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Website: <https://investor.vietinbank.vn>

Hanoi, 27th April, 2024

**MINUTES
2024 AND TERM 2024 - 2029 GENERAL MEETING OF SHAREHOLDERS
VIETNAM JOINT STOCK COMMERCIAL BANK
FOR INDUSTRY AND TRADE**

Today, at 8:00 a.m. on 27th April, 2024, at the School of Human Resources Training and Development of VietinBank, An Trai Hamlet, Van Canh Commune, Hoai Duc District, Hanoi, the 2024 and term 2024 - 2029 General Meeting of Shareholders of VietinBank was held (**“the GMS”**).

A. PARTICIPANTS AND THE LEGALITY, LEGITIMACY OF THE MEETING:

I. Participants

- Shareholders: There were 152 participants attending the meeting who represented for 383 shareholders holding 4,793,042,481 shares and accounting for 89.256049% of the voting shares of VietinBank.
- Invited guest delegates:
 - + Mr. Nguyen Trung Hieu, Member of the Executive Committee of the Party Committee, Party Committee of the Central Enterprise Division;
 - + Ms. Nguyen Hong Van, Director of Finance and Accounting Department, The State Bank of Vietnam (SBV);
 - + Ms. Tran Thu Huyen, Chief of Office, SBV;
 - + Mr. Le Viet Hung, Deputy Director of Personnel and Organization Department, SBV;
 - + Mr. Nguyen Quoc Huy, Deputy Director of the SBV - Hanoi Branch;
- Representatives from relevant Departments and agencies under the SBV; Representatives from MUFG Bank, Deloitte Viet Nam Company Limited; VietinBank’s partners and major clients;
- Members of VietinBank’s Executive Committee and Standing Committee of the Communist Party;
- Members of VietinBank’s Board of Directors (BoD), Supervisory Board (SB), Board of Management (BoM):
 - + BoD: Chairman of BoD Tran Minh Binh, Member of BoD Tran Van Tan, Member of BoD Le Thanh Tung, Member of BoD Nguyen The Huan, Member of BoD Pham Thi Thanh Hoai, Member of BoD Nguyen Duc Thanh, Independent member of BoD Nguyen Thi Bac, Member of BoD cum Deputy General Director Koji Iriguchi, Member of BoD Masashige Nakazono;
 - + SB: Chief of SB Le Anh Ha, Member of SB Nguyen Thi Anh Thu, Member of SB Pham Thi Thom;

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- + BoM: Deputy General Director in charge of BoM Do Thanh Son, Deputy General Director Le Nhu Hoa, Deputy General Director Tran Cong Quynh Lan, Deputy General Director Nguyen Dinh Vinh, Deputy General Director Le Duy Hai, Deputy General Director Nguyen Tran Manh Trung, Chief of account Nguyen Hai Hung;
- Leaders of specialized divisions, Heads of departments/ units at Head office, Heads of Representative offices, Directors of non-business units, Directors of branches, relevant units in the system;
- Representatives of national and Hanoi's press and broadcasting agencies.

II. The legality and legitimacy of the Meeting

The GMS listened to Ms. Le Anh Ha – Chief of Supervisory Board, Head of the Shareholder Eligibility Checking Committee announcing the Report on Shareholder Eligibility Checking:

- Total number of VietinBank's shares: 5,369,991,748 shares.
- Total number of shareholders invited to the Meeting: 53,928 shareholders, representing for 5,369,991,748 voting shares of VietinBank.
- As at 07:55 a.m. on 27th April, 2024, the total number of shareholders attended at the meeting was 103, who represented for 310 shareholders, holding ownership of 4,609,085,666 shares and accounting for 85.830405% of the total voting shares of VietinBank. In which:
 - + Shareholders, directly attending representatives of shareholders own 4,583,633,568 shares, accounting for 85.356436% of the total voting shares of VietinBank.
 - + Authorized shareholders own 25,452,098 shares, accounting for 0.473969% of the total voting shares of VietinBank.
- Shareholders attending the GMS are eligible and meet all necessary conditions as prescribed by Law.

(Details according to the attached Report on Shareholder Eligibility Checking. The list of shareholders attending the GMS was stored by VietinBank at the Head Office to ensure the confidentiality of shareholder information).

Pursuant to the Law on Enterprise No. 59/2020/QH14 ratified by the National Assembly of the Socialist Republic of Vietnam dated 17th June 2020; the Charter on Organization and Operation of VietinBank, 2024 and the term 2024 – 2029 GMS of VietinBank was legal, legitimate and met all the conditions to be conducted.

B. THE CONTENT AND AGENDA OF THE MEETING:

I. Instruction on voting and election method at the GMS

The GMS listened to Mr. Tran Minh Duc – Chief of BOD's office cum Director of Board of Secretariat and Investor Relations presenting guidance on voting and election at the GMS.

II. The election of Panel of Chairpersons, nomination of Secretariat Board and election of the Vote Counting Committee

In order to conduct the GMS and run the election and vote counting process, the GMS elected the Panel of Chairpersons and Vote Counting Committee. After listening to the tentative personnel list introduced by the Organization Board, the GMS voted to ratify the

Panel of Chairpersons, being comprised of the following members:

1. Mr. Tran Minh Binh – Chairman of the BoD, Chairman;
2. Mr. Do Thanh Son – Deputy General Director in charge of the BoM, Member;
3. Mr. Tran Van Tan - Board member, Member;
4. Mr. Le Thanh Tung - Board member, Member;
5. Mr. Nguyen The Huan - Board member, Member;

Voting results: 100% of shareholders voted through the Panel of Chairperson. Specifically:

- Total number of votes issued: 120, corresponding to 4,684,424,942 shares, accounting for 87.23337319% of voting shares of VietinBank.
- Total number of non-voting votes: 0, corresponding 0 shares, accounting for 0% of voting shares of VietinBank.
- Total number of votes received: 120, corresponding to 4,684,424,942 shares, accounting for 87.23337319% of voting shares of VietinBank. In which:
 - + The number of “valid” votes: 120 corresponding to 4,684,424,942 shares, accounting for 100% of shares attending.
 - ✓ The number of “approve” votes: 120, corresponding to 4,684,424,942 shares, accounting for 100% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of “abstain” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for: 0% of shares attending.

