

No: 338/HĐQT-NHCT-VPHDQT1

Re: Disclosure of VietinBank's 2025 AGM's
Minutes and Resolution

Hanoi, April 18, 2025

PERIODIC INFORMATION DISCLOSURE

Respectfully to:

- The State Securities Commission;
- Viet Nam 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:

VietinBank disclose 2025 AGM's Minutes and Resolution.

Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) discloses the Minutes, Resolutions and materials of 2025 Annual General Meeting of Shareholders of VietinBank (*Details in the attached file*).

3. The information is announced on the electronic website of VietinBank on 18/4/2025 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.

Attachment:

- 2025 AGM's Minutes;
- 2025 AGM's Resolution No.29/NQ-DHDCD;
- 2025 AGM's materials.

**LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs**



Tran Minh Binh

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Business Registration Certification No. 0100111948
granted for the 13th time on 8th January 2024
Website: <https://investor.vietinbank.vn>

Hanoi, 18th April, 2025

MINUTES
2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
VIETNAM JOINT STOCK COMMERCIAL BANK
FOR INDUSTRY AND TRADE

Today, at 8:00 a.m. on April 18, 2025, at the School of Human Resources Training and Development of VietinBank, An Trai Hamlet, Van Canh Commune, Hoai Duc District, Hanoi, the 2025 Annual General Meeting of Shareholders of VietinBank was held ("the AGM").

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

I. Participants

- Shareholders, shareholders' representatives, persons authorized by shareholders (hereinafter referred to as "delegate"): 140 delegates, who represented for 245 shareholders, holding ownership of 4,847,839,623 shares and accounting for 90.27648180% of the total voting shares of VietinBank.
- Invited guest delegates:
 - + Ms. Tran Thu Huyen, Standing Committee Member - Director of the Organization and Personnel Department, State Bank of Vietnam;
 - + Mr. Dang Tran Thuy, Deputy Director of the IIA Area Department, Central Inspection Commission;
 - + Mr. Tran Anh Tuan, Deputy Director of Department V, Central Internal Affairs Committee;
 - + Mr. Nguyen Tien Dung, Deputy General Director of Vietnam Stock Exchange;
 - + Mr. Do Van Tam, Deputy General Director of Hanoi Stock Exchange.
 - + Mr. Nguyen Quốc Huy, Deputy Director of State Bank Region 1.
- 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, BoD member cum General Director Nguyen Tran Manh Trung, BoD member Tran Van Tan, BoD member Le Thanh Tung, BoD member Nguyen The Huan, BoD member Pham Thi Thanh Hoai, Member of BoD Nguyen Duc Thanh, BoD member Nguyen Viet Dung, Independent BoD member Cat Quang Duong, BoD member cum Deputy General Director Koji Iriguchi, BoD member Takeo Shimotsu;
- + SB: Chief of SB Le Anh Ha, SB member Nguyen Thi Anh Thu, SB member Pham Thi Thom;
- + BoM: Deputy General Director Do Thanh Son, Deputy General Director Le Nhu Hoa, Deputy General Director Tran Cong Quynh Lan, Deputy General Director Le Duy Hai, Chief accountant 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 AGM listened to Ms. Le Anh Ha – Chief of SB, 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: 50,894 shareholders, representing for 5,369,991,748 voting shares of VietinBank.
- As at 07h55' on April 18, 2025, the total number of shareholders attended at the meeting was 64, who represented for 99 shareholders, holding ownership of 4,590,185,200 shares and accounting for 85.47844048% of the total voting shares of VietinBank. In which:
 - + The number of shareholders, directly attending representatives of shareholders was 47, owning 4,583,019,562 shares, accounting for 85.34500195% of the total voting shares of VietinBank.
 - + The number of authorized shareholders was 52, owning 7,165,638 shares, accounting for 0.13343853% of the total voting shares of VietinBank.
- Shareholders attending the AGM 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 AGM 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 dated 17th June 2020; the Charter on Organization and Operation of VietinBank, the 2025 AGM 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 AGM

The AGM listened to Ms. Pham Thi Luyen – Deputy Director in charge of Secretariat to the BoD & Investor Relations Department presenting guidance on voting and election at the AGM.

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

In order to conduct the AGM and run the election and vote counting process, the AGM elected the Panel of Chairpersons and Vote Counting Committee. After listening to the tentative personnel list introduced by the Organization Board, the AGM 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. Nguyen Tran Manh Trung – BoD member cum General Director, Member;
3. Mr. Tran Van Tan - BoD member, Member;
4. Mr. Le Thanh Tung - BoD member, Member;
5. Mr. Nguyen The Huan - BoD member, Member;

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

- Total number of votes issued: 108, corresponding to 4,626,024,804 shares, accounting for 86.14584568% 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: 108, corresponding to 4,626,024,804 shares, accounting for 86.14584568% of voting shares of VietinBank. In which:
 - + The number of “valid” votes: 108 corresponding to 4,626,024,804 shares, accounting for 100% of shares attending.
 - ✓ The number of “approve” votes: 108, corresponding to 4,626,024,804 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, on behalf of the AGM designated the Secretariat of the AGM to record the agenda and the course of the AGM and compose the draft of the Minutes and Resolution of the AGM. The Secretariat was comprised of the following members:

1. Mr. Tran Minh Duc – Chief of BoD’s Office, Head of the Secretariat;
2. Ms. Pham Thi Luyen – Deputy Director in charge of Secretariat to the BoD &

Investor Relations Department, Deputy Head of the Secretariat;

3. Ms. Nguyen Thu Ha – Board of Secretariat to the BoD & Investor Relations, Member;

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

1. Ms. Le Anh Ha – Chief of SB, Head of Vote Counting Committee;
2. Mr. Vuong Huy Dong – Deputy Director of Secretariat to the BoD & Investor Relations Department, Deputy Head of Vote Counting Committee;
3. Ms. Ngo Thi Thu Ngan – Board of the Secretariat to the BoD & Investor Relations Department, Member;

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

- Total number of votes issued: 110, corresponding to 4,626,026,005 shares, accounting for 86.14586804% 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: 110, corresponding to 4,626,026,005 shares, accounting for 86.14586804% of voting shares of VietinBank. In which:
 - + The number of “valid” votes: 110 corresponding to 4,626,026,005 shares, accounting for 100% of shares attending.
 - ✓ The number of “approve” votes: 110, corresponding to 4,626,026,005 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 draft Regulation and Agenda of 2025 AGM

Next, the Panel of Chairpersons announced the draft Regulation and Agenda of 2025 AGM and the AGM voted for approval.

Voting results for the approval of draft Regulation: 100% of shareholders voted through the Regulation of 2025 AGM. Specifically:

- Total number of votes issued: 135, corresponding to 4,656,131,294 shares, accounting for 86.70648881% 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: 135, corresponding to 4,656,131,294 shares, accounting for 86.70648881% of voting shares of VietinBank. In which:
 - + The number of “valid” votes: 135 corresponding to 4,656,131,294 shares,

accounting for 100% of shares attending.

- ✓ The number of “approve” votes: 135, corresponding to 4,656,131,294 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.

Voting results for the approval of draft Agenda: 100% of shareholders voted through the Agenda of 2025 AGM. Specifically:

- Total number of votes issued: 141, corresponding to 4,656,353,275 shares, accounting for 86.71062254% 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: 141, corresponding to 4,656,353,275 shares, accounting for 86.71062254% of voting shares of VietinBank. In which:
 - + The number of “valid” votes: 141 corresponding to 4,656,353,275 shares, accounting for 100% of shares attending.
 - ✓ The number of “approve” votes: 141, corresponding to 4,656,353,275 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 AGM

1. Reports of the BoD, BoM and SB

The AGM listened to members of the Panel of Chairpersons and Head of the SB presenting Reports:

- Mr. Tran Minh Binh, Chairman of the Panel of Chairpersons presented the Report of the BoD summarizing the activities in 2024 and development orientation in 2025;
- Mr. Nguyen Tran Manh Trung, Member of the Panel of Chairpersons presented the Report of the BoM on business results in 2024, orientation and plan in 2025.
- Ms. Le Anh Ha, Chief of the SB of VietinBank presented the Report of the SB on summarizing the activities in 2024 and operational orientation in 2025.

