

**VIETNAM JOINT STOCK COMMERCIAL
BANK FOR INDUSTRY AND TRADE**

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Business Registration Certificate No. 0100111948

12th revision dated September 8th 2021**SOCIALIST REPUBLIC OF VIETNAM****Independence – Freedom – Happiness**

Hanoi, April ,2023

PROPOSAL*Request for approval of the 2022 audited financial statements*
**For the attention of: the General Meeting of Shareholders of Vietnam Joint Stock
Commercial Bank for Industry and Trade**

Pursuant to the current regulations of the State and guidance documents of the relevant Ministries and Agencies in finance and accounting sector;

Pursuant to the Charter on Organization and Operation of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank);

Pursuant to the Resolution No.25/NQ-DHDCD by the General Meeting of Shareholders dated April 29th, 2022;

Pursuant to Official Letter No.6173/NHNN-TCKT dated September 5, 2022 of the State Bank of Vietnam regarding the financial plan and assignment of indicators for evaluation of the efficiency of state capital investment in 2022 of VietinBank;

Pursuant to the Resolution No.488/NQ-HĐQT-NHCT-VPHDQT1 dated December 30, 2022 by VietinBank Board of Directors on formal approval and announcement of the 2022 financial targets;

Pursuant to VietinBank's Financial Statements for the year ended 31 December 2022 audited by Deloitte Vietnam Ltd.;

Pursuant to the report by the Supervisory Board of VietinBank on the results of review of VietinBank's consolidated financial statements for the fiscal year ended 31st December 2022;

The Board of Directors of VietinBank hereby respectfully submits to the Annual General Meeting of Shareholders as follows:

Following closely the directions given by the Government and the State Bank of Vietnam (SBV), VietinBank continues to affirm and well played the role of a major bank of the economy by making positive contributions to the socio-economic development of the country. 2022 is the pivotal year for implementation by VietinBank of the 2021 – 2023 medium-term business plan with great challenges. VietinBank's financial highlights in 2022 are as follows:

Unit: VND billion/%

#	Item	Actual results 2022	Actual results 2021	+/- vs. 2021	+/- % vs. 2021	Target
1	Total assets	1,808,430	1,531,587	276,843	+18.1%	Growth of 5%-10%
2	Credit exposure	1,279,823	1,141,454	138,369	+12.1%	Growth as per the money regulatory policies of the SBV
3	Deposits	1,340,546	1,226,345	114,201	+9.3%	Growth of 8%-12%
4	Ratio of bad debts/credit exposure as per Circular 11	1.08%	1.14%			<1.8%
5	Separate profit before tax	20,353	16,860	3,493	+20.7%	VND 19,451 billion
6	Consolidated profit before tax	20,946	17,589	3,357	+19.1%	

(Source: Audited consolidated and separate financial statements in 2022)

The Board of Directors would like to seek the approval by the Annual General Meeting of Shareholders of the following:

Approval of VietinBank's audited financial statements prepared in accordance with Vietnamese Accounting Standards and Accounting Regime applicable to Vietnamese credit institutions for the year 2022. Authorizing the Board of Directors of VietinBank to adjust the figures of such audited 2022 financial statements at the request by the state regulators (*if any*).

We hereby seek the approval of the General Meeting of Shareholders.

**PP. THE BOARD OF DIRECTORS
CHAIRMAN**

Tran Minh Binh