Green Bond Allocation Report.

AUDITORS

The accompanying Allocation Report under Techcombank's Green Bond Framework has been audited by UHY Auditing and Consulting Company Limited.

MANAGEMENT'S STATEMENT

In the opinion of the Management, the Allocation Report under Techcombank's Green Bond Framework has been prepared and presented in accordance with the basis of preparation presented in Note 2 – "Basis of Preparation of the Allocation Report under Techcombank's Green Bond Framework".

In preparing this Report as well as other indicators related to the allocation and utilisation of proceeds from green bonds in general, the Management is required to:

- Comply with the applicable legal requirements on bond issuance, trading and use of proceeds;
- Make judgements and estimates reasonably and prudently;
- Ensure compliance with the commitments set out in Techcombank's Green Bond Framework, developed in alignment with the ICMA Green Bond Principles 2021 (ICMA), including the June 2022 revised Appendix;
- Design and implement an effective internal control system to ensure that the Allocation Report under Techcombank's Green Bond Framework is prepared and presented in a manner that mitigates risks and prevents fraud; and
- Prepare the Report on the Allocation of funds raised from bond issuance on a going concern basis unless it is inappropriate to assume that the Bank will continue its operations.

The Management of the Bank confirms that it has complied with the above-mentioned requirements in preparing and presenting this Allocation Report under Techcombank's Green Bond Framework.

REPORT OF MANAGEMENT (CONT'D)

MANAGEMENT'S STATEMENT (CONT'D)

The Management of the Bank is also responsible for ensuring that this Report is prepared appropriately to fairly present the allocation of proceeds under the Bank's Green Bond Framework at any point in time, and to ensure that the Report complies with the applicable legal requirements on bond issuance, trading and utilisation of proceeds under the Green Bond Framework. The Management is also responsible for safeguarding the Bank's assets and ensuring its ability to meet bond obligations, and accordingly for implementing appropriate measures to prevent and detect fraud and other irregularities.

OTHER COMMITMENTS

The Management commits that the Bank has complied with the provisions of Decree No. 153/2020/ND-CP dated 31 December 2020 ("Decree 153") of the Government on the private placement of corporate bonds in the domestic market and the offering of corporate bonds in the international market; Decree No. 65/2022/ND-CP dated 16 September 2022 ("Decree 65") of the Government amending and supplementing a number of articles of Decree 153; Decree No. 08/2023/ND-CP dated 5 March 2023 of the Government amending, supplementing, and suspending the implementation of certain articles of Decree 65 and Decree 153; Circular No. 30/2023/TT-BTC dated 17 May 2023 of the Ministry of Finance guiding the registration, depository, exercise of rights, transfer of ownership, settlement of transactions and organisation of the market for privately placed corporate bonds in the domestic market; and Circular No. 76/2024/TT-BTC dated 6 November 2024 of the Ministry of Finance providing guidance on information disclosure and reporting regime for the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds in the international market.

The Management further commits that, with respect to the issuance and disbursement of the bond tranches referred to in this Report, the Bank has complied with all requirements and procedures set out in Techcombank's Green Bond Framework, which was voluntarily developed in alignment with the recommendations of the ICMA Green Bond Principles 2021 (together with the June 2022 Appendix). Accordingly, the Bank confirms that the proceeds from the issuance of green bonds have been allocated and/or re-financed for eligible assets or enterprises in accordance with Techcombank's Green Bond Framework.

The Management also commits to maintaining the Bank's financial capacity, business operations and lawful resources to ensure the timely payment of interest and principal on the bonds.

For and on behalf of the Management, 



Ms. Vo Thi Quynh Anh
Head of Treasury – Finance Division
Decision No. 016/2025/UQ-TCB
Hanoi, 30 September 2025

No. ~~111~~2025/UHY-BCKT

INDEPENDENT AUDITORS' REPORT

*On the Allocation Report Under Techcombank's Green Bond Framework For Outstanding Bonds
As At 31 December 2024*

**To: The Management
Vietnam Technological and Commercial Joint Stock Bank**

We have audited the Allocation Report Under Techcombank's Green Bond Framework for outstanding bonds as at 31 December 2024 of Vietnam Technological and Commercial Joint Stock Bank (hereinafter referred to as the "the Bank" or "Techcombank"), which was prepared on 30 September 2025 and presented on pages 07 to 14. The Green Bond Allocation Report comprises the Allocation Report Under Techcombank's Green Bond Framework together with the accompanying notes thereto.