The Panel of Chairpersons designated the Secretariat of the GMS on behalf of the GMS to record the agenda and the course of the GMS and compose the draft of the Minutes and Resolution of the GMS. The Secretariat was comprised of the following members:

1. Mr. Tran Minh Duc – Chief of BOD’s office cum Director of Board of Secretariat to the BoD and Investor Relations, Head of the Secretariat;
2. Ms. Nguyen Thi Thu Trang – Deputy Director of Board of Secretariat to the BoD and Investor Relations, Deputy Head of the Secretariat;
3. Ms. Nguyen Thu Ha – Board of Secretariat to the BoD and Investor Relations, Member;

Next, the Panel of Chairpersons introduced and the GMS elected the Vote Counting Committee of the GMS with the following members:

1. Mr. Nguyen Dinh Vinh – Deputy General Director, Head of Vote Counting Committee;
2. Mr. Vuong Huy Dong – Deputy Director of Board of Secretariat to the BoD and Investor Relations, Deputy Head of Vote Counting Committee;
3. Ms. Ngo Thi Thu Ngan – Board of the Secretariat to the BoD and Investor Relations, Member;

Voting results: 100% of shareholders voted through the Vote Counting Committee. Specifically:

- Total number of votes issued: 127, corresponding to 4,718,965,453 shares, accounting for

87.87658668% of voting shares of VietinBank.

- Total number of non-voting votes: 0, corresponding 0 shares, accounting for 0% of voting shares of VietinBank.
- Total number of votes received: 127, corresponding to 4,718,965,453 shares, accounting for 87.87658668% of voting shares of VietinBank. In which:
 - + The number of “valid” votes: 127, corresponding to 4,718,965,453 shares, accounting for 100% of shares attending.
 - ✓ The number of “approve” votes: 120, corresponding to 4,684,424,942 shares, accounting for 100% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of “abstain” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.

III. The ratification of the Regulation and the Agenda of the 2024 and the term 2024 – 2029 GMS

Next, the Panel of Chairpersons announced the draft Regulation and Agenda of the 2024 and the term 2024 – 2029 GMS.

The GMS approved the Regulation of the 2024 and the term 2024 – 2029 GMS:

Voting results: 100% of shareholders voted through the Regulation of the GMS 2024 and the term 2024 - 2029. Specifically:

- Total number of votes issued: 133, corresponding to 4,720,201,296 shares, accounting for 87.89960055% of voting shares of VietinBank.
- Total number of non-voting votes: 0, corresponding 0 shares, accounting for 0% of voting shares of VietinBank.
- Total number of votes received: 133, corresponding to 4,720,201,296 shares, accounting for 87.89960055% of voting shares of VietinBank. In which:
 - + The number of “valid” votes: 133, corresponding to 4,720,201,296 shares, accounting for 100% of shares attending.
 - ✓ The number of “approve” votes: 133, corresponding to 4,720,201,296 shares, accounting for 100% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of “abstain” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.

The GMS also approved the Agenda of the GMS:

Voting results: 100% of shareholders voted through the Agenda of the GMS. Specifically:

- Total number of votes issued: 139, corresponding to 4,734,480,954 shares, accounting for 88.16551638% of voting shares of VietinBank.
- Total number of non-voting votes: 0, corresponding 0 shares, accounting for 0% of voting shares of VietinBank.



- Total number of votes received: 139, corresponding to 4,734,480,954 shares, accounting for 88.16551638% of voting shares of VietinBank. In which:
 - + The number of “valid” votes: 139, corresponding to 4,734,480,954 shares, accounting for 100% of shares attending.
 - ✓ The number of “approve” votes: 139, corresponding to 4,734,480,954 shares, accounting for 100% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of “abstain” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.

IV. Main content of the GMS

1. Reports of the BoD, BoM and the Supervisory Board

The GMS listened to members of the Panel of Chairpersons and Head of the Supervisory Board presenting Reports:

- Mr. Tran Minh Binh, Chairman of the Panel of Chairpersons presented *(i)* the Report of the BoD summarizing the term 2019 – 2024 and orientation for the term 2024 – 2029; *(ii)* the Report of the BoD on activities in 2023 and development orientation in 2024.
- Mr. Do Thanh Son, Member of the Panel of Chairpersons presented the Report of the BoM on business results in 2023, orientation and plan in 2024.
- Ms. Le Anh Ha, Chief of the SB of VietinBank presented *(i)* the Report of the SB on summarizing the term 2019 – 2024 activities and orientation of the term 2024 - 2029; *(ii)* the Report of the SB of activities in 2023 and orientation of 2024.

