

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

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Business Registration Certificate No. 0100111948  
13<sup>th</sup> revision dated January 8, 2024

**SOCIALIST REPUBLIC OF VIETNAM  
Independence – Freedom – Happiness**

Hanoi, April 23<sup>rd</sup>, 2026

**PROPOSAL**

*Re: Approval of the 2025 Audited Financial Statements*

**To: The General Meeting of Shareholders of  
Vietnam Joint Stock Commercial Bank for Industry and Trade**

*Pursuant to the current regulations of the State and the guiding documents of relevant Ministries and Agencies in the field of finance and accounting;*

*Pursuant to the Charter on organization and operation of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank);*

*Pursuant to Resolution No. 29/NQ-DHDCD dated April 18, 2025 of the General Meeting of Shareholders (GMS) of VietinBank;*

*Pursuant to Official Letter No. 2800/NHNN-TCKT dated April 15, 2025 of the State Bank of Vietnam (SBV) regarding the business plan and financial plan for 2025 of VietinBank;*

*Pursuant to Official Letter No. 6453/NHNN-TCKT dated July 25, 2025 of the SBV regarding the financial plan and assignment of targets for evaluation of the efficiency of the State capital investment in 2025 of VietinBank;*

*Pursuant to the Board of Directors' Resolution No. 347/NQ-HĐQT-NHCT-VPHĐQT1 dated September 03, 2025 on the approval and official announcement of business targets for 2025;*

*Pursuant to the financial statements for the fiscal year ended December 31, 2025 of VietinBank audited by PwC Vietnam Limited;*

*Pursuant to the Supervisory Board's report on the results of the appraisal of the consolidated financial statements for the fiscal year ended December 31, 2025 of VietinBank;*

The Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade respectfully submits to the General Meeting of Shareholders:

In alignment with the directions of the Government and the State Bank of Vietnam, VietinBank continues to affirm and fully leverage its role as a key commercial bank and a pillar of the Vietnamese economy to make positive contributions to the country's socio-economic development. The year 2025 marks a breakthrough in the implementation of the challenging medium-term business plan for the 2024–2026 period, during which VietinBank has achieved positive results. The Bank's key financial indicators achieved in 2025 are as follows:

Unit: VND billion/%

No.	Indicator	2025 Performance	2024 Performance	+/- compared to 2024	+/- % compared to 2024	2025 Plan
1	Total Assets	2,767,699	2,385,388	+382,311	+16.0%	To grow by 8-10%
2	Credit Exposure	1,994,686	1,725,877	+268,809	+15.6%	To follow the SBV-approved credit growth limits and SBV's credit policy orientation in each period.
3	Mobilized Funds	1,967,762	1,757,995	+209,768	+11.9%	To grow in line with credit growth, in alignment with the SBV-required prudence ratios
4	NPL ratio (Circular 31)	1%	1.1%	-	-	< 1.8%
5	Separate Profit before Tax	41,146	30,361	+10,785	+35.5%	VND 32,500 billion
6	Consolidated Profit before Tax	43,444	31,764	+11,680	+36.8%	

(Source: Audited consolidated and separate financial statements (FS) for 2024, 2025, VietinBank has disclosed the audited FS for 2025 on its IR website at <https://investor.vietinbank.vn/vi/periodicreports.aspx>, and disclosed to the State Securities Commission and stock exchanges in Vietnam on March 31, 2026).

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

- Approval of 2025 audited financial statements, prepared in accordance with Vietnamese Accounting Standards and the Accounting Regime applicable to Vietnamese credit institutions as of December 31, 2025, and for the period from January 1, 2025 to December 31, 2025.
- Authorizing the Board of Directors of VietinBank to adjust the figures in 2025 audited financial statements as required by competent State authorities (if any).

Respectfully submitted for approval by the General Meeting of Shareholders.

ON BEHALF OF THE BOARD OF DIRECTORS  
CHAIRMAN



Tran Minh Binh