Management's responsibility

As presented in the Report of Management on pages 2 to 4, the Bank's Management is responsible for the preparation and fair presentation of the Allocation Report Under Techcombank's Green Bond Framework, and for such internal control as the Management determines is necessary to enable the preparation and presentation of the Allocation Report Under Techcombank's Green Bond Framework that is free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express an opinion on the Allocation Report Under Techcombank's Green Bond Framework based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Report is free from material misstatement.

The audit work included performing procedures to obtain audit evidence regarding the figures and disclosures in the Allocation Report under Techcombank's Green Bond Framework. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement in the Allocation Report under Techcombank's Green Bond Framework, whether due to fraud or error. In making those risk assessments, the auditor considered the Bank's internal control relevant to the preparation of the Allocation Report under Techcombank's Green Bond Framework in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control. The audit work also included evaluating the appropriateness of the basis of presentation applied by Management in preparing the Allocation Report under Techcombank's Green Bond Framework as well as evaluating the overall presentation of the Allocation Report under Techcombank's Green Bond Framework.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Auditor's opinion

In our opinion, the Allocation Report under Techcombank's Green Bond Framework for outstanding bonds as at 31 December 2024 of Vietnam Technological and Commercial Joint Stock Bank has been prepared and presented, in all material respects, in accordance with Note 2 – "Basis of Presentation of the Allocation Report under Techcombank's Green Bond Framework" of the Notes to the Allocation Report under Techcombank's Green Bond Framework of Techcombank.

INDEPENDENT AUDITORS' REPORT (CONT'D)

Emphasis of matters

As presented in Note 2.1 – Basis of preparation of the Allocation Report Under Techcombank's Green Bond Framework: the Bank has conducted the evaluation and selection of projects in compliance with all regulations and procedures outlined in Techcombank's Green Bond Framework, which was voluntarily developed in alignment with the ICMA Green Bond Principles 2021 (together with the June 2022 Appendix).

As disclosed in Note 2.3 – Purpose of the Allocation Report under Techcombank's Green Bond Framework: the Allocation Report under Techcombank's Green Bond Framework has been prepared to comply with the commitments under Techcombank's Green Bond Framework as publicly announced. The Report is intended to enhance transparency and disclosure, to promote the green finance culture in Vietnam, and to align with Techcombank's ESG strategy. Furthermore, this Report is not to be used for any other purposes.

Our opinion is not modified in respect of these matters.

Other issues

This Report only relates to the Allocation and Utilisation of Proceeds under Techcombank's Green Bond Framework for outstanding bonds as at 31 December 2024 and does not relate to the overall financial statements of Vietnam Technological and Commercial Joint Stock Bank.



Le Quang Nghia
Deputy General Director
Auditor's Practicing Certificate
No. 3660-2021-112-1

For and on behalf of

UHY AUDITING AND CONSULTING COMPANY LIMITED

Hanoi, 30 September 2025

A blue ink signature of Ngo Anh Dung.

Ngo Anh Dung
Auditor
Auditor's Practicing Certificate
No. 5215-2021-112-1

**ALLOCATION REPORT UNDER TECHCOMBANK'S GREEN BOND FRAMEWORK
FOR OUTSTANDING BONDS AS AT 31 DECEMBER 2024**

I. INFORMATION OF ISSUING BONDS

No.	Content	Information
1.1	Company name	Vietnam Technological and Commercial Joint Stock Bank
1.2	Bond Code	TCBL2429017
1.3	Bond type	Bonds are non-convertible, not accompanied by warrants, are not secured by assets and establish a direct debt repayment obligation of the Issuer.
1.4	Form of issuing	Bonds are privately placed in accordance with Decree No. 153/2020/ND-CP dated 31 December 2020, of the Government regulating the private placement and trading of corporate bonds in the domestic and international markets, as well as any amendments and supplements (if applicable).
1.5	Currency of bond issuance and repayment	Vietnamese Dong (VND)
1.6	Method of issuing	Direct sale to investors
1.7	Form of bond	Issued in the form of book- entry and/or electronic data
1.8	Face value	VND 1,000,000,000
1.9	Interest payment method	Periodic - At maturity
1.10	Interest payment term	Annual
1.11	Interest rate	6.0% per annum
1.12	Issuing organization	Vietnam Technological and Commercial Joint Stock Bank
1.13	Registration and Transfer Management agent/Depository Institution	Techcom Securities Joint Stock Company
1.14	Issuing consulting organization/Consulting organization for offering documents	VNDIRECT Securities Corporation
1.15	List of mortgage agreement	None
1.16	Repayment method for bond obligations upon maturity	Techcombank plans to use funds from loan principal and interest collections from credit activities; other income of the Bank; and legally raised capital from the economy (after deducting taxes payable to the State and operating expenses) to repay the principal and interest of the bonds to the bondholders.
1.17	Purpose of the use of proceeds from green bond issuance	Techcombank will use the proceeds raised from the issuance of green bonds to provide loans to corporate clients undertaking projects that deliver environmental benefits.