2. Written proposals submitted to the GMS

- Mr. Tran Van Tan, Member of the Panel of Chairpersons presented the Proposal for approval of 2023 audited financial statements (FS);
- Ms. Le Anh Ha – Chief of the Supervisory Board of VietinBank, presented the Proposal for approval of selection of an independent audit firm to audit VietinBank’s FS and operation of the internal audit function in 2024;
- Mr. Le Thanh Tung, Member of the Panel of Chairpersons presented the Proposal for approval of 2023 profit distribution plan;
- Mr. Nguyen The Huan, Member of the Panel of Chairpersons presented the Proposal for approval of the remuneration for the BoD and the SB in 2024;
- Mr. Tran Van Tan, Member of the Panel of Chairpersons presented the Proposal on approval of the listing of VietinBank’s public offering bonds issued in 2024 on Hanoi Stock Exchange (HNX) after the completion of bond offerings;
- Mr. Do Thanh Son, Member of the Panel of Chairpersons presented the Proposal on adding activities of providing clearing and settlement services for securities transactions to VietinBank’s operations;
- Mr. Le Thanh Tung, Member of the Panel of Chairpersons presented the Proposal on authorization to approve the promulgation, amendments and supplement of VietinBank’s

Financial Regulations;

- Mr. Nguyen The Huan, Member of the Panel of Chairpersons presented (i) Proposal for approval of the amendments and supplement to VietinBank's Charter; (ii) Proposal for approval of the amendments and supplement to the Regulations on Organization and Operation of VietinBank's BoD;
- Ms. Le Anh Ha, Chief of VietinBank's SB presented the Proposal for approval of the amendments and supplement to the Regulations on Organization and Operation of VietinBank's SB;
- Mr. Tran Minh Binh, Chairman of the Panel of Chairpersons presented the Proposal (i) Proposal for VietinBank's restructuring plan associated with bad debt handing for period 2021-2025; (ii) Proposal for the election of VietinBank's BoD members for 2024 - 2029 term; (iii) Proposal for the election of VietinBank's SB members for 2024 - 2029 term.

3. Regulations on the election of VietinBank's BoD and SB

- Mr. Nguyen The Huan, Member of the Panel of Chairpersons presented the Draft of Regulations on the election of VietinBank's BOD the term 2024 - 2029. The GMS voted for approval of Regulations on the election of VietinBank's BOD the term 2024 – 2029.

Voting results: 100% of shareholders voted through Regulation on the election of VietinBank's BOD the term 2024 – 2029. Specifically:

- Total number of votes issued: 152, corresponding to 4,793,042,481 shares, accounting for 89.25604928% of voting shares of VietinBank.
- Total number of non-voting votes: 0, corresponding 0 shares, accounting for 0% of voting shares of VietinBank.
- Total number of votes received: 152, corresponding to 4,793,042,481 shares, accounting for 89.25604928% of voting shares of VietinBank. In which:
 - + The number of “valid” votes: 152, corresponding to 4,793,042,481 shares, accounting for 100% of shares attending.
 - ✓ The number of “approve” votes: 152, corresponding to 4,793,042,481 shares, accounting for 100% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of “abstain” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
- Mr. Nguyen The Huan, Member of the Panel of Chairpersons presented the Draft of Regulations on the election of VietinBank's SB the term 2024 - 2029. The GMS voted for approval of Regulations on the election of VietinBank's SB the term 2024 – 2029.

Voting results: 100% of shareholders voted through Regulation on the election of VietinBank's SB the term 2024 – 2029. Specifically:

- Total number of votes issued: 152, corresponding to 4,793,042,481 shares, accounting for 89.25604928% of voting shares of VietinBank.
- Total number of non-voting votes: 0, corresponding 0 shares, accounting for 0% of voting shares of VietinBank.
- Total number of votes received: 152, corresponding to 4,793,042,481 shares, accounting

for 89.25604928% of voting shares of VietinBank. In which:

- + The number of “valid” votes: 152, corresponding to 4,793,042,481 shares, accounting for 100% of shares attending.
 - ✓ The number of “approve” votes: 152, corresponding to 4,793,042,481 shares, accounting for 100% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of “abstain” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
- + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.

4. Discussion and ratification of the contents of Reports and Proposals

The GMS discussed the content of Reports and Proposals submitted to the GMS, with focuses on contents such as prospects, business plan in 2024, NIM outlook, non-interest income prospects, credit growth and measures to control asset quality, interest rate movements, etc.

The GMS highly agreed with the presentation and explanations provided at the meeting without raising any other opinions. The GMS voted on the contents of the Reports and Proposals and elected members of the BoD/ SB for the term 2024 - 2029.

5. Voting for approval of the contents of Reports and Proposals submitted to the GMS

The GMS listened to Mr. Nguyen Dinh Vinh – Deputy General Director, Head of Vote Counting Committee, announcing vote counting minutes for the approval of the reports and proposals with the following results:

- + Total number of votes issued: 152, corresponding to 4,793,042,481 shares, accounting for 89.25604928% of voting shares of VietinBank.
- + Total number of non-voting votes: 39, corresponding 8,011,983 shares, accounting for 0.14919917 % of voting shares of VietinBank.
- + Total number of votes received: 113, corresponding to 4,785,030,498 shares, accounting for 89.10685011 % of voting shares of VietinBank.

Details of voting results for reports and proposals are as follows:

- a. Approval of the Report of the BoD on activities for 2019 - 2024 term and orientation activities for 2024 - 2029 term; Report of the SB on activities for 2019 - 2024 term and orientation activities for 2024 - 2029 term:

Some major directions for period 2024-2029 are as follows:

- **Increase sustainable revenue through promoting competitive position in core business segments, diversifying portfolio, enhancing effective exploitation of the ecosystem and linking business activities with sustainable development.** Maintain a reasonable scale growth rate associated with credit quality management, continue to shift portfolio structure to good retail and SME customers to improve NIM. Based on the guidance and goals of the Government and the State Bank of Vietnam (SBV) and ensuring efficiency, orienting to increase funding for green fields and sustainable development areas, orienting the customer portfolio to transform in the direction of reducing emissions net, strengthening solutions to mobilize green capital from domestic and international markets, and moving towards green banking, leading sustainable development. Increasing product and service intensification as a basis for increasing non-interest income, researching new business models to create new

growth drivers in parallel with traditional fields. At the same time, promote the recovery of bad debts and debt handling risks.

