

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

No: ~~876~~ /HDQT-NHCT-VPHDQT1

*Re: Disclosure of BoDs' Resolution regarding the approval and official announcement of VietinBank's 2025 business plan targets.*

**THE SOCIALIST REPUBLIC OF VIETNAM**  
**Independence - Freedom - Happiness**

Hanoi, ~~3<sup>rd</sup>~~ September 2025

**EXTRAORDINARY INFORMATION DISCLOSURE**

**Respectfully to:**

- **The State Securities Commission;**
- **Vietnam Stock Exchange;**
- **Ho Chi Minh Stock Exchange;**
- **Ha Noi Stock Exchange.**

**1. Company name: Viet Nam Joint Stock Commercial Bank for Industry & Trade**

- Securities code: CTG.
- Head office: 108 Tran Hung Dao, Hoan Kiem District, Ha Noi.
- Telephone: +84 24.39421030
- Email: investor@vietinbank.vn

**2. Content of information disclosure:**

Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) discloses Resolution of the Board of Directors No. ~~347~~/NQ-HDQT-NHCT-VPHDQT1 dated **3 / 9 / 2025** regarding the approval and official announcement of VietinBank's 2025 business plan targets.

**3.** The information is announced on electronic website of VietinBank on **3 / 9 / 2025** at <https://investor.vietinbank.vn/Filings.aspx>.

We hereby commit that the disclosed information above is true and entirely responsible for the contents of published information.

**Recipients:**

- As above;
- Archive in VP, VPHDQT1.

**Attachments:**

- Resolution No. ~~347~~/NQ-HDQT-NHCT-VPHDQT1 dated **3 / 9 / 2025**.

**LEGAL REPRESENTATIVE**  
**CHAIRMAN OF THE BODs**



**Tran Minh Binh**

**RESOLUTION**  
**BOARD OF DIRECTORS OF VIETNAM JOINT STOCK**  
**COMMERCIAL BANK FOR INDUSTRY AND TRADE**

*Approval and official announcement of VietinBank's 2025 business plan targets*

**BOARD OF DIRECTORS OF VIETNAM JOINT STOCK**  
**COMMERCIAL BANK FOR INDUSTRY AND TRADE**

*Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024;  
Pursuant to the Charter on Organization and Operation of Vietnam Joint Stock  
Commercial Bank for Industry and Trade (VietinBank);*

*Pursuant to the Regulation on Organization and Operation of the Board of  
Directors of VietinBank;*

*Pursuant to the Resolution of 2025 General Meeting of Shareholders of VietinBank  
No.29/NQ-DHDCD dated 18/04/2025;*

*Pursuant to Official Dispatch No. 2800/NHNN-TCKT dated 15/04/2025 of the  
State Bank of Vietnam (SBV) on the business plan and financial plan in 2025 of  
VietinBank;*

*Pursuant to Official Dispatch No.6453/NHNN-TCKT dated 25/07/2025 of the SBV  
on the financial plan and assignment of targets to evaluate the effectiveness of State  
capital investment in 2025 of VietinBank;*

*Pursuant to the voting Minutes of VietinBank Board of Directors' Decision No.:  
~~296~~/BBKP-HDQT-NHCT-2025 dated 3 / 9 /2025 on the approval of the business  
plan and financial plan in 2025 of VietinBank;*

*According to proposal of General Director of VietinBank dated 22 / 8 /2025 on  
the approval and announcement of 2025's financial targets.*

**DECIDED:**

**Article 1: Approve and officially announce VietinBank's 2025 business plan targets as follows:**

- Total assets: Growth rate of 8% - 10%;
- Credit exposure: Follow the credit growth limit approved by the SBV and in line with the credit management policy of the SBV from time to time;
- Funds mobilization: Growth rate in relevance with credit growth rates, consistent with the SBV's prudent ratios;
- NPL/Credit exposure ratio according to Circular 31: < 1.8%;
- Separate profit before tax: VND 32,500 billion;
- Operational prudent ratios: In compliance with the SBV's regulations.



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## Article 2: Execution provisions

1. This Resolution takes effect from signing date;

2. The members of the Board of Directors, members of the Board of Management; Competent authorities; Head of operational divisions; Head of departments, centers and units at the Head Office; Branches and affiliated units and individuals in VietinBank system shall be responsible for the implementation of this Resolution.

Recipients:

- As per Artical 2;
- Chief of Supervisory Board;
- Head of BoDs' Office;
- Director of Finance Division;
- Planning and Financial Management Department;
- Archive: VP, VPHDQT1.

ON BEHALF OF THE BODs  
CHAIRMAN



Tran Minh Binh