II. ALLOCATION REPORT UNDER TECHCOMBANK'S GREEN BOND FRAMEWORK

The summary of the actual use of proceeds from the issuance of Green Bonds, in compliance with the principles set out in Techcombank's Green Bond Framework, for the Green Bonds outstanding as at 31 December 2024, is presented in the table below:

Allocation Report Under Techcombank's Green Bond Framework

As at 31 December 2024

Eligible Green Asset Portfolio			
Categories	Sub Category	Brief description	Number of Loans
Sustainable transportation	Reduction of emissions from vehicles	Investment in manufacturing of electric cars	4
Total			399

Green Bonds issued by TCB			
Bond Code at VSD	Issuance Date	Maturity Date	Total Issued Amount (billion VND)
TCBL2429017 (*)	24-Dec-24	24-Dec-29	450
Total			450

Allocation Summary

TCB was partially allocated for the reporting period 2024		Ratio	Amount
Proceeds allocated to Eligible Green Assets		89%	399
Unallocated proceeds held in cash, cash equivalents, or deposited at SBV or other credit institution			51
The ratio of refinancing to financing		0%	

Explanation

- The Report has been prepared on a portfolio basis.
- The balance represents the total outstanding amount as at 31 December 2024 that TCB has identified as Eligible Projects under Techcombank's 2024 Green Bond Framework.
- The Eligible Projects were appraised and disbursed within 36 months prior to the issuance date or within 24 months from the bond issuance date.
- No balance has been allocated to existing green assets (refinancing).

II. ALLOCATION REPORT UNDER TECHCOMBANK'S GREEN BOND FRAMEWORK (CONT'D)

(*) As at 31 December 2024, code TCBL2429017, issued on 24 December 2024, recorded an actual use that differed from the planned use by VND 51,000,000,000 , and the remaining proceeds are expected to be utilized within 24 months of the issuance date as mentioned in the issuance plan.

Hanoi, 30 September 2025

Approver



Ms. Vo Thi Quynh Anh

Head of Treasury – Finance Division

**NOTES TO THE ALLOCATION REPORT UNDER TECHCOMBANK'S GREEN BOND
FRAMEWORK FOR OUTSTANDING BONDS AS AT 31 DECEMBER 2024**

**1. OVERVIEW OF VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT
STOCK BANK**

1.1. Characteristics of Bank's operations

Vietnam Technological and Commercial Joint Stock Bank (hereinafter referred to as "**the Bank**" or "**Techcombank**") is a joint stock commercial bank established and registered in the Socialist Republic of Vietnam.

The Bank operates under Banking Operation License No. 0038/GP-NHNN issued by the State Bank of Vietnam ("SBV") on 06 March 2018 (reissued to replace Operation License No. 0040/NH-GP issued on 06 August 1993) and Business Registration Certificate No. 0100230800 issued by the Hanoi Department of Planning and Investment on 03 January 2024. The operating term of the Bank is 99 years from 06 August 1993.

Address: Techcombank Tower – No. 06 Quang Trung, Cua Nam Ward, Hanoi.

Phone number: (84.24) 3944 6368

Fax: (84.24) 3944 6362

Email: ho@techcombank.com.vn

Website: <https://www.techcombank.com.vn>

Main operation activities of the Bank include mobilising and accepting short-term, medium-term, and long-term deposits from organizations and individuals; providing short-term, medium-term, and long-term credit based on the Bank's capital structure and availability; conducting payment and treasury operations and offering other banking services as permitted by the State Bank of Vietnam; investing in subsidiaries, associates, joint ventures, and other companies; investing in bonds and engaging in foreign exchange trading in accordance with applicable regulations.

The tax identification number of the Bank is 0100230800.

1.2. Charter capital

As at 30 June 2025, the Bank's charter capital was VND 70,648,517,390,000 (31 December 2024: VND 70,648,517,390,000).