- **Effective cost management** through standardization of measurement tools, analysis and assessment of business efficiency based on profits with full cost allocation and after risk adjustment. Apply digitalization to effectively manage operating costs.
- **Improving the quality of human resources and spreading corporate culture:** VietinBank focuses on improving human resource quality, enhancing training new capabilities to promote digital transformation, spreading agile thinking across the bank.
- **Comprehensively digitize operations, increase labor productivity and continuously improve service quality:** Effectively deploy digital transformation initiatives, increase the speed of bringing products to market, and develop new revenue sources, promoting the application of digitalization in lean operations, improving productivity, and increasing point-of-sale efficiency. VietinBank invests in technology in accordance with business strategy, creating new competitive advantages based on modern technology platform. Improve service quality through application of streamlining processes, standardizing service quality metrics, improving service quality, increasing customer experience and engagement.
- **Risk management and provision costs:** Strengthen work and bring to perfection the model of early warning and handling of potentially risky debt, promote the role of 3 - rounds of control, enhance the role and improve the Debt handling streamlining process at the debt processing center. Establish and monitor risk appetite and risk limits in consistent, focused manner. Orient the target credit portfolio, complete the implementation of the credit risk assessment model, and measure RORA. Promote compliance culture and awareness of risk management according to advanced market practices to build an appropriate application roadmap.

Some financial targets for the period 2024 - 2029:

- Total assets: Increase ~9%-10%/year;
- Credit balance: Increase ~9%-10%/year;
- Fund mobilization from economic organizations and residents: Increase ~9%-10%/year;
- ROE: ~16%-18%;
- NPL: < 2%;
- Capital adequacy ratio: in compliance with SBV's regulations from time to time.

Voting results:

- + The number of "valid" votes: 113, corresponding to 4,785,030,498 shares, accounting for 99.83284139 % of shares attending.
 - ✓ The number of "approve" votes: 109, corresponding to 4,780,370,356 shares, accounting for 99.73561417% of shares attending.
 - ✓ The number of "disapprove" votes: 0, corresponding to 0 shares, accounting for 0.00000000 % of shares attending.
 - ✓ The number of "abstain" votes: 4, corresponding to 4,660,142 shares, accounting for 0.09722722%.
- + The number of "invalid" votes: 0, corresponding to 0 shares, accounting for 0,00000000 % of shares attending.
- **Report of the SB on activities for 2019 - 2024 term and orientation activities for 2024 - 2029 term**
 - + The number of "valid" votes: 113, corresponding to 4,785,030,498 shares, accounting for 99.83284139 % of shares attending.
 - ✓ The number of "approve" votes: 109, corresponding to 4,780,370,356 shares,

- accounting for 99.73561417% of shares attending.
- ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0,00000000% of shares attending.
- ✓ The number of “abstain” votes: 4, corresponding to 4,660,142 shares, accounting for 0,09722722% of shares attending.
- + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0,00000000 % of shares attending.
- b. To approve the Report of the BoD on task performance in 2023 and development orientation in 2024; Report of the BoM on business performance in 2023, orientation and plan in 2024; Report of the SB on 2023’s activities and orientation in 2024 with several basic contents and criteria as follows:
- ***Business performance in 2023:***
 - + Total assets: VND 2,032,614 billion;
 - + Credit balance: VND 1,478,228 billion;
 - + Fund mobilization: VND 1,526,275 billion;
 - + NPL/Credit exposure ratio as per Circular 11: 1%;
 - + Separated profit before tax: VND 24,194 billion;
 - + Consolidated profit before tax: VND 24,990 billion.
- ***Expected key financial targets in 2024:***
 - + Total assets: Growth rate of 8% – 10%;
 - + Credit exposure: Follow the credit growth limit approved by the State Bank of Vietnam (SBV) and in line with the credit management policy of the SBV from time to time;
 - + Funds mobilized: Growth rate to be in relevance with credit growth rate, consistent with the SBV’s prudent ratios;
 - + NPL/Credit exposure ratio: < 1.8%;
 - + Separated profit before tax: As approved by the State competent Agency (VietinBank continues to drastically improve the business performance, serving as the key bank, pillar and driving force of the economy);
 - + Dividend: Dividend payout ratio and structure (cash, stock dividend) are in line with the approval of the State competent agency and applicable laws;
 - + Prudential ratios: in compliance with SBV's regulations.

The GMS authorized and assigned VietinBank’s BoD to decide official business targets of VietinBank based on direction and approval from the competent State Agency, market development and actual business situation of VietinBank and public the information in accordance with the regulations.

Voting results:

- **Report of the BoD on task performance in 2023 and development orientation in 2024**
 - + The number of “valid” votes: 113, corresponding to 4,785,030,498 shares, accounting for 99.83284139% of shares attending.
 - ✓ The number of “approve” votes: 109, corresponding to 4,780,370,356 shares, accounting for 99.73561417% of shares attending .
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0,00000000 % of shares attending.
 - ✓ The number of “abstain” votes: 4, corresponding to 4,660,142 shares, accounting for 0,09722722% of shares attending.

- + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0,00000000 % of shares attending.

