

**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, 3rd 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.



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 Article 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

