

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

108 Tran Hung Dao, Hoan Kiem, Hanoi

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Business Registration Certificate No. 0100111948

13<sup>th</sup> revision dated January 8<sup>th</sup> 2024**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence – Freedom – Happiness**Hanoi, April 17<sup>th</sup>, 2025**PROPOSAL***Ref. approval of the 2024 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 written guidelines of the line ministries and agencies 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 the Resolution No.27/NQ-DHDCD by the General Meeting of Shareholders dated April 27, 2024;**Pursuant to Official Letter No.3443/NHNN-TCKT dated April 24, 2024 of the State Bank of Vietnam (SBV) regarding the business plan, financial plan in 2024 of VietinBank;**Pursuant to Official Letter No.7559/NHNN-TCKT dated September 13, 2024 of the SBV regarding the financial plan and assignment of indicators for evaluation of the efficiency of the State capital investment in 2024 of VietinBank;**Pursuant to the Resolution No.381/NQ-HĐQT-NHCT-VPHDQT1 dated October 09, 2024 by VietinBank's Board of Directors on formal approval and announcement of the 2024 business targets;**Pursuant to VietinBank's Financial Statements for the year ended December 31, 2024, 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 December 31, 2024;**The Board of Directors of VietinBank would like to submit to the General Meeting of Shareholders the following:**In alignment with the directives of the Government and the SBV, VietinBank continues to assert and strengthen its role as a key pillar of Vietnam's economy, significantly contributing to the nation's socio-economic development. The year 2024 marked the first year of implementing VietinBank's challenging medium-term business plan for the 2024-2026 period, and the Bank has achieved positive results. VietinBank's financial highlights in 2024 are as follows:**Unit: VND billion/%*

No.	Item	2024 performance	2023 performance	+/- vs. 2023	+/- % vs. 2023	2024 Target
1	Total assets	2,385,388	2,032,614	352,774	17.4%	To grow by 8-10%
2	Credit exposure	1,725,877	1,478,228	247,650	16.8%	To follow the SBV-approved credit growth cap and credit orientation policies from time to time

No.	Item	2024 performance	2023 performance	+/- vs. 2023	+/- % vs. 2023	2024 Target
3	Total deposits	1,757,995	1,526,275	231,720	15.2%	To be aligned with credit growth and in compliance with the SBV-set prudence ratios
4	NPLs out of total credit exposure as per Circular 31	1,1%	1%	-	-	
5	Separate Profit-before-tax	30,361	24,194	6,167	25.5%	VND 26,300 billion
6	Consolidated Profit-before-tax	31,764	24,990	6,774	27.1%	

*(Source: Audited consolidated and separate financial statements of FY2023 and 2024)*

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

- Approval of VietinBank's 2024 audited financial statements prepared in accordance with Vietnamese Accounting Standards and Accounting Regime applicable to Vietnamese credit institutions as of December 31, 2024 and for the period of January 1, 2024 to December 31, 2024.
- Authorizing the Board of Directors of VietinBank to adjust the figures of 2024 financial statements at the request of the competent State agencies (*if any*).

Looking forward to the approval of the General Meeting of Shareholders.

**PP. THE BOARD OF DIRECTORS  
CHAIRMAN**



**Trần Minh Bình**