1.3. Operating network

As of 30 June 2025, the Bank has one (01) headquarters, two (02) representative offices, three hundred (300) branches and transaction offices nationwide, and four (04) subsidiaries.

As at the date of this Report, the Bank's headquarters was located at No. 06 Quang Trung Street, Cua Nam Ward, Hanoi.

NOTES TO THE ALLOCATION REPORT UNDER TECHCOMBANK'S GREEN BOND FRAMEWORK FOR OUTSTANDING BONDS AS AT 31 DECEMBER 2024 (CONT'D)

1. OVERVIEW OF VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK (CONT'D)

1.4. Overview of the Green Bonds Framework

Techcombank issues Green Bonds to finance client projects that are committed and contribute to the sustainable development of Vietnam, laying the necessary foundation and supporting the green transition of the Vietnamese financial sector through the application and adherence to international standards in mobilising and utilising proceeds from green bond issuances. Available on the Bank's website: <https://techcombank.com/ve-chung-toi/phat-trien-ben-vung/giai-phap/tai-chinh-ben-vung/khung-trai-phieu-xanh>.

Techcombank's Green Bond Framework has been voluntarily developed in alignment with the recommendations of the International Capital Market Association (ICMA) Green Bond Principles 2021, together with the June 2022 revised Appendix. The Framework ensures transparency, compliance with international market practices, and supports Techcombank's long-term ESG strategy. It serves as guidance to ensure the proper use of proceeds from the Bank's green bond issuances, structured around four pillars: Use of Proceeds, Process for Project Evaluation and Selection, Management of Proceeds, and Reporting.

A Second Party Opinion (SPO) was issued by S&P Global in accordance with the authorization of Techcombank. This is an independent assessment, based on Techcombank's Green Bond Framework, aligning with the ICMA Green Bond Principles 2021 issued by the International Capital Market Association (ICMA), together with the 2022 Appendix, and the Shades of Green methodology. S&P Global provides an expert opinion on the suitability of the Framework, thereby offering independent assurance and enhancing transparency for investors and stakeholders.

Project selection and evaluation process

- Eligible Green Projects are defined in Appendix I and exclude activities listed in Appendix II of the Green Bond Framework.
- The process is integrated into the Bank's credit procedures: Relationship Managers (RMs) identify potential green projects, conduct environmental and social (E&S) risk screening, and then submit them to the Risk Management Division for independent assessment.
- ESG specialists and E&S risk officers review project eligibility, evaluate environmental and social factors, and, if necessary, may propose an Environmental and Social Action Plan (ESAP).
- Following disbursement, projects are monitored at least once every 12 months to ensure continued compliance with eligibility criteria. Projects that no longer meet the criterias will be removed from the Green Asset Portfolio.

Use of Proceeds

The proceeds from the Green Bonds will be allocated to finance or refinance Eligible Green Projects.

The priority sectors include:

- Renewable energy (wind, solar)
- Clean transportation (electric vehicles, alternative fuels)

**NOTES TO THE ALLOCATION REPORT UNDER TECHCOMBANK'S GREEN BOND
FRAMEWORK FOR OUTSTANDING BONDS AS AT 31 DECEMBER 2024 (CONT'D)**

**1. OVERVIEW OF VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK
BANK (CONT'D)**

1.4. Overview of the Green Bonds Framework (cont'd)

Use of Proceeds (cont'd)

- Green industry, cleaner production
- Clean hydrogen
- Sustainable agriculture and forestry
- Green Infrastructure, energy efficient
- Projects appraised and disbursed within 36 months prior to the bond issuance date or 24 months after the issuance date are considered eligible projects.
- Proportion of financing is projected to not exceed 50% of the total eligible Green Projects.

Unallocated Bond Proceeds will be held in the form of cash, cash equivalents, or deposits at the State Bank of Vietnam or other credit institutions.

Management of Proceeds

- Techcombank will record the Bond Proceeds into its general accounts and mark them for allocation to the Eligible Project Portfolio. These marked proceeds will be periodically adjusted and allocated across the total Eligible Project Portfolio throughout the life of the Green Bonds. Techcombank's internal systems will monitor Green Bond information (including issuance date, maturity, coupon rate, redemption date (if any))...
- The Bank applies a portfolio management approach, whereby the total proceeds from all Green Bond issuances at the reporting date are allocated to the total Eligible Project Portfolio.
- For Eligible Projects that have been partially or fully disbursed prior to Techcombank's Green Bond issuance, proceeds may be allocated as refinancing for amounts disbursed within a period of up to 36 months before the issuance date. For Eligible Projects that have not yet been disbursed, Techcombank will allocate proceeds to these projects upon disbursement within 24 months following the bond issuance date.
- In cases where Bond Proceeds remain unallocated to eligible projects, the unallocated balance will be temporarily held in the form of cash, deposits with agent banks including the State Bank of Vietnam and/or other credit institutions, or cash equivalents.