2. Written proposals submitted to the AGM

- Mr. Tran Van Tan, Member of the Panel of Chairpersons presented: *(i)* the Proposal for approval of 2024 audited financial statements (FS); *(ii)* the Proposal for approval

of the selection of an independent auditing company for the FS and the provision of assurance services on the operation of the internal control system in the preparation and presentation of VietinBank FS in 2026;

- Mr. Le Thanh Tung, Member of the Panel of Chairpersons presented the Proposal for approval of 2024 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 2025;
- Mr. Le Thanh Tung, Member of the Panel of Chairpersons presented the Proposal for approval of the listing of VietinBank's public offering bonds issued in 2025 on Hanoi Stock Exchange (HNX) after the completion of bond offerings;
- Mr. Nguyen Tran Manh Trung, Member of the Panel of Chairpersons presented: (i) the Proposal for approval of the plan to increase charter capital through issuing shares to pay dividends from remaining profits in 2021, 2022 and the period 2009-2016; (ii) the Proposal for approval of the expected remedial plan in case of early intervention.
- Mr. Tran Minh Binh, Chairman of the Panel of Chairpersons presented: (i) the Proposal on the dismissal and additional election of BoD member for term 2024 – 2029; (ii) the Proposal for additional election of SB members for term 2024 – 2029.

3. Draft regulations on the additional election of VietinBank's BoD and SB

- Mr. Nguyen The Huan, Member of the Panel of Chairpersons presented the Draft of Regulations on the additional election of VietinBank's BoD member for term 2024 – 2029 and the AGM voted for approval.

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

- Total number of votes issued: 169, corresponding to 4,846,535,586 shares, accounting for 90.25219802% 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: 169, corresponding to 4,846,535,586 shares, accounting for 90.25219802% of voting shares of VietinBank. In which:
 - + The number of "valid" votes: 169 corresponding to 4,846,535,586 shares, accounting for 100% of shares attending.
 - ✓ The number of "approve" votes: 169, corresponding to 4,846,535,586 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

Regulation on the additional election of VietinBank's SB members for term 2024 - 2029 and the AGM voted for approval.

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

- Total number of votes issued: 169, corresponding to 4,846,535,586 shares, accounting for 90.25219802% 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: 169, corresponding to 4,846,535,586 shares, accounting for 90.25219802% of voting shares of VietinBank. In which:
 - + The number of “valid” votes: 169 corresponding to 4,846,535,586 shares, accounting for 100% of shares attending.
 - ✓ The number of “approve” votes: 169, corresponding to 4,846,535,586 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 AGM discussed the content of Reports and Proposals submitted to the AGM, with focuses on contents such as foreign and domestic economical outlook, business plan in 2025, NIM prospect, non-interest income prospects, credit growth and measures to control asset quality, currency exchange and interest rate movements, etc.

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

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

The AGM listened to Ms. Le Anh Ha – Chief of SB, 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: 169, corresponding to 4,846,535,586 shares, accounting for 90.25219802% of voting shares of VietinBank.
- + Total number of non-voting votes: 65, corresponding 10,684,735 shares, accounting for 0.19897116% of voting shares of VietinBank.
- + Total number of votes received: 104, corresponding to 4,835,850,851 shares, accounting for 90.05322686% 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 in 2024 and development orientation in 2025; Report of the BoM on business results in 2024 and orientation and plan in 2025; Report of the SB on operational results in 2024 and operational orientation in 2025 with some major contents and indicators as follows:

- **Business results in 2024:**

- + Total assets reached 2,385,388 VND, Bn;
- + Credit balance reached 1,725,877 VND, Bn;
- + Fund mobilization reached 1,757,995 VND, Bn;
- + NPL/ Credit balance according to Circular 31: 1.1%.
- + Separate PBT reached 30,361 VND, Bn;
- + Consolidated PBT reached 31,764 VND, Bn.

- **Expected key financial targets in 2025:**

- + Total assets: Increase ~8%-10%/year;
- + Credit balance: According to the credit growth limit approved by the SBV and the credit management policy orientation of the SBV in each period.;
- + Fund mobilization: Growth in line with credit growth rate, ensuring liquidity safety indicators;
- + NPL/ Credit balance: < 1.8%;
- + Separate PBT: As approved by the competent State agency (*VietinBank continues to strongly improve business efficiency, performing well the role of a key, pillar and leading bank of the economy*);
- + Dividends: Dividend payout ratio and dividend payment structure (*cash, stocks*) are implemented according to the approval of the competent State agency and comply with the provisions of law;
- + Capital adequacy ratio: in compliance with SBV's regulations.

The AGM authorized and assigned VietinBank 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 disclose the information in accordance with the regulations.

Voting results:

- **Report of the BoD on activities in 2024 and development orientation in 2025**

- + The number of "valid" votes: 104, corresponding to 4,835,850,851 shares, accounting for 99.77953871% of shares attending.
 - ✓ The number of "approve" votes: 103, corresponding to 4,835,850,842 shares, accounting for 99.77953852% of shares attending.
 - ✓ The number of "disapprove" votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.

- ✓ The number of “abstain” votes: 1, corresponding to 9 shares, accounting for 0.00000019%.
 - + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
- **Report of the BoM on business results in 2024 and orientation and plan in 2025**
 - + The number of “valid” votes: 104, corresponding to 4,835,850,851 shares, accounting for 99.77953871% of shares attending.
 - ✓ The number of “approve” votes: 103, corresponding to 4,835,850,842 shares, accounting for 99.77953852% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of “abstain” votes: 1, corresponding to 9 shares, accounting for 0.00000019%.
 - + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
- **Report of the SB on operational results in 2024 and operational orientation in 2025**
 - + The number of “valid” votes: 104, corresponding to 4,835,850,851 shares, accounting for 99.77953871% of shares attending.
 - ✓ The number of “approve” votes: 103, corresponding to 4,835,850,842 shares, accounting for 99.77953852% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of “abstain” votes: 1, corresponding to 9 shares, accounting for 0.00000019%.
 - + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
- b. To approve the selection 2024 audited FS of VietinBank prepared in accordance with Vietnamese accounting standards and Vietnamese accounting system for credit institutions as at 31/12/2024 and for the period ranging from 01/01/2024 to 31/12/2024 with the following key financial figures:
 - + Total assets: 2,385,388 VND, billion;
 - + Credit balance: 1,725,877 VND, billion;
 - + Fund mobilization: 1,757,995 VND, billion;
 - + NPL/Credit balance ratio as per Circular 31: 1.1%;
 - + Separated PBT: 30,361 VND, billion;
 - + Consolidated profit before tax: 31,764 VND, billion.

The AGM authorized VietinBank BoD to adjust the figures of the 2024 audited FS according to the requirements of the State competent authorities (*if any*).

Voting results:

- + The number of “valid” votes: 104, corresponding to 4,835,850,851 shares, accounting for 99.77953871% of shares attending.
 - ✓ The number of “approve” votes: 102, corresponding to 4,835,588,942 shares, accounting for 99.77413466% of shares attending.
 - ✓ The number of “disapprove” votes: 1, corresponding to 261,900 shares, accounting for 0.00540386% of shares attending.
 - ✓ The number of “abstain” votes: 1, corresponding to 9 shares, accounting for 0.00000019%.
 - + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
- c. To approve the selection of an independent audit firm to audit the FS and provide assurance services for the operation of the internal control system in preparing and presenting VietinBank FS in 2026.

To approve the authorization for the VietinBank BoD to decide on the selection of an independent auditing company that meets the conditions specified in Circular 51/2024/TT-NHNN and is on the list of auditing organizations approved by the State Securities Commission to conduct audits for public interest entities in the securities sector in 2025 (*according to the list attached to the Proposal for the AGM on "selection of an independent auditing company to audit the FS and provide assurance services for the operation of the internal control system in preparing and presenting VietinBank FS in 2026"*) and updated to the time of selection to review the semi-annual FS, audit the FS and provide assurance services for the operation of the internal control system in preparing and presenting VietinBank FS in 2026.

Voting results:

- + The number of “valid” votes: 104, corresponding to 4,835,850,851 shares, accounting for 99.77953871% of shares attending.
 - ✓ The number of “approve” votes: 95, corresponding to 4,830,931,729 shares, accounting for 99.67804101% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of “abstain” votes: 9, corresponding to 4,919,122 shares, accounting for 0.10149770%.
 - + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
- d. To approve the profit distribution plan in 2024 of VietinBank which VietinBank is submitting to competent State Authority for approval with the following:
- + Separated profit after tax in 2024: 24,259,028 VND, million;
 - + Adjustments by changing in previous year’s profit: 258,190 VND, million;
 - + Distributed profit: 24,000,838 VND, million;
 - + Appropriation to Chartered Capital Supplementary Reserve (10%): 2,400,084 VND, million;
 - + Appropriation to Financial Reserve (10%): 2,400,084 VND, million;
 - + Appropriation to Development Investment Fund (2%): 480,017 VND, million;

- + Appropriation to Bonus and Welfare Fund: 3,123,867 VND, million;
- + Remaining profit after compulsory funds and Bonus and Welfare Fund appropriations: 15,596,786 VND, million;
- + Stock dividend: according to the approval of the competent State Authority: 15,596,786 VND, million.