- **Report of the BoM on business performance in 2023, orientation and plan in 2024**

Voting results:

- + The number of “valid” votes: 113, corresponding to 4,785,030,498 shares, accounting for 99,83284139% of shares attending.
 - ✓ The number of “approve” votes: 108, corresponding to 4,770,175,388 shares, accounting for 99,52291070% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0,00000000% of shares attending.
 - ✓ The number of “abstain” votes: 5, corresponding to 14,855,110 shares, accounting for 0.30993070% of shares attending.
- + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0,00000000 % of shares attending.

- **Report of the SB on 2023’s activities and orientation in 2024**

- + The number of “valid” votes: 113, corresponding to 4,785,030,498 shares, accounting for 99.83284139% of shares attending.
 - ✓ The number of “approve” votes: 109, corresponding to 4,780,370,356 shares, accounting for 99.52291070% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0,00000000% of shares attending.
 - ✓ The number of “abstain” votes: 4, corresponding to 4,660,142 shares, accounting for 0.09722722 % of shares attending.
- + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0,00000000 % of shares attending.

c. To approve the selection 2023 audited Financial statements (FS) of VietinBank prepared in accordance with Vietnamese accounting standards and Vietnamese accounting system for credit institutions as at 31/12/2023 and for the period ranging from 01/01/2023 to 31/12/2023 with the following key financial figures:

- + Total assets: VND 2,032,614 billion;
- + Credit balance: VND 1,478,228 billion;
- + Fund mobilization: VND 1,526,275 billion;
- + NPL/Credit exposure ratio as per Circular 11: 1%;
- + Separated profit before tax: VND 24,194 billion;
- + Consolidated profit before tax: VND 24,990 billion.

The GMS authorized VietinBank’s BoD to adjust the figures of the 2023 audited FS according to the requirements of the State competent authorities (*if any*).

Voting results:

- + The number of “valid” votes: 113, corresponding to 4,785,030,498 shares, accounting for 99.83284139% of shares attending.
 - ✓ The number of “approve” votes: 109, corresponding to 4,780,370,356 shares, accounting for 99.73561417% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0.00000000% of shares attending.
 - ✓ The number of “abstain” votes: 4, corresponding to 4,660,142 shares, accounting

for 0.09722722% of shares attending.

- + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0,00000000 % of shares attending.

d. To approve the selection of an independent audit firm to review/ audit the FS and the operation of the internal control system of VietinBank in 2025.

To approve the authorization for VietinBank’s BoD to decide to select an independent audit firm which meets the conditions specified in Circular 39/2011/TT-NHNN, Circular 24/2021/TT-NHNN of the SBV and its amendments/supplement/replacement (*if any*) at the time of making the decision to select an independent audit organization to review the semi-annual FS, audit the FS and the operation of the internal control system of VietinBank in 2025, by selecting from those independent audit organizations:

- KPMG Vietnam Company Limited;
- Ernst & Young Vietnam Company Limited;
- Deloitte Vietnam Company Limited;
- PwC Vietnam Company Limited.

Voting results:

- + The number of “valid” votes: 113, corresponding to 4,785,030,498 shares, accounting for 99.83284139% of shares attending.
 - ✓ The number of “approve” votes: 103, corresponding to 4,775,997,417 shares, accounting for 99.64437903% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0.00000000% of shares attending.
 - ✓ The number of “abstain” votes: 10, corresponding to 9,033,081 shares, accounting for 0.18846236 % of shares attending.
 - + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0,00000000% of shares attending.
- e. To approve the profit distribution plan in 2023 of VietinBank which VietinBank is submitting to competent State Authority for approval with the following:
- + Separated profit after tax in 2023: VND 19.456.788 million;
 - + Adjustments by changing in previous year’s profit : VND 2.862 million;
 - + Distributed profit: VND 19.453.926 million;
 - + Appropriation to Chartered Capital Supplementary Reserve (5%): VND 972.696 million;
 - + Appropriation to Financial Reserve (10%): VND 1.945.393 million;
 - + Appropriation to Bonus and Welfare Fund: VND 2.608.882 million;
 - + Remaining profit after compulsory funds appropriations and Bonus and Welfare Fund: VND 13.926.955 million;
 - + Stock dividend: according to the approval of the competent State Authority: VND 13.926.955 million.

The GMS authorizes VietinBank’s BoD to: (i) Decide and implement the official 2023 profit distribution plan according to the approval of the competent State Agency; (ii) Decide the amounts of appropriations of funds in 2024 from the separate profit after tax of 2023 with maximum amount according to applicable laws; (iii) Decide on the use of the annual Managers’ bonus fund for the purposes permitted by law.

Voting results:

- + The number of “valid” votes: 113, corresponding to 4,785,030,498 shares, accounting for 99.83284139% of shares attending.
 - ✓ The number of “approve” votes: 107, corresponding to 4,770,161,920 shares, accounting for 99.52262971% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0.00000000% of shares attending.
 - ✓ The number of “abstain” votes: 6, corresponding to 14,868,578 shares, accounting for 0.31021169% of shares attending.
- + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0,00000000 % of shares attending.

f. To approve the remuneration amount in 2024 for the BoD and the SB

To approve the remuneration amount in 2024 for the BoD and the SB up to 0.25% of 2024 profit after tax of VietinBank.

