



VIETNAM JOINT STOCK COMMERCIAL
BANK FOR INDUSTRY AND TRADE

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Address: 108 Tran Hung Dao, Cua Nam, Hanoi
Tel: 84.24.39421030; Business Registration Certificate No.
0100111948 granted for the 13th time on 8/1/2024
Website: <https://investor.vietinbank.vn>

Hanoi, 24th April, 2026

No.: 30/NQ-ĐHĐCĐ

DRAFT RESOLUTION
2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS (NO.01)
VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

ANNUAL GENERAL MEETING OF SHAREHOLDERS
VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

Pursuant to the Law on Credit Institutions No.32/2024/QH15 dated 18/01/2024 and amendments and supplements;

Pursuant to the Law on Enterprises No.59/2020/QH14 dated 17/6/2020 and amendments and supplements;

Pursuant to the Law on Securities No. 54/2019/QH14 dated 26/11/2019 and amendments and supplements; guiding documents for the implementation of the Law on Securities;

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

Pursuant to the Minutes of 2026 Annual General Meeting of Shareholders (AGM) of VietinBank dated 24th April, 2026.

DECIDED:

Article 1. To approve the Report of the BoD on task performance in 2025 and development orientation in 2026; Report of the Board of Management on business performance in 2025, orientation and plan for 2026; Report of the SB on 2025 activities and orientation in 2026 with several basic contents and criteria as follows:

1. Business performance in 2025:

- Total assets: VND 2,767,699 billion;
- Credit exposure: VND 1,994,686 billion;
- Funds mobilized: VND 1,967,762 billion;
- NPL/Credit exposure ratio as per Circular 31: 1%;
- Separated profit before tax: VND 41,146 billion;
- Consolidated profit before tax: VND 43,444 billion.

2. Financial targets in 2026 (Separate figures):

- Revenue: 179,673 billion VND;
- Net profit after tax: VND 34,080 billion;
- Return on equity : 17.95%
- NPL Ratio: ≤ 1.8%;
- Ratio of loans likely to be unrecoverable: ≤ 1.6%;

- Legal compliance status: In accordance with the law on evaluating and classifying credit institutions in which the State holds more than 50% but less than 100% of the charter capital.

The AGM authorized VietinBank's BoD to to adjust the targets based on the opinions, directions, and approvals of the competent State authorities, market developments, and the actual business performance of VietinBank (if any), and to disclose information in accordance with regulations.

Article 2. To approve 2025 audited Financial statements (FS) of VietinBank prepared in accordance with Vietnamese accounting standards and Vietnamese accounting system for credit institutions as at 31/12/2025 and for the period ranging from 01/01/2025 to 31/12/2025 with the following key financial figures:

- Total assets: VND 2,767,699 billion;
- Credit exposure: VND 1,994,686 billion;
- Funds mobilized: VND 1,967,762 billion;
- NPL/Credit exposure ratio as per Circular 31: 1%;
- Separated profit before tax: VND 41,146 billion;
- Consolidated profit before tax: VND 43,444 billion.

The AGM authorized VietinBank's BoD to adjust the figures of the 2025 audited FS according to the requirements of the State competent authorities (*if any*).

Article 3: To approve the selection of an independent audit organization to audit the FS and provide assurance services for the operation of the internal control system in the preparation and presentation of VietinBank's 2027 FS as follows:

- Approving the selection of Deloitte Vietnam Auditing Company Limited as the independent auditing organization to review the semi-annual FS, audit the annual FS, and provide assurance services for the operation of the internal control system in the preparation and presentation of VietinBank's 2027 FS.
- Authorizing and assigning VietinBank's BoD:
 - + To decide on the necessary contents and organize the implementation of procedures to sign 2027 audit service contract with Deloitte Vietnam Auditing Company Limited.
 - + In the event that the signing of the audit service contract cannot be carried out, VietinBank's BoD is authorized to select another independent audit organization that meets the conditions stipulated in Circular 51/2024/TT-NHNN and is on the list of audit organizations approved by the State Securities Commission to conduct audits for public interest entities in the securities sector in 2027 to review the semi-annual FS, audit the annual FS, and provide assurance services for the operation of the internal control system in the preparation and presentation of VietinBank's 2027 FS.

