


**VIETNAM JOINT STOCK COMMERCIAL
BANK FOR INDUSTRY AND TRADE**
SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

 108 Tran Hung Dao, Hoan Kiem, Hanoi
 Tel: 024.39421030

Hanoi, April

2025

 Business Registration Certificate No. 0100111948
 13th revision dated January 8th 2024
DRAFT**PROPOSAL**
Ref. Approval of the 2024 Profit Distribution Plan
**For the attention of: The General Meeting of Shareholders of
Vietnam Joint Stock Commercial Bank for Industry and Trade**
Pursuant to the Law on Credit Institutions 2024 No. 32/2024/QH15;
Pursuant to the current regulations of the Law in finance and accounting;
*Pursuant to the Charter on Organization and Operation of Vietnam Joint Stock
Commercial Bank for Industry and Trade (VietinBank);*
Pursuant to 2024 audited separate financial statement;

The Board of Directors would like to seek the approval from the General Meeting of Shareholders (GMS) of the 2024 profit distribution plan which is under ongoing submission to the competent State agencies for approval as below:

Unit: million VND

No.	Item	Formula	Amount (*)
1	2024 Separate Profit after Tax		24,259,028
2	Adjustment due to the change in profit of previous year (*)		258,190
3	Undistributed profit	(3)=(1)-(2)	24,000,838
4	Appropriation to the Charter Capital Supplementary Reserve	(4)=(3)*10%	2,400,084
5	Appropriation to Financial Reserve Fund	(5)=(3)*10%	2,400,084
6	Appropriation to Investment and Development Fund	(6)=(3)*2%	480,017
7	Appropriation to Bonus and Welfare Funds (**)		3,123,867
8	Remaining profit after appropriation to required funds and to Bonus and Welfare Funds	(8)=(3)-(4)-(5)-(6)-(7)	15,596,786
9	Stock dividend: according to the approval of the competent State agencies		15,596,786

(Accounting adjustment after the time of preparation of 2023 financial statements which has been reflected in the 2024 audited financial statements.*

*(**) Including Bonus Fund for Managers*

We would like to, hereby, request the GMS to authorize the Board of Directors of VietinBank:

- (i) To make decision on and implement the official plan for 2024 profit distribution according to the approval by the competent State agencies.
- (ii) To make decision on the amounts temporarily appropriated to the funds in 2025 from the separate profit after tax of 2024, at the rates not exceeding the maximum rates according to current regulations.
- (iii) To make decision on the use of Bonus Fund for Managers annually for the purposes permissible in accordance with the law.

Looking forward to the approval of the GMS.

**PP. THE BOARD OF DIRECTORS
CHAIRMAN**

Tran Minh Binh