

**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

13th revision dated January 8th 2024**SOCIALIST REPUBLIC OF VIETNAM****Independence – Freedom – Happiness**

Hanoi, April ,2024

PROPOSAL*Ref. approval of the 2023 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.26/NQ-DHDCD by the General Meeting of Shareholders dated April 21, 2023;

Pursuant to Official Letter No.6872/NHNN-TCKT dated August 31, 2023 of the State Bank of Vietnam regarding the financial plan and assignment of indicators for evaluation of the efficiency of state capital investment in 2023 of VietinBank;

Pursuant to the Resolution No.350/NQ-HDQT-NHCT-VPHDQT1 dated October 02, 2023 by VietinBank's Board of Directors on formal approval and announcement of the 2023 financial targets;

Pursuant to VietinBank's Financial Statements for the year ended December 31, 2023, 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, 2023;

The Board of Directors of VietinBank would like to submit to the Annual General Meeting of Shareholders the following:

Following closely the directions set by the Government and the State Bank of Vietnam (SBV), VietinBank continued to affirm and well played the role of a major bank of the economy of Vietnam by making positive contributions to the socio-economic development of the country. The year 2023 is a critical year for implementation by VietinBank of the ambitious 2021 – 2023 medium-term business plan. VietinBank's financial highlights in 2023 are as follow:

Unit: VND billion/%

No.	Item	2023 performance	2022 performance	+/- vs. 2022	+/- % vs. 2022	2023 Target
1	Total assets	2,032,614	1,808,811	+223,803	+12.4%	To grow by 5-10%
2	Credit exposure	1,478,228	1,279,845	+198,383	+15.5%	To follow the SBV-approved credit growth cap and credit orientation policies from time to time
3	Total deposits	1,526,275	1,340,546	+185,729	+13.9%	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 11	1%	1.1%			<1.8%
5	Separate Profit-before-tax	24,194	20,538	+3,656	+17.8%	VND 22,500 billion
6	Consolidated Profit-before-tax	24,990	21,132	+3,858	+18.3%	

(Source: Audited consolidated and separate financial statements in 2023)

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

- Approval of VietinBank's 2023 audited financial statements prepared in accordance with Vietnamese Accounting Standards and Accounting Regime applicable to Vietnamese credit institutions as of December 31, 2023 and for the period of January 1, 2023 to December 31, 2023.
- Authorizing the Board of Directors of VietinBank to adjust the figures of such audited 2023 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**

Tran Minh Binh