Article 4. To approve the profit distribution plan for 2025 which VietinBank is submitting to competent State Authority for approval with the following:

- Separate profit after tax in 2025: VND 32,906,427 million;
- Adjustments by changing in previous year's profit : VND 22,078 million;
- Distributed profit: VND 32,928,505 million;
- Appropriation to Chartered Capital Supplementary Reserve: VND 3,292,850 million;
- Appropriation to Financial Reserve: VND 2,963,566 million;
- Appropriation to Investment and Development Reserve: VND 7,408,914 million;
- Appropriation to Bonus and Welfare Fund: VND 3,050,316 million;

- Remaining profit after compulsory funds appropriations and Bonus and Welfare Fund: VND 16,212,859 million;
- Stock dividend: according to the approval of the competent State Authority: VND 16,212,859 million.

The AGM authorizes VietinBank's BoD to: *(i)* Decide and implement the official 2025 profit distribution plan according to the approval of the competent State Agency; *(ii)* Decide the amounts of appropriations of funds in 2026 from the separate profit after tax of 2025 that does not exceed the maximum amount according to applicable laws; *(iii)* Decide on the Bonus for the BoD and the SB for permitted purposes in accordance with the law.

Article 5. To approve the remuneration amount for the BoD and the SB in 2026 up to 0.25% of 2026 profit after tax of VietinBank.

Article 6: 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.

The GMS authorized VietinBank's BoD to approve the adjustments, amendments, and supplements to VietinBank Charter at the request of the SBV *(if any)*; Assigned Chairman of VietinBank's BoD to sign for promulgation of VietinBank Charter to consolidate the amendments and supplements approved by the GMS and approved to be adjusted by the BoD at the request of the SBV *(if any)*.

Article 7: To approve the revision and newly-merged full text of VietinBank's Regulations on Organization and Operation of the BoD and the Internal Governance Regulations of VietinBank according to the content stated in the Proposal for approval of amendments and supplements to VietinBank's internal Regulations and attached Appendices.

The GMS authorized VietinBank's BoD to approve the adjustments, amendments, and supplements to VietinBank's Regulations on Organization and Operation of the BoD and the Internal Governance Regulations of VietinBank 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 and the Internal Governance Regulations of VietinBank to consolidate the amendments and supplements approved by the GMS and approved to be adjusted by the BoD to conform with the Charter of VietinBank at the request of the SBV *(if any)*.

Article 8: To approve the proposal for the dismissal and additional election of VietinBank's BoD members for the term 2024 – 2029.

Article 9. To approve the proposal for the dismissal and additional election of VietinBank's SB members for the term 2024 – 2029.

Article 10. To approve the dismissal of Mr. Nguyen Viet Dung from the position of member of VietinBank BoD for term 2024 – 2029 to hold the position as VietinBank Deputy General Director.

Article 11. To approve the dismissal of Ms. Pham Thi Thom from her position as a member of VietinBank's SB for term 2024-2029 effective from 01/11/2025, due to retirement to receive social insurance benefits.

Article 12: To approve the additional election of Ms. Dang Thi Viet Ha to the BoD of VietinBank for term 2024 – 2029.

Article 13: To approve the the additional election of Ms. Nguyen Thi Huong to the Supervisory Board of VietinBank for term 2024 – 2029.

Article 14. Execution clause

1. This resolution was approved in full by 2026 AGM and takes effect from 24th April, 2026.
2. The Members of the BoD, Supervisory Board and the BoM are responsible for the implementation of this resolution and arranging for the implementation in consistence with their functions, in compliance with the provision of Laws and the Charter on Organization and Operation of VietinBank.

Recipients:

- As per Article 13;
- The SBV (for reporting purpose);
- The SSC, VNX, HOSE, HNX;
- VietinBank's website;
- Archived at: VP, NS2, VPHDQT1.

**ON BEHALF OF THE AGM
CHAIRMAN**

Tran Minh Binh