NOTES TO THE ALLOCATION REPORT UNDER TECHCOMBANK'S GREEN BOND FRAMEWORK FOR OUTSTANDING BONDS AS AT 31 DECEMBER 2024 (CONT'D)

1. OVERVIEW OF VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK (CONT'D)

1.4. Overview of the Green Bonds Framework (Cont'd)

Allocation Report

- Provide information on the utilisation of bond proceeds, based on the portfolio approach.
- Announced on an annual basis until the entirety of proceeds have been fully allocated.

Contents include:

- Total amount of proceeds allocated to each Category of eligible Green Assets.
- Unallocated proceeds and a temporary form of management.
- Proportion of proceeds used to refinance versus new financing.
- Illustrative information on projects eligible for financing (brief description, sector).

Impact Report

- Prepared annually to provide information on the results and impacts on the environment from projects financed with Green Bond proceeds.
- May include both qualitative and quantitative indicators, for example:
- Reduction in greenhouse gas (CO₂) emissions.
- Additional renewable energy output.
- Annual energy saving.
- Other environmental or social benefits (if any).
- The Report may be presented at the project level or at the portfolio level, depending on confidentiality agreements with clients and the availability of data.

2. BASIS OF PRESENTATION OF THE REPORT ON THE UTILISATION OF FUNDS RAISED FROM BOND ISSUANCE

2.1 Basis of presentation of the Report on the utilisation of funds raised from bond issuance

The Bank evaluates and selects projects satisfying the eligibility criteria for the disbursement of proceeds from the issuance of Green Bonds, in compliance with all regulations as well as the procedures set out in Techcombank's Green Bond Framework, voluntarily developed in alignment with recommendations of the International Capital Market Association (ICMA) Green Bond Principle, along with the June 2022 Revised Appendix.

**NOTES TO THE ALLOCATION REPORT UNDER TECHCOMBANK'S GREEN BOND
FRAMEWORK FOR OUTSTANDING BONDS AS AT 31 DECEMBER 2024 (CONT'D)**

**2. BASIS OF PRESENTATION OF THE REPORT ON THE UTILISATION OF FUNDS
RAISED FROM BOND ISSUANCE (CONT'D)**

**2.1 Basis of presentation of the Report on the utilisation of funds raised from bond issuance
(Cont'd)**

The Allocation Report Under Techcombank's Green Bond Framework has been prepared on a portfolio basis, accordingly, the total Proceeds from all Green Bonds issuances at the date of this Report are allocated to the total Eligible Project Portfolio.

An eligible project is one that complies with the eligibility and evaluation criteria set out in the Green Bond Framework and within 36 months prior to the issuance date, or within 24 months following the issuance date of the bonds. The proportion of refinance does not exceed 50%.

Unallocated balance: funds that have not yet been fully disbursed to Eligible Projects, this amount is held in cash, or deposits at agent banks, including the State Bank of Vietnam and/or other credit institutions, or cash equivalents.

2.2 Reporting period

Proceeds under Techcombank's Green Bond Framework is presented for the reporting year 2024.

2.3 Purpose of using the report on the utilisation of funds raised from bond issuance

The Allocation Report Under Techcombank's Green Bond Framework has been prepared in compliance with Techcombank's published Green Bond Framework. The Report aims to enhance transparency, promote green economic culture in Vietnam, and align with Techcombank's ESG strategy. Furthermore, this Report is not used for any other purpose.

This Report only pertains to the allocation and utilisation of proceeds under Techcombank's Green Bond Framework for outstanding bonds as at 31 December 2024 is not related to the overall Financial Statements of Vietnam Technological and Commercial Joint Stock Bank.

2.4 Currency used in the report

The Allocation Report Under Techcombank's Green Bond Framework for outstanding bonds as at 31 December 2024 is presented in Vietnamese Dong (VND).

Hanoi, 30 September 2025



Ms. Vo Thi Quynh Anh

Head of Treasury – Finance Division