Voting results:

- + The number of “valid” votes: 113, corresponding to 4,785,030,498 shares, accounting for 99.83284139% of shares attending.
 - ✓ The number of “approve” votes: 108, corresponding to 4,780,356,888 shares, accounting for 99.73533318 % of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0.00000000% of shares attending.
 - ✓ The number of “abstain” votes: 5, corresponding to 4,673,610 shares, accounting for 0.09750821% of shares attending.
- + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0,00000000 % of shares attending.

g. To approve the listing of VietinBank’s public offering bonds issued in 2024 on Hanoi Stock Exchange (HNX) after the completion of bond offerings, details are as follows:

- + To approve the listing of VietinBank's public offering bonds issued in 2024 on HNX after the end of the offerings, ensuring compliance and in accordance with the provisions of the Law on Securities, guiding documents of the Law on Securities and other relevant regulations.
- + To authorize and assign VietinBank's BoD to decide and direct the implementation of procedures related to the listing of VietinBank's public offering bonds issued in 2024 on HNX in accordance with the provisions of Law.

Voting results:

- + The number of “valid” votes: 113, corresponding to 4,785,030,498 shares, accounting for 99.83284139% of shares attending.
 - ✓ The number of “approve” votes: 108, corresponding to 4,780,356,888 shares, accounting for 99.73533318 % of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0.00000000% of shares attending.
 - ✓ The number of “abstain” votes: 5, corresponding to 4,673,610 shares, accounting for 0.09750821% of shares attending.
- + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for



0,00000000 % of shares attending.

h. To approve the adding activities of providing clearing and settlement services for securities transactions to VietinBank's operations as follows:

- + Adding activities of providing clearing and settlement services for securities transactions as prescribed in Point a, Clause 4, Article 56 of the Securities Law to VietinBank's operations, ensuring compliance and conformity with regulations of relevant laws;
- + Authorize VietinBank's BoD decide and direct the implementation of procedures and other work related to the competent State agencies for the above content according to regulations.

Voting results:

- + The number of "valid" votes: 109, corresponding to 4,785,019,074 shares, accounting for 99.83260305% of shares attending.
 - ✓ The number of "approve" votes: 104, corresponding to 4,780,357,932 shares, accounting for 99,73535496 % of shares attending.
 - ✓ The number of "disapprove" votes: 0, corresponding to 0 shares, accounting for 0.00000000% of shares attending.
 - ✓ The number of "abstain" votes: 5, corresponding to 4,661,142 shares, accounting for 0.09750821% of shares attending.
- + The number of "invalid" votes: 4, corresponding to 11,424 shares, accounting for 0.00023835 % of shares attending.

i. To approve the authorization to VietinBank's BoD based on Law on Credit Institutions No.32 /2024/QH15, the current provisions of Laws and guiding documents on the financial regime applicable for credit institutions, foreign bank's branches to promulgate, amend and supplement the financial regulation of VietinBank upon the approval of the SBV.

Voting results:

- + The number of "valid" votes: 109, corresponding to 4,785,019,074 shares, accounting for 99.83260305% of shares attending.
 - ✓ The number of "approve" votes: 102, corresponding to 4,776,943,528 shares, accounting for 99.66411829% of shares attending.
 - ✓ The number of "disapprove" votes: 3, corresponding to 3,415,404 shares, accounting for 0.07125754% of shares attending.
 - ✓ The number of "abstain" votes: 4, corresponding to 4,660,142 shares, accounting for 0.09722722% of shares attending.
- + The number of "invalid" votes: 4, corresponding to 11,424 shares, accounting for 0.00023835 % of shares attending.

j. To approve the revision and newly-merged full text of VietinBank Charter according to the content stated in the Proposal for approval of amendments and supplements to VietinBank Charter and attached Appendix. This Charter takes effect from 1st July 2024.

The GMS authorized VietinBank's BoD to adjust, amend and supplement the contents at the request of the SBV (*if any*); Assigned Chairman of VietinBank's BoD to sign for promulgation of VietinBank Charter consolidating the amended and supplemented contents as approved by the GMS and adjusted by the BoD at the request of the SBV (*if any*).

Voting results:

- + The number of “valid” votes: 109, corresponding to 4,785,019,074 shares, accounting for 99.83260305% of shares attending.
 - ✓ The number of “approve” votes: 104, corresponding to 4,780,345,464 shares, accounting for 99.73509484% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0.00000000% of shares attending.
 - ✓ The number of “abstain” votes: 5, corresponding to 4,673,610 shares, accounting for 0.09750821% of shares attending.
 - + The number of “invalid” votes: 4, corresponding to 11,424 shares, accounting for 0.00023835 % of shares attending.
- k. To approve the revision and newly-merged full text of VietinBank’s Regulation on Organization and Operation of the BoD according to the content stated in the Proposal for approval of amendments and supplements to VietinBank’s Regulations on Organization and Operation of the BoD and attached Appendix. These Regulations take effect from 1st July 2024.

The GMS authorized VietinBank’s BoD to adjust, amend and supplement the contents to comply with VietinBank Charter at the request of the SBV (*if any*); assigned Chairman of VietinBank’s BoD to sign for promulgation of VietinBank’s Regulations on Organization and Operation of the BoD consolidating the amended and supplemented contents as approved by the GMS and adjusted by the BoD to comply with VietinBank Charter at the request of the SBV (*if any*).

Voting results:

- + The number of “valid” votes: 109, corresponding to 4,785,019,074 shares, accounting for 99.83260305% of shares attending.
 - ✓ The number of “approve” votes: 104, corresponding to 4,780,345,464 shares, accounting for 99.73509484% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0.00000000% of shares attending.
 - ✓ The number of “abstain” votes: 5, corresponding to 4,673,610 shares, accounting for 0.09750821% of shares attending.
 - + The number of “invalid” votes: 4, corresponding to 11,424 shares, accounting for 0.00023835 % of shares attending.
- l. To approve the revision and newly-merged full text of VietinBank’s Regulations on Organization and Operation of the SB according to the content stated in the Proposal for approval of amendments and supplements to VietinBank’s Regulations on Organization and Operation of the SB. These Regulations take effect from 1st July 2024.

The GMS authorized VietinBank’s SB to adjust, amend and supplement the contents to comply with VietinBank Charter at the request of the SBV (*if any*); Assigned the SB Head to sign for promulgation of VietinBank’s Regulations on Organization and Operation of the SB consolidating the amended and supplemented contents as approved by the GMS and adjusted by the SB to comply with VietinBank Charter at the request of the SBV (*if any*).

Voting results:

- + The number of “valid” votes: 109, corresponding to 4,785,019,074 shares, accounting for 99.83260305% of shares attending.
 - ✓ The number of “approve” votes: 104, corresponding to 4,780,345,464 shares,

- accounting for 99.73509484% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0.00000000% of shares attending.
 - ✓ The number of “abstain” votes: 5, corresponding to 4,673,610 shares, accounting for 0.09750821% of shares attending.
 - + The number of “invalid” votes: 4, corresponding to 11,424 shares, accounting for 0.00023835 % of shares attending.
- m. To approve the Proposal of Restructuring plan associated with bad debts handling of VietinBank from 2021 to 2025 as follows:
- Approve the content of Restructuring plan associated with bad debts handling for the period of 2021 - 2025.
 - Authorize VietinBank’s BoD to:
 - + Build, approve and implement detailed solutions based on the Restructuring plan associated with handling bad debts of VietinBank for the period 2021-2025 approved by the General Meeting of Shareholders;
 - + Approve adjustments to the Restructuring plan associated with handling bad debts of VietinBank for the period 2021-2025 in accordance with the actual situation and according to the requirements of the competent State management agency (*if any*).

Voting results:

- + The number of “valid” votes: 109, corresponding to 4,785,019,074 shares, accounting for 99.83260305% of shares attending.
 - ✓ The number of “approve” votes: 97, corresponding to 4,752,244,195 shares, accounting for 99.14880191% of shares attending.
 - ✓ The number of “disapprove” votes: 4, corresponding to 27,143,734 shares, accounting for 0.56631532% of shares attending.
 - ✓ The number of “abstain” votes: 8, corresponding to 5,631,145 shares, accounting for 0.11748581% of shares attending.
 - + The number of “invalid” votes: 4, corresponding to 11,424 shares, accounting for 0.00023835 % of shares attending.
- n. Approval of the Proposal to elect members of the BoD of VietinBank for the term 2024 - 2029
- + To approve the structure and number of members elected to the BoD of VietinBank for the term of 2024 – 2029: 11 members, including 02 members representing the foreign capital and 01 independent BoD member.
 - + To approve the term for elected BoD members is 5 years (2024 – 2029).
 - + To approve the list of candidates for election to the BoD of VietinBank for the term of 2024-2029 as follows:
 - ✓ Mr. Tran Minh Binh: Chairman of VietinBank’s BoD for the term 2019 - 2024
 - ✓ Mr. Tran Van Tan: Member of VietinBank’s BoD for the term 2019 - 2024
 - ✓ Mr. Le Thanh Tung: Member of VietinBank’s BoD for the term 2019 - 2024
 - ✓ Mr. Nguyen The Huan: Member of VietinBank’s BoD for the term 2019 - 2024
 - ✓ Ms. Pham Thi Thanh Hoai: Member of VietinBank’s BoD for the term 2019 - 2024
 - ✓ Mr. Nguyen Duc Thanh: Member of VietinBank’s BoD for the term 2019 - 2024
 - ✓ Mr. Cat Quang Duong: Member of VietinBank’s BoD for the term 2019 - 2024

- ✓ Mr. Koji Iriguchi: Member of VietinBank's BoD for the term 2019 - 2024
- ✓ Mr. Takeo Shimotsu: Managing Director, Deputy Head of Global Commercial Banking Planning Division of MUFG Bank, Ltd. (*appointed on April 1, 2024*).

Voting results:

- + The number of "valid" votes: 109, corresponding to 4,785,019,074 shares, accounting for 99,83260305% of shares attending.
 - ✓ The number of "approve" votes: 100, corresponding to 4,755,659,599 shares, accounting for 99.22005945% % of shares attending .
 - ✓ The number of "disapprove" votes: 1, corresponding to 23,728,330 shares, accounting for 0,49505779% of shares attending.
 - ✓ The number of "abstain" votes: 8, corresponding to 5.631.145 shares, accounting for 5.631.145% of shares attending.
- + The number of "invalid" votes: 4, corresponding to 11.424 shares, accounting for 0,00023835% of shares attending.

o. Approval of the Proposal to elect the SB of VietinBank for the term 2024 - 2029

- + To approve the structure and number of members elected to the SB of VietinBank for the term of 2024 – 2029: 05 members; temporarily in the 2024 GSM: 3 members.
- + To approve the term for elected SB members is 5 years (2024 – 2029).
- + To approve the list of candidates for election to the SB of VietinBank for the term of 2024-2029 as follows:
 - ✓ Ms. Le Anh Ha: Chief of SB of VietinBank for the term 2019 – 2024;
 - ✓ Ms. Nguyen Thi Anh Thu: Member of SB of VietinBank for the term 2019 – 2024;
 - ✓ Ms. Pham Thi Thom: Member of SB of VietinBank for the term 2019 - 2024.

Voting results:

- + The number of "valid" votes: 109, corresponding to 4,785,019,074 shares, accounting for 99,83260305% of shares attending.
 - ✓ The number of "approve" votes: 100, corresponding to 4,755,659,599 shares, accounting for 99.22005945% % shares attending.
 - ✓ The number of "disapprove" votes: 1, corresponding to 23,728,330 shares, accounting for 0,49505779%.
 - ✓ The number of "abstain" votes: 8, corresponding to 5.631.145 shares, accounting for 5.631.145% shares attending.
- + The number of "invalid" votes: 4, corresponding to 11.424 shares, accounting for 0,00023835% of shares attending.

6. *Result of election of BoD members for the term 2024 - 2029*

The GSM listened to Mr. Nguyen Dinh Vinh, Deputy General Director of VietinBank, Head of Vote Counting Committee announce the minutes of election BoD members for the term 2024 – 2029. Accordingly, the following people were elected to the BoD of VietinBank for the term 2024 – 2029 with the vote counting result as below:

- The total number of votes issued : 152, corresponding to: 4,793,042,481 shares, accounting for 89,25604928% of shares entitled to vote of VietinBank.
- The total number of votes not electing: 40, corresponding to: 8,922,301 shares, accounting

for 0,16615111% of shares entitled to vote of VietinBank.

- The total number of votes received: 112, corresponding to: 4,784,120,180 cp, accounting for 89.08989817% of shares entitled to vote of VietinBank. In which:
 - + The number of “valid” votes: 102, corresponding to 4,784,044,857 shares, accounting for 99.81227740% of shares attending.

| No. | Full name | Number of votes | Percentage |
|-----|-------------------------|----------------------|--------------|
| 1 | Mr. Tran Minh Binh | 4.751.435.113 shares | 99.13192157% |
| 2 | Mr. Tran Van Tan | 4.749.973.830 shares | 99.10143398% |
| 3 | Mr. Le Thanh Tung | 4.750.364.531 shares | 99.10958540% |
| 4 | Mr. Nguyen The Huan | 4.749.960.027 shares | 99.10114600% |
| 5 | Ms. Pham Thi Thanh Hoai | 4.769.372.178 shares | 99.50615286% |
| 6 | Mr. Nguyen Duc Thanh | 4.749.917.595 shares | 99.10026072% |
| 7 | Mr. Cat Quang Duong | 4.749.818.943 shares | 99.09820248% |
| 8 | Mr. Koji Iriguchi | 4.749.840.607 shares | 99.09865447% |
| 9 | Mr. Takeo Shimotsu | 4.749.831.534 shares | 99.09846518% |

- + The number of “invalid” votes: 10, corresponding to 75.323 shares, accounting for: 0.00157151% of shares attending.

Result of election of SB for the term 2024 - 2029

The GSM listened to Mr. Nguyen Dinh Vinh, Deputy General Director of VietinBank, Head of Vote Counting Committee announce the minutes of election SB members for the term 2024 – 2029. Accordingly, the following people were elected to the SB of VietinBank for the term 2024 – 2029 with the vote counting result as below:

- The total number of votes issued : 152, corresponding to: 4,793,042,481 shares, accounting for 89.25604928% of shares entitled to vote of VietinBank.
- The total number of non-voting votes: 40, corresponding to: 8,922,301 shares, accounting for 0.16615111% of shares entitled to vote of VietinBank.
- The total number of votes received: 112, corresponding to: 4,784,120,180 cp, accounting for 89.08989817% of shares entitled to vote of VietinBank. In which:
 - + The number of “valid” votes: 104, corresponding to 4,784,054,220 shares, accounting for 99.81227740% of shares attending.

| STT | Full name | Number of shares | Percentage |
|-----|------------------------|----------------------|--------------|
| 1 | Ms. Le Anh Ha | 4,750,214,362 shares | 99.10645234% |
| 2 | Ms. Nguyen Thi Anh Thu | 4,749,945,680 shares | 99.10084667% |
| 3 | Ms. Pham Thi Thom | 4,756,648,906 shares | 99.24069993% |

- + The number of “invalid” votes: 8, corresponding to 65.960 shares, accounting for:

0,00137616% % of shares attending.

7. Arising contents which were not included in the approved agenda: None.

The Minutes were prepared at 14:00 a.m on 27th April, 2023. The Minutes were announced in front of the entire GMS and approved by the GMS./.

Voting results: 100% of shareholders attending the GMS approved the Minutes of the GMS. Specifically:

- Total number of votes issued: 152, corresponding to 4,793,042,481 shares, accounting for 89.25604928% of voting shares of VietinBank.
- Total number of non-voting votes: 0, corresponding 0 shares, accounting for 0% of voting shares of VietinBank.
- Total number of votes received: 152, corresponding to 4,793,042,481 shares, accounting for 89.25604928% of voting shares of VietinBank.
- + The number of “valid” votes: 152, corresponding to 4,793,042,481 shares, accounting for 100% of shares attending. In which:
 - ✓ The number of “approve” votes: 152, corresponding to 4,793,042,481 shares, accounting for 100% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of “abstain” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
- + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.

**ON BEHALF OF
THE BOARD OF SECRETARIAT**
(Signed)

**ON BEHALF OF THE
GMS CHAIRMAN**
(Signed and sealed)

Tran Minh Duc

Tran Minh Binh

Attachments:

- + Shareholder Eligibility Checking Report for the 2024 and the term 2024 – 2029 GMS;
- + Regulation of the 2024 and the term 2024 – 2029 GMS;
- + Reports of BoD, BoM, SB;
- + Proposal to the 2024 and the term 2024 – 2029 GMS;
- + Minutes on Vote Counting, Election.