The AGM authorizes VietinBank BoD to: (i) Decide and implement the official 2024 profit distribution plan according to the approval of the competent State Agency; (ii) Decide the amounts of appropriations of funds in 2025 from the separate profit after tax of 2024 ensuring not to exceed the maximum provision according to current regulations; (iii) Decide on the use of the annual Managers' bonus fund for the purposes permitted by law.

Voting results:

- + The number of "valid" votes: 104, corresponding to 4,835,850,851 shares, accounting for 99.77953871% of shares attending.
 - ✓ The number of "approve" votes: 103, corresponding to 4,835,850,842 shares, accounting for 99.77953852% of shares attending.
 - ✓ The number of "disapprove" votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of "abstain" votes: 1, corresponding to 9 shares, accounting for 0.00000019%.
 - + The number of "invalid" votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
- e. To approve the remuneration amount in 2025 for the BoD and the SB

To approve the remuneration amount in 2025 for the BoD and the SB up to 0.25% of 2025 profit after tax of VietinBank.

Voting results:

- + The number of "valid" votes: 104, corresponding to 4,835,850,851 shares, accounting for 99.77953871% of shares attending.
 - ✓ The number of "approve" votes: 101, corresponding to 4,835,838,759 shares, accounting for 99.77928921% of shares attending.
 - ✓ The number of "disapprove" votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of "abstain" votes: 3, corresponding to 12,092 shares, accounting for 0.00024950%.
 - + The number of "invalid" votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
- f. To approve the listing of VietinBank's public offering bonds issued in 2025 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 2025 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 BoD to decide and direct the implementation of procedures related to the listing of VietinBank's public offering bonds issued in 2025 on HNX in accordance with the provisions of Law.

Voting results:

- + The number of "valid" votes: 104, corresponding to 4,835,850,851 shares, accounting for 99.77953871% of shares attending.
 - ✓ The number of "approve" votes: 103, corresponding to 4,835,850,842 shares, accounting for 99.77953852% of shares attending.
 - ✓ The number of "disapprove" votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of "abstain" votes: 1, corresponding to 9 shares, accounting for 0.00000019%.
 - + The number of "invalid" votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
- g. To approve the Plan to increase charter capital through issuing shares to pay dividends from remaining profits in 2021, 2022 and the period 2009-2016 that VietinBank is submitting to the competent State agency as follows:

- + **Plan to increase charter capital through issuing shares to pay dividends from remaining profits in 2021, 2022 and the period 2009-2016 of VietinBank:**

➤ **Charter capital increase:**

- ✓ Current charter capital: 53,699,917,480,000 VND.
- ✓ Expected charter capital to increase by issuing shares to pay dividends: 23,971,052,460,000 VND.
- ✓ Expected charter capital after successfully issuing all shares to pay dividends: 77,670,969,940,000 VND (*up 44.64% vs pre-issuance*).

➤ **Plan to issue shares to pay dividends:**

- ✓ Type of securities issued: Common shares.
- ✓ Face value: 10,000 VND/share (*Ten thousand dong/share*).
- ✓ Number of shares outstanding: 5,369,991,748 shares.
- ✓ Number of treasury shares: 0 shares.
- ✓ Quantity, total value, issuance ratio:
 - Maximum expected number of shares to be issued: 2,397,105,246 shares.
 - Total expected issuance value at par value: 23,971,052,460,000 VND.
 - Expected issuance ratio: 44.64% expected number of outstanding shares.

(Number of shares issued, total issuance value at par value, specific issuance ratio shall be implemented according to approval of competent State agencies.).

- ✓ **Receivers of stock dividends:** The existing shareholders in VietinBank's list of shareholders as at the time of closing the list of shareholders

receiving stocks dividends under the capital increase plan approved by the AGM and in compliance with current legal provisions.

- ✓ **Sources of funds for execution:** from remaining profits in 2021, 2022 and the period 2009-2016.
- ✓ **Issue date:** The AGM authorizes the BoD to make decision on the issue date after getting the approval by competent authorities for the issue plan.
- ✓ **Completion date:** The time to complete the charter capital increase is in accordance with the permit/approval by the competent authorities.
- ✓ **Solution for dealing with fractional shares:** Number of shares issued to pay dividend to shareholders will be rounded down to unit digit, any decimal fraction will be removed. For example, a shareholder who holds 100 shares at the time of closing the list of existing shareholders will receive a stock dividend of 44 shares.

- **Registration of additional securities, listing additional securities and making securities available for trading:** Additional shares will be registered on Vietnam Securities Depository and Clearing Corporation's system; made additional listing at Ho Chi Minh City Stock Exchange in compliance with current provisions of laws.
- **Other contents:** as mentioned in the Plan to increase capital through the issuance of shares to pay dividend from remaining profits in 2021, 2022 and the period 2009-2016 of VietinBank.

+ **AGM:**

- Approve *"the Plan to increase charter capital through issuing shares to pay dividends from remaining profits in 2021, 2022 and the period 2009-2016"* that VietinBank is submitting to the competent State agency.
- Approve the amendment of the Charter on Organization and Operation of VietinBank in accordance with the increased charter capital and increased number of shares.
- Approve the registration of stocks depository, additional listing of stocks and making additional stocks available for trading.
- Authorize and assign the BoD to:
 - ✓ Decide or adjust *"the Plan to increase charter capital through issuing shares to pay dividends from remaining profits in 2021, 2022 and the period 2009-2016"* based on the approval by the competent State authorities.
 - ✓ Approve the amendment and promulgation of the Charter on organization and operation of VietinBank in accordance with the increased charter capital and increased number of shares.
 - ✓ Decide and approve the necessary contents to implement the procedures for: charter capital increase, issue of stock dividend, amendment to the License for establishment and operation and related contents, depository registration, registration of additional shares for trading, listing of additional shares, and other procedures as provided by Laws.
 - ✓ Decide other issues related to the charter capital increase of VietinBank.

Voting results:

- + The number of “valid” votes: 104, corresponding to 4,835,850,851 shares, accounting for 99.77953871% of shares attending.
 - ✓ The number of “approve” votes: 103, corresponding to 4,835,850,842 shares, accounting for 99.77953852% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of “abstain” votes: 1, corresponding to 9 shares, accounting for 0.00000019%.
- + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.

h. To approve the content of the proposed remedial plan in case of early intervention

- + To approve the content of proposed remedial plan in case of early intervention (*attached to the Proposal for approval of the proposed remedial plan in case of early intervention*).
- + The AGM authorizes VietinBank BoD to:
 - ✓ Make decisions on any updates or revisions the proposed remedial plan in case of early intervention (at the request of the competent State agency and the actual business operations of VietinBank *(if any)* or every two years according to Clause 5, Article 143 of 2024 Law on Credit Institutions) and to disclose information in due course.
 - ✓ Make decisions on the implementation of remedial actions in case of an early intervention in accordance with applicable laws and VietinBank’s internal rules.

Voting results:

- + The number of “valid” votes: 102, corresponding to 4,835,689,830 shares, accounting for 99.77621631% of shares attending.
 - ✓ The number of “approve” votes: 78, corresponding to 4,756,241,703 shares, accounting for 98.13693965% of shares attending.
 - ✓ The number of “disapprove” votes: 16, corresponding to 46,828,058 shares, accounting for 0.96621715% of shares attending.
 - ✓ The number of “abstain” votes: 8, corresponding to 32,620,069 shares, accounting for 0.67305952%.
- + The number of “invalid” votes: 2, corresponding to 161,021 shares, accounting for 0.00332239% of shares attending.

i. To approve the Proposal for dismissal and additional election of VietinBank BoD members of VietinBank for term 2024 - 2029.

- + Approve the dismissal of Mr. Nguyen Duc Thanh from the position of VietinBank BoD member for term 2024 - 2029 to hold the position as VietinBank Deputy General Director.
- + Approve the number of members additionally elected to the VietinBank BoD for term 2024 – 2029: 01 member
- + Approve the list of candidates for additional election to the VietinBank BoD for term 2024 – 2029, namely Mr. Nguyen Van Anh.

Voting results:

- + The number of “valid” votes: 103, corresponding to 4,835,689,851 shares, accounting for 99.77621675% of shares attending.
 - ✓ The number of “approve” votes: 81, corresponding to 4,759,122,181 shares, accounting for 98.19637340% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of “abstain” votes: 22, corresponding to 76,567,670 shares, accounting for 1.57984335%.
 - + The number of “invalid” votes: 1, corresponding to 161,000 shares, accounting for 0.00332196% of shares attending.
- j. To approve the Proposal for additional election of VietinBank SB members for term 2024 - 2029
- + Approve the number of members additionally elected to the VietinBank SB for term 2024 – 2029: 04 members.
 - + Approve the list of candidates for additional election to the VietinBank SB for term 2024 – 2029 as follows:
 - ✓ Mr. Dao Xuan Tuyen (Mr. Dao Xuan Tuyen exercises the rights and obligations of a member of the Supervisory Board of VietinBank for term 2024-2029 after receiving a policy approval document from the Government Party Committee and a Decision from the Standing Committee of VietinBank Party Committee to cease the assignment of Standing Deputy Head of the Inspection Committee of the Party Committee of VietinBank)
 - ✓ Mr. Nguyen Hai Dang
 - ✓ Ms. Mai Huong Thao (since 01/07/2025)
 - ✓ Ms. Pham Thi Thu Huyen

Voting results:

- + The number of “valid” votes: 104, corresponding to 4,835,850,851 shares, accounting for 99.77953871% of shares attending.
 - ✓ The number of “approve” votes: 82, corresponding to 4,759,283,181 shares, accounting for 98.19969536% of shares attending.
 - ✓ The number of “disapprove” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
 - ✓ The number of “abstain” votes: 22, corresponding to 76,567,670 shares, accounting for 1.57984335%.
 - + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.
6. ***Result of approval for the dismissal of Mr. Nguyen Duc Thanh from the position of VietinBank BoD member for term 2024 - 2029 to hold the position as VietinBank Deputy General Director.***

Voting results:

- Total number of votes issued: 169, corresponding to 4,846,535,586 shares, accounting for 90.25219802% of voting shares of VietinBank.
- Total number of non-voting votes: 67, corresponding 31,584,972 shares, accounting for 0.58817543% of voting shares of VietinBank.

- Total number of votes received: 102, corresponding to 4,814,950,614 shares, accounting for 89.66402259% of voting shares of VietinBank.
- + The number of “valid” votes: 102, corresponding to 4,814,950,614 shares, accounting for 99.34829795% of shares attending. In which:
 - ✓ The number of “approve” votes: 80, corresponding to 4,760,391,883 shares, accounting for 98.22257154% of shares attending.
 - ✓ The number of “disapprove” votes: 17, corresponding to 26,339,928 shares, accounting for 0.54347951% of shares attending.
 - ✓ The number of “abstain” votes: 5, corresponding to 28,218,803 shares, accounting for 0.58224690% of shares attending.
- + The number of “invalid” votes: 0, corresponding to 0 shares, accounting for 0% of shares attending.

7. Result of additional election of VietinBank BoD members for term 2024 – 2029

The GSM listened to Ms. Le Anh Ha, Chief of SB, Head of Vote Counting Committee announce the vote counting minutes of additional election of VietinBank BoD members for term 2024 – 2029. Accordingly, Mr. Nguyen Van Anh is elected to the VietinBank BoD for term 2024 – 2029 with the vote counting result as below:

- The total number of votes issued: 169, corresponding to: 4,846,535,586 shares, accounting for 90.25219802% of voting shares of VietinBank.
- The total number of non-voting votes: 68, corresponding to: 31,584,973 shares, accounting for 0.58817545% voting shares of VietinBank.
- The total number of votes received: 101, corresponding to: 4,814,950,613cp, accounting for 89.66402257% of voting shares of VietinBank. In which:
 - + The number of “valid” votes: 94, corresponding to 4,778,154,591 shares, accounting for 98.58907474% of shares attending.

No	Full name	Number of voting shares	Percentage
1	Mr. Nguyen Van Anh	4,745,809,823 shares	97.92169559%

- + The number of “invalid” votes: 7, corresponding to 36,796,022 shares, accounting for: 0.75922319% of shares attending.

8. Result of additional election of VietinBank SB members for term 2024 – 2029

The GSM listened to Ms. Le Anh Ha, Chief of SB, Head of Vote Counting Committee announce the vote counting minutes of additional election of VietinBank SB members for term 2024 – 2029. Accordingly, the following persons were elected to the VietinBank SB for term 2024 – 2029 with the vote counting result as below:

- The total number of votes issued: 169, corresponding to: 4,846,535,586 shares, accounting for 90.25219802% of voting shares of VietinBank.
- The total number of non-voting votes: 70, corresponding to: 36,285,383 shares, accounting for 0.67570649% of voting shares of VietinBank.
- The total number of votes received: 99, corresponding to: 4,810,250,203 cp, accounting for 89.57649152% of voting shares of VietinBank. In which:

- + The number of “valid” votes: 93, corresponding to 4,771,314,424 shares, accounting for 98.44793955% of shares attending.

No	Full name	Number of voting shares	Percentage
1	Mr. Dao Xuan Tuyen	4,748,540,145 shares	97.97803113%
2	Mr. Nguyen Hai Dang	4,735,742,023 shares	97.71396370%
3	Ms. Mai Huong Thao	4,735,778,550 shares	97.71471737%
4	Ms. Pham Thi Thu Huyen	4,735,699,980 shares	97.71309621%

- + The number of “invalid” votes: 6, corresponding to 38,935,779 shares, accounting for: 0.80337343% of shares attending.

In which:

- ✓ Mr. Dao Xuan Tuyen exercises the rights and obligations of a member of the Supervisory Board of VietinBank for term 2024-2029 after receiving a policy approval document from the Government Party Committee and a Decision from the Standing Committee of VietinBank Party Committee to cease the assignment of Standing Deputy Head of the Inspection Committee of the Party Committee of VietinBank.
- ✓ Ms. Mai Huong Thao is member of the Supervisory Board of VietinBank for term 2024-2029 since 01/07/2025.

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

The Minutes were prepared at 1:00 p.m. on April 18, 2025. The Minutes were announced in front of the entire AGM and approved by the AGM.

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

- Total number of votes issued: 169, corresponding to 4,846,535,586 shares, accounting for 90.25219802% 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: 169, corresponding to 4,846,535,586 shares, accounting for 90.25219802% of voting shares of VietinBank. In which:
 - + The number of “valid” votes: 169 corresponding to 4,846,535,586 shares, accounting for 100% of shares attending.
 - ✓ The number of “approve” votes: 169, corresponding to 4,846,535,586 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.



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ON BEHALF OF
THE SECRETARIAT



Tran Minh Duc

ON BEHALF OF THE AGM
CHAIRMAN



Tran Minh Binh

Attachments:

- + Shareholder Eligibility Checking Report for the 2025 AGM;
- + Regulation of the 2025 AGM;
- + Reports of BoD, BoM, SB;
- + Proposal to the 2025 AGM;
- + Minutes on Vote Counting, Election.

**VIETNAM JOINT STOCK COMMERCIAL
BANK FOR INDUSTRY AND TRADE****SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness**

Address: 108 Tran Hung Dao, Hoan Kiem, 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, 18th April, 2025

No.: 29/NQ-ĐHĐCĐ

RESOLUTION
2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
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;

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 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 2025 Annual General Meeting of Shareholders (AGM) of VietinBank dated 18th April, 2025.

DECIDED:

Article 1. To approve the Report of the BoD on task performance in 2024 and development orientation in 2025; Report of the Board of Management on business performance in 2024, orientation and plan for 2025; Report of the SB on 2024 activities and orientation in 2025 with several basic contents and criteria as follows:

1. Business performance in 2024:

- Total assets: VND 2,385,388 billion;
- Credit exposure: VND 1,725,877 billion;
- Funds mobilized: VND 1,757,995 billion;
- NPL/Credit exposure ratio as per Circular 31: 1.1%;
- Separated profit before tax: VND 30,361 billion;
- Consolidated profit before tax: VND 31,764 billion,

2. Expected key financial targets in 2025:

- 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 AGM 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.

Article 2. To approve 2024 audited Financial statements (FS) of VietinBank prepared in accordance with Vietnamese accounting standards and Vietnamese accounting system for credit institutions as at 31/12/2024 and for the period ranging from 01/01/2024 to 31/12/2024 with the following key financial figures:

- Total assets: VND 2,385,388 billion;
- Credit exposure: VND 1,725,877 billion;
- Funds mobilized: VND 1,757,995 billion;
- NPL/Credit exposure ratio as per Circular 31: 1.1%;
- Separated profit before tax: VND 30,361 billion;
- Consolidated profit before tax: VND 31,764 billion,

The AGM authorized VietinBank's BoD to adjust the figures of the 2024 audited FS according to the requirements of the State competent authorities (*if any*).

Article 3: To approve the authorization for VietinBank's BoD to decide on the selection of an independent audit organization which meets the conditions specified in Circular 51/2024/TT-NHNN and is on the list of auditing organizations approved by the State Securities Commission to conduct audits for public interest entities in the securities sector in 2025 (*according to the list attached to the Proposal to the AGM on "the selection of an independent auditing company to audit the FS and provide assurance services for the operation of the internal control system in the preparation and presentation of the FS of VietinBank in 2026"*) and updated at the time of making the decision to select an independent audit organization to review the semi-annual FS, audit the FS and provide assurance services for the operation of the internal control system in the preparation and presentation of the FS of VietinBank in 2026

Article 4. To approve the profit distribution plan for 2024 which VietinBank is submitting to competent State Authority for approval with the following:

- Separate profit after tax in 2024: VND 24,259,028 million;
- Adjustments by changing in previous year's profit : VND 258,190 million;
- Distributed profit: VND 24,000,838 million;
- Appropriation to Chartered Capital Supplementary Reserve (10%): VND 2,400,084 million;
- Appropriation to Financial Reserve (10%): VND 2,400,084 million;
- Appropriation to Investment and Development Reserve (2%): VND 480,017 million;
- Appropriation to Bonus and Welfare Fund: VND 3,123,867 million;
- Remaining profit after compulsory funds appropriations and Bonus and Welfare Fund: VND 15,596,786 million;
- Stock dividend: according to the approval of the competent State Authority: VND 15,596,786 million,

The AGM authorizes VietinBank's BoD to: (i) Decide and implement the official 2024 profit distribution plan according to the approval of the competent State Agency; (ii) Decide the amounts of appropriations of funds in 2025 from the separate profit after tax of 2024 that does not exceed the

maximum amount according to applicable laws; *(iii)* Decide on the use of the annual Managers' bonus fund for the purposes permitted by law.

Article 5. To approve the remuneration amount for the BoD and the SB in 2025 up to 0.25% of 2025 profit after tax of VietinBank.

Article 6: To approve the listing of VietinBank's public offering bonds issued in 2025 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 2025 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 2025 on HNX in accordance with the provisions of Law.

Article 7: To approve the plan to increase charter capital through issuing shares to pay dividends from remaining profits in 2021, 2022 and the period 2009-2016 which was submitted and pending approval of the competent State agencies as below:

a) Plan to increase charter capital through issuing shares to pay dividends from remaining profits in 2021, 2022 and the period 2009-2016 of VietinBank:

- **Amount of incremental charter capital**
 - + Current charter capital: VND 53,699,917,480,000;
 - + Expected charter capital increase through issue of stock dividend: VND 23,971,052,460,000;
 - + Expected charter capital after successful issue of full amount of shares for dividend payout: VND 77,670,969,940,000 (*up 44.64% compared to pre-issuance*).
- **Details plan on issue of stock dividend:**
 - + Type of shares: Common shares.
 - + Par value: VND 10,000/share (Ten thousand dong per share).
 - + Current number of shares in circulation: 5,369,991,748 shares.
 - + Number of treasury shares: 0 shares.
 - + Volume, total value, ratio of issue:
 - Maximum number of shares to be issued: 2,397,105,246 shares.
 - Total value of issued shares at par value: VND 23,971,052,460,000.
 - Expected issue ratio: 44.64% of expected outstanding shares.

(The issue volume, total value of issued shares at par value, and specific issue ratio follow the approval of the competent State agency).

 - + **Issued to:** The existing shareholders in VietinBank's list of shareholders as at the time of closing the list of shareholders having right to stock dividends under the capital increase plan approved by the AGM and in compliance with current legal provisions.
 - + **Sources of fund:** from the remaining profits in 2021, 2022 and the period 2009-2016.
 - + **Issue date:** The AGM authorizes the BoD to make decision on the issue date after obtaining the approval by competent authorities of the issue plan.
 - + **Completion date:** The time to complete the charter capital increase is in accordance with the permit/approval by the competent authorities.
 - + **Solution for dealing with fractional shares:** The number of shares issued to pay dividend to shareholders will be rounded down to whole-number part, any decimal part will be removed.

For example, a shareholder who holds 100 shares at the time of closing the list of existing shareholders will receive a stock dividend of 44 shares.

- **Registration of additional securities, listing additional securities and making securities available for trading:** Additional shares will be registered on Vietnam Securities Depository and Clearing Corporation's system; made additional listing at Ho Chi Minh City Stock Exchange in compliance with current provisions of laws.
- **Other contents:** as mentioned in the Plan on charter capital increase through the issue of stock dividend from the remaining profits in 2021, 2022 and the period 2009-2016 of VietinBank.

b) The AGM:

- Approved *"the plan to increase charter capital through issuing shares to pay dividends from remaining profits in 2021, 2022 and the period 2009-2016 of VietinBank"* which was submitted and pending approval of the competent State agencies.
- Approved the amendment of the Charter on Organization and Operation of VietinBank in accordance with the increased charter capital and increased number of shares.
- Approved the registration of stocks depository, additional listing of stocks and making additional stocks available for trading.
- Authorized and assigned the BoD to:
 - + Decide, revise *"the plan to increase charter capital through issuing shares to pay dividends from remaining profits in 2021, 2022 and the period 2009-2016 of VietinBank"* based on the approval of the competent State agencies.
 - + Approve the amendment and promulgation of the Charter on organization and operation of VietinBank in accordance with the incremental charter capital and additional shares.
 - + Decide and approve the necessary contents to implement the procedures for: charter capital increase, issue of stock dividend, amendment to the License for establishment and operation and related contents, depository registration, registration of additional shares for trading, listing of additional shares, and other procedures as provided by Laws.
 - + Decide other issues related to the charter capital increase of VietinBank.

Article 8. To approve the content of proposed remedial measures in case of early intervention:

- To approve the content of proposed remedial plan in case of early intervention (*attached to the Proposal for approval of the proposed remedial plan in case of early intervention*).
- The AGM authorizes VietinBank BoD to:
 - + Make decisions on any updates or revisions the proposed remedial plan in case of early intervention (at the request of the competent State agency and the actual business operations of VietinBank *(if any)* or every two years according to Clause 5, Article 143 of 2024 Law on Credit Institutions) and to disclose information in due course.
 - + Make decisions on the implementation of remedial actions in case of an early intervention in accordance with applicable laws and VietinBank's internal rules.

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

Article 10. To approve the proposal for the additional election of VietinBank's SB members for term 2024 – 2029.

Article 11. To approve the dismissal of Mr. Nguyen Duc Thanh from the position of member of VietinBank BoD for term 2024 – 2029 to hold the position as VietinBank Deputy General Director.

Article 12. To approve the additional election of Mr. Nguyen Van Anh to the BoD of VietinBank for term 2024 – 2029.

Article 13: To approve the list of additional elected members to the Supervisory Board of VietinBank for term 2024 – 2029 as follows:

- Mr. Nguyen Hai Dang
- Mr. Dao Xuan Tuyen
- Ms. Mai Huong Thao
- Ms. Pham Thi Thu Huyen

In which:

- Mr. Dao Xuan Tuyen exercises the rights and obligations of a member of the Supervisory Board of VietinBank for term 2024-2029 after receiving a policy approval document from the Government Party Committee and a Decision from the Standing Committee of VietinBank Party Committee to cease the assignment of Standing Deputy Head of the Inspection Committee of the Party Committee of VietinBank.
- Ms. Mai Huong Thao is member of the Supervisory Board of VietinBank for term 2024-2029 since 01/07/2025.

Article 14. Execution clause

1. This resolution was approved in full by 2025 AGM and takes effect from 18th April, 2025.
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



Trần Minh Bình



*Address: 108 Tran Hung Dao, Hoan Kiem, Hanoi
Tel: 84.24.39421030; Business Registration Certificate
No. 0100111948 granted for the 13th time on 8/1/2024*

Hanoi, 18th April, 2025

**REPORT ON SHAREHOLDER ELIGIBILITY CHECKING
2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE**

- *Pursuant to the Law on Enterprises No.59/2020/QH14 dated June 17, 2020 and amendments and supplements;*
- *Pursuant to the Law on Credit Institutions No.32/2024/QH15 dated January 18, 2024;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and 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 Decision No. 040/QĐ-HDQT-NHCT-NS2 dated February 14, 2025 of VietinBank's Board of Directors (BoD) on the establishment of Shareholder Eligibility Checking Committee attending 2025 Annual General Meeting of Shareholders (AGM) of VietinBank;*
- *Pursuant to the number of voting shares of shareholders and authorized persons physically attending the AGM;*

After checking the documents of shareholder, an authorized representative of shareholder and authorized person (hereinafter referred to as "delegates") attending the AGM, on behalf of the Shareholder Eligibility Checking Committee, I would like to announce the results as follows:

1. Total number of VietinBank's shares: 5,369,991,748 shares.
2. Total number of shareholders invited to the Meeting: 50,894 shareholders, representing for 5,369,991,748 voting shares of VietinBank.
3. As at 7:55 a.m. on April 18, 2025, the total number of delegates attending at the meeting was 64, who represented for 99 shareholders, holding ownership of 4,590,185,200 shares and accounting for 85.47844048% of the total voting shares of VietinBank. In which:
 - + The number of shareholders or authorized representatives presented at the meeting was 47 delegates, holding ownership of 4,583,019,562 shares and accounting for 85.34500195% of the total voting shares of VietinBank.
 - + The number of authorized person presented at the meeting was 52 delegates, holding ownership of 7,165,638 shares and accounting for 0.13343853% of the total voting shares of VietinBank.
4. Shareholders attending the AGM are eligible and meet all necessary conditions as prescribed by Law.

Pursuant to the Law on Enterprise No. 59/2020/QH14 dated June 17, 2020 and amendments and supplements; the Charter on Organization and Operation of VietinBank, 2025 AGM of VietinBank was legal, legitimate and met all the conditions to be conducted.

Shareholder eligibility checking committee would like to report to the AGM.

Sincerely thanks.

**ON BEHALF OF SHAREHOLDER
ELIGIBILITY CHECKING COMMITTEE
HEAD OF COMMITTEE**



Le Anh Ha

SHAREHOLDER'S VOTING PAPER MINUTES NO.01

(For the approval of AGM's reports and proposals)

2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

- Pursuant to the Law on Enterprises No.59/2020/QH14 dated June 17, 2020 and amendments and supplements;
- Pursuant to the Law on Credit Institutions No.32/2024/QH15 dated January 18, 2024;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and 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 Regulation on arrangement of 2025 Annual General Meeting of Shareholders (AGM) of VietinBank;

Today, at 11:43 a.m. on April 18, 2025, at the Central Hall - School of Human Resources Training and Development of VietinBank, An Trai Hamlet, Van Canh Commune, Hoai Duc District, Hanoi, the Vote Counting Committee of VietinBank's 2025 AGM conducted the vote counting for the Reports and Proposal to the AGM as follows:

I. The members of the Vote Counting Committee include:

No.	Full name	Position	Position held
1	Ms. Le Anh Ha	Chief of the Supervisory Board of VietinBank	Head of Committee
2	Mr. Vuong Huy Dong	Deputy Director of Secretariat to the Board and Investor Relations Department, BOD's office	Deputy Head of Committee
3	Ms. Ngo Thi Thu Ngan	Secretariat to the Board and Investor Relations Department, BOD's office	Member of Committee

II. Vote counting contents:

- Total number of votes issued: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 90.25219802% of voting shares of VietinBank.
- Total number of non-voting votes: 65, corresponding to the number of shares: 10,684,735 shares, accounting for: 0.19897116% of voting shares of VietinBank.
- Total number of votes received: 104, corresponding to the number of shares: 4,835,850,851 shares, accounting for: 90.05322686% of voting shares of VietinBank.

Voting results:

1. Report of the Board of Directors (BoD) on task performance in 2024 and development orientation in 2025

- The number of “valid” votes: 104, corresponding to the number of shares: 4,835,850,851 shares, accounting for: 99.77953871% of shares attending. In which:
 - + The number of “approve” votes: 103, corresponding to the number of shares: 4,835,850,842 shares, accounting for: 99.77953852% of shares attending.
 - + The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “abstain” votes: 1, corresponding to the number of shares: 9 shares, accounting for: 0.00000019% of shares attending.
- The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

2. Report of the Board of Management on business performance in 2024, orientation and plan in 2025

- The number of “valid” votes: 104, corresponding to the number of shares: 4,835,850,851 shares, accounting for: 99.77953871% of shares attending. In which:
 - + The number of “approve” votes: 103, corresponding to the number of shares: 4,835,850,842 shares, accounting for: 99.77953852% of shares attending.
 - + The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “abstain” votes: 1, corresponding to the number of shares: 9 shares, accounting for: 0.00000019% of shares attending.
- The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

3. Report of the Supervisory Board (SB) on 2024’s activities and orientation in 2025

- The number of “valid” votes: 104, corresponding to the number of shares: 4,835,850,851 shares, accounting for: 99.77953871% of shares attending. In which:
 - + The number of “approve” votes: 103, corresponding to the number of shares: 4,835,850,842 shares, accounting for: 99.77953852% of shares attending.
 - + The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “abstain” votes: 1, corresponding to the number of shares: 9 shares, accounting for: 0.00000019% of shares attending.
- The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

4. Proposal for approval of 2024 audited financial statements

- The number of “valid” votes: 104, corresponding to the number of shares: 4,835,850,851 shares, accounting for: 99.77953871% of shares attending. In which:
 - + The number of “approve” votes: 102, corresponding to the number of shares: 4,835,588,942 shares, accounting for: 99.77413466% of shares attending.
 - + The number of “disapprove” votes: 1, corresponding to the number of shares: 261,900 shares, accounting for: 0.00540386% of shares attending.
 - + The number of “abstain” votes: 1, corresponding to the number of shares: 9 shares, accounting for: 0.00000019% of shares attending.
- The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

5. Proposal for approval to select an independent auditor to audit VietinBank’s financial statements and provide assurance services on the operation of the internal control system in preparing and presenting VietinBank’s financial statements in 2026

- The number of “valid” votes: 104, corresponding to the number of shares: 4,835,850,851 shares, accounting for: 99.77953871% of shares attending. In which:
 - + The number of “approve” votes: 95, corresponding to the number of shares: 4,830,931,729 shares, accounting for: 99.67804101% of shares attending.
 - + The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “abstain” votes: 9, corresponding to the number of shares: 4,919,122 shares, accounting for: 0.10149770% of shares attending.
- The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

6. Proposal on 2024 profit distribution plan

- The number of “valid” votes: 104, corresponding to the number of shares: 4,835,850,851 shares, accounting for: 99.77953871% of shares attending. In which:
 - + The number of “approve” votes: 103, corresponding to the number of shares: 4,835,850,842 shares, accounting for: 99.77953852% of shares attending.
 - + The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “abstain” votes: 1, corresponding to the number of shares: 9 shares, accounting for: 0.00000019% of shares attending.
- The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

7. Proposal for approval of the remuneration for the BoD and the SB in 2025

- The number of “valid” votes: 104, corresponding to the number of shares: 4,835,850,851 shares, accounting for: 99.77953871% of shares attending. In which:
 - + The number of “approve” votes: 101, corresponding to the number of shares: 4,835,838,759 shares, accounting for: 99.77928921% of shares attending.
 - + The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “abstain” votes: 3, corresponding to the number of shares: 12,092 shares, accounting for: 0.00024950% of shares attending.
- The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

8. Proposal for approval of the listing of VietinBank’s publicly offered bonds in 2025 on Hanoi Stock Exchange after the completion of the offerings

- The number of “valid” votes: 104, corresponding to the number of shares: 4,835,850,851 shares, accounting for: 99.77953871% of shares attending. In which:
 - + The number of “approve” votes: 103, corresponding to the number of shares: 4,835,850,842 shares, accounting for: 99.77953852% of shares attending.
 - + The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “abstain” votes: 1, corresponding to the number of shares: 9 shares, accounting for: 0.00000019% of shares attending.
- The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

9. Proposal for approval of the plan to increase charter capital through issuing shares to pay dividends from remaining profits in 2021, 2022 and the period 2009-2016

- The number of “valid” votes: 104, corresponding to the number of shares: 4,835,850,851 shares, accounting for: 99.77953871% of shares attending. In which:
 - + The number of “approve” votes: 103, corresponding to the number of shares: 4,835,850,842 shares, accounting for: 99.77953852% of shares attending.
 - + The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “abstain” votes: 1, corresponding to the number of shares: 9 shares, accounting for: 0.00000019% of shares attending.
- The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

10. Proposal for approval of proposed remedial measures in case of early intervention

- The number of “valid” votes: 102, corresponding to the number of shares: 4,835,689,830 shares, accounting for: 99.77621631% of shares attending. In which:
 - + The number of “approve” votes: 78, corresponding to the number of shares: 4,756,241,703 shares, accounting for: 98.13693965% of shares attending.
 - + The number of “disapprove” votes: 16, corresponding to the number of shares: 46,828,058 shares, accounting for: 0.96621715% of shares attending.
 - + The number of “abstain” votes: 8, corresponding to the number of shares: 32,620,069 shares, accounting for: 0.67305952% of shares attending.
- The number of “invalid” votes: 2, corresponding to the number of shares: 161,021 shares, accounting for: 0.00332239% of shares attending.

11. The proposal for the dismissal and additional election of VietinBank’s BoD members for term 2024 – 2029

- The number of “valid” votes: 103, corresponding to the number of shares: 4,835,689,851 shares, accounting for: 99.77621675% of shares attending. In which:
 - + The number of “approve” votes: 81, corresponding to the number of shares: 4,759,122,181 shares, accounting for: 98.19637340% of shares attending.
 - + The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “abstain” votes: 22, corresponding to the number of shares: 76,567,670 shares, accounting for: 1.57984335% of shares attending.
- The number of “invalid” votes: 1, corresponding to the number of shares: 161,000 shares, accounting for: 0.00332196% of shares attending.

12. The proposal for the additional election of VietinBank’s SB members for term 2024 – 2029

- The number of “valid” votes: 104, corresponding to the number of shares: 4,835,850,851 shares, accounting for: 99.77953871% of shares attending. In which:
 - + The number of “approve” votes: 82, corresponding to the number of shares: 4,759,283,181 shares, accounting for: 98.19969536% of shares attending.
 - + The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “abstain” votes: 22, corresponding to the number of shares: 76,567,670 shares, accounting for: 1.57984335% of shares attending.
- The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

III. Conclusion

With the above voting result, the below Reports and Proposal were approved by the AGM:

1. Report of the BoD on task performance in 2024 and development orientation in 2025;
2. Report of the Board of Management on business performance in 2024, orientation and plan in 2025;
3. Report of the SB on 2024's activities and orientation in 2025;
4. Proposal for approval of 2024 audited financial statements;
5. Proposal for approval to select an independent auditor to audit VietinBank's financial statements and provide assurance services on the operation of the internal control system in preparing and presenting VietinBank's financial statements in 2026;
6. Proposal on 2024 profit distribution plan;
7. Proposal for approval of the remuneration for the BoD and the SB in 2025;
8. Proposal for approval of the listing of VietinBank's publicly offered bonds in 2025 on Hanoi Stock Exchange after the completion of the offerings;
9. Proposal for approval of the plan to increase charter capital through issuing shares to pay dividends from remaining profits in 2021, 2022 and the period 2009-2016;
10. Proposal for approval of proposed remedial measures in case of early intervention;
11. The proposal for the dismissal and additional election of VietinBank's BoD members for term 2024 – 2029;
12. The proposal for the additional election of VietinBank's SB members for term 2024 – 2029.

The vote counting ended at 12:26 p.m. on April 18, 2025. The Vote Counting Committee commits to the honesty of this Voting Paper Minutes.

Attached documents: Detailed voting results for the above contents.

VOTE COUNTING COMMITTEE HEAD OF COMMITTEE



Le Anh Ha

MEMBER OF COMMITTEE



Ngo Thi Thu Ngan

DEPUTY HEAD OF COMMITTEE



Vuong Huy Dong



SHAREHOLDER'S VOTING PAPER MINUTES NO.02

(For the dismissal approval of the Board member)

2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

- Pursuant to the Law on Enterprises No.59/2020/QH14 dated June 17, 2020 and amendments and supplements;
- Pursuant to the Law on Credit Institutions No.32/2024/QH15 dated January 18, 2024;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and 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 Regulation on arrangement of 2025 Annual General Meeting of Shareholders (AGM) of VietinBank;

Today, at 11:43 a.m. on April 18, 2025, at the Central Hall - School of Human Resources Training and Development of VietinBank, An Trai Hamlet, Van Canh Commune, Hoai Duc District, Hanoi, the Vote Counting Committee of VietinBank's 2025 AGM conducted the vote counting for the dismissal of the Board member for Mr. Nguyen Duc Thanh to hold the position as VietinBank Deputy General Director as follows:

I. The members of the Vote Counting Committee include:

No.	Full name	Position	Position held
1	Ms. Le Anh Ha	Chief of the Supervisory Board of VietinBank	Head of Committee
2	Mr. Vuong Huy Dong	Deputy Director of Secretariat to the Board and Investor Relations Department, BOD's office	Deputy Head of Committee
3	Ms. Ngo Thi Thu Ngan	Secretariat to the Board and Investor Relations Department, BOD's office	Member of Committee

II. Vote counting contents:

- Total number of votes issued: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 90.25219802% of voting shares of VietinBank.
- Total number of non-voting votes: 67, corresponding to the number of shares: 31,584,972 shares, accounting for: 0.58817543% of voting shares of VietinBank.
- Total number of votes received: 102, corresponding to the number of shares: 4,814,950,614 shares, accounting for: 89.66402259% of voting shares of VietinBank. In which:
 - + The number of "valid" votes: 102, corresponding to the number of shares: 4,814,950,614 shares, accounting for: 99.34829795% of shares attending. In which:
 - The number of "approve" votes: 80, corresponding to the number of shares: 4,760,391,883 shares, accounting for: 98.22257154% of shares attending.
 - The number of "disapprove" votes: 17, corresponding to the number of shares: 26,339,928 shares, accounting for: 0.54347951% of shares attending.
 - The number of "abstain" votes: 5, corresponding to the number of shares: 28,218,803 shares, accounting for: 0.58224690% of shares attending.
 - + The number of "invalid" votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

III. Conclusion

With the above voting result, the AGM approved the dismissal of the Board member for Mr. Nguyen Duc Thanh.

The vote counting ended at 12:26 p.m. on April 18, 2025. The Vote Counting Committee commits to the honesty of this Voting Paper Minutes.

Attached documents: Detailed voting results for the above contents.

VOTE COUNTING COMMITTEE HEAD OF COMMITTEE



Le Anh Ha
MEMBER OF COMMITTEE

DEPUTY HEAD OF COMMITTEE



Vuong Huy Dong



Ngo Thi Thu Ngan



SHAREHOLDER'S ELECTION PAPER MINUTES
Additional election to the BoD of VietinBank for term 2024 – 2029

2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

- Pursuant to the Law on Enterprises No.59/2020/QH14 dated June 17, 2020 and amendments and supplements;
- Pursuant to the Law on Credit Institutions No.32/2024/QH15 dated January 18, 2024;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and 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 Regulation on arrangement of 2025 Annual General Meeting of Shareholders (AGM) of VietinBank;

Today, at 11:43 a.m. on April 18, 2025, at the Central Hall - School of Human Resources Training and Development of VietinBank, An Trai Hamlet, Van Canh Commune, Hoai Duc District, Hanoi, the Vote Counting Committee of VietinBank's 2025 AGM conducted the counting for the additional election to the BoD of VietinBank for term 2024 – 2029 as follows:

I. The members of the Vote Counting Committee include:

No.	Full name	Position	Position held
1	Ms. Le Anh Ha	Chief of the Supervisory Board of VietinBank	Head of Committee
2	Mr. Vuong Huy Dong	Deputy Director of Secretariat to the Board and Investor Relations Department, BOD's office	Deputy Head of Committee
3	Ms. Ngo Thi Thu Ngan	Secretariat to the Board and Investor Relations Department, BOD's office	Member of Committee

II. Election counting contents:

- Total number of votes issued: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 90.25219802% of voting shares of VietinBank.
- Total number of non-election votes: 68, corresponding to the number of shares: 31,584,973 shares, accounting for: 0.58817545% of voting shares of VietinBank.
- Total number of votes received: 101, corresponding to the number of shares: 4,814,950,613 shares, accounting for: 89.66402257% of voting shares of VietinBank. In which:
 - + The number of "valid" votes: 94, corresponding to the number of shares: 4,778,154,591 shares, accounting for: 98.58907474% of shares attending.

No.	Full name	Number of votes	Percentage
1	Mr. Nguyen Van Anh	4,745,809,823 shares	97.92169559%

- + The number of "invalid" votes: 7, corresponding to the number of shares: 36,796,022 shares, accounting for: 0.75922319% of shares attending.

III. Conclusion

With the above election result, the AGM approved the additional election of Mr. Nguyen Van Anh to the BoD of VietinBank for term 2024 – 2029.

The counting ended at 12:26 p.m. on April 18, 2025. The Vote Counting Committee commits to the honesty of this Voting Paper Minutes.

Attached documents: Detailed election results for the above contents.

VOTE COUNTING COMMITTEE HEAD OF COMMITTEE



Le Anh Ha

MEMBER OF COMMITTEE

DEPUTY HEAD OF COMMITTEE



Vuong Huy Dong



Ngo Thi Thu Ngan

*Address: 108 Tran Hung Dao, Hoan Kiem, Hanoi
Tel: 84.24.39421030; Business Registration Certificate
No. 0100111948 granted for the 13th time on 8/1/2024*

Hanoi, 18th April, 2025

SHAREHOLDER'S ELECTION PAPER MINUTES

Additional election to the Supervisory Board of VietinBank for term 2024 – 2029

2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

- Pursuant to the Law on Enterprises No.59/2020/QH14 dated June 17, 2020 and amendments and supplements;
- Pursuant to the Law on Credit Institutions No.32/2024/QH15 dated January 18, 2024;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and 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 Regulation on arrangement of 2025 Annual General Meeting of Shareholders (AGM) of VietinBank;

Today, at 11:43 a.m. on April 18, 2025, at the Central Hall - School of Human Resources Training and Development of VietinBank, An Trai Hamlet, Van Canh Commune, Hoai Duc District, Hanoi, the Vote Counting Committee of VietinBank's 2025 AGM conducted the counting for the additional election to the Supervisory Board of VietinBank for term 2024 – 2029 as follows:

I. The members of the Vote Counting Committee include:

No.	Full name	Position	Position held
1	Ms. Le Anh Ha	Chief of the Supervisory Board of VietinBank	Head of Committee
2	Mr. Vuong Huy Dong	Deputy Director of Secretariat to the Board and Investor Relations Department, BOD's office	Deputy Head of Committee
3	Ms. Ngo Thi Thu Ngan	Secretariat to the Board and Investor Relations Department, BOD's office	Member of Committee

II. Election counting contents:

- Total number of votes issued: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 90.25219802% of voting shares of VietinBank.
- Total number of non-election votes: 70, corresponding to the number of shares: 36,285,383 shares, accounting for: 0.67570649% of voting shares of VietinBank.
- Total number of votes received: 99, corresponding to the number of shares: 4,810,250,203 shares, accounting for: 89.57649152% of voting shares of VietinBank. In which:
 - + The number of "valid" votes: 93, corresponding to the number of shares: 4,771,314,424 shares, accounting for: 98.44793955% of shares attending.

No.	Full name	Number of votes	Percentage
1	Mr. Dao Xuan Tuyen	4,748,540,145 shares	97.97803113%
2	Mr. Nguyen Hai Dang	4,735,742,023 shares	97.71396370%
3	Ms. Mai Huong Thao	4,735,778,550 shares	97.71471737%
4	Ms. Pham Thi Thu Huyen	4,735,699,980 shares	97.71309621%

- + The number of "invalid" votes: 6, corresponding to the number of shares: 38,935,779 shares, accounting for: 0.80337343% of shares attending.

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III. Conclusion

With the above election result, the AGM approved the list of additional elected members to the Supervisory Board of VietinBank for term 2024 – 2029 as follows:

1. Mr. Dao Xuan Tuyen
2. Mr. Nguyen Hai Dang
3. Ms. Mai Huong Thao
4. Ms. Pham Thi Huyen

In which:

- Mr. Dao Xuan Tuyen exercises the rights and obligations of a member of the Supervisory Board of VietinBank for term 2024-2029 after receiving a policy approval document from the Government Party Committee and a Decision from the Standing Committee of VietinBank Party Committee to cease the assignment of Standing Deputy Head of the Inspection Committee of the Party Committee of VietinBank.
- Ms. Mai Huong Thao is member of the Supervisory Board of VietinBank for term 2024-2029 since 01/07/2025.

The counting ended at 12:26 p.m. on April 18, 2025. The Vote Counting Committee commits to the honesty of this Voting Paper Minutes.

Attached documents: Detailed election results for the above contents.

VOTE COUNTING COMMITTEE HEAD OF COMMITTEE



Le Anh Ha
MEMBER OF COMMITTEE

DEPUTY HEAD OF COMMITTEE



Vuong Huy Dong



Ngo Thi Thu Ngan

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

*Address: 108 Tran Hung Dao, Hoan Kiem, Hanoi
Tel: 84.24.39421030; Business Registration Certificate
No. 0100111948 granted for the 13th time on 8/1/2024*

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

Hanoi, 18th April, 2025

SHAREHOLDER'S VOTING PAPER MINUTES

(For the approval of Chairmanship Panel, Vote Counting Committee, 2025 AGM's draft Agenda, 2025 AGM's draft Regulation, draft Regulation for the additional election of BoD's member for term 2024 – 2029, draft Regulation for the additional election of SB's member for term 2024 – 2029, AGM's draft Minutes and draft Resolution)

2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

- Pursuant to the Law on Enterprises No.59/2020/QH14 dated June 17, 2020 and amendments and supplements;
- Pursuant to the Law on Credit Institutions No.32/2024/QH15 dated January 18, 2024;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and 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 Regulation on arrangement of 2025 Annual General Meeting of Shareholders (AGM) of VietinBank;

Today, at 8:20 a.m. on April 18, 2025, at the Central Hall - School of Human Resources Training and Development of VietinBank, An Trai Hamlet, Van Canh Commune, Hoai Duc District, Hanoi, the Vote Counting Committee of VietinBank's 2025 AGM conducted the vote counting for the AGM's contents as follows:

I. The members of the Vote Counting Committee include:

No.	Full name	Position	Position held
1	Ms. Le Anh Ha	Chief of the Supervisory Board of VietinBank	Head of Committee
2	Mr. Vuong Huy Dong	Deputy Director of Secretariat to the Board and Investor Relations Department, BOD's office	Deputy Head of Committee
3	Ms. Ngo Thi Thu Ngan	Secretariat to the Board and Investor Relations Department, BOD's office	Member of Committee

II. Vote counting contents:

1. SHAREHOLDER'S VOTING PAPER - APPROVAL OF CHAIRMANSHIP PANEL:

- Total number of votes issued: 108, corresponding to the number of shares: 4,626,024,804 shares, accounting for: 86.14584568% of voting shares of VietinBank.

Shareholder's Voting paper Minutes (For the approval of Chairmanship Panel, Vote Counting Committee, 2025 AGM's draft Agenda, 2025 AGM's draft Regulation, draft Regulation for the additional election of BoD's member for term 2024 – 2029, draft Regulation for the additional election of SB's member for term 2024 – 2029, AGM's draft Minutes and draft Resolution

- Total number of non-voting votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of voting shares of VietinBank.
- Total number of votes received: 108, corresponding to the number of shares: 4,626,024,804 shares, accounting for: 86.14584568% of voting shares of VietinBank.
In which:
 - + The number of “valid” votes: 108, corresponding to the number of shares: 4,626,024,804 shares, accounting for: 100% of shares attending. In which:
 - The number of “approve” votes: 108, corresponding to the number of shares: 4,626,024,804 shares, accounting for: 100% of shares attending.
 - The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - The number of “abstain” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

2. SHAREHOLDER’S VOTING PAPER - APPROVAL OF VOTE COUNTING COMMITTEE:

- Total number of votes issued: 110, corresponding to the number of shares: 4,626,026,005 shares, accounting for: 86.14586804% of voting shares of VietinBank.
- Total number of non-voting votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of voting shares of VietinBank.
- Total number of votes received: 110, corresponding to the number of shares: 4,626,026,005 shares, accounting for: 86.14586804% of voting shares of VietinBank.
In which:
 - + The number of “valid” votes: 110, corresponding to the number of shares: 4,626,026,005 shares, accounting for: 100% of shares attending. In which:
 - The number of “approve” votes: 110, corresponding to the number of shares: 4,626,026,005 shares, accounting for: 100% of shares attending.
 - The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - The number of “abstain” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

3. SHAREHOLDER’S VOTING PAPER - APPROVAL OF 2025 AGM’S DRAFT REGULATION:

- Total number of votes issued: 135, corresponding to the number of shares: 4,656,131,294 shares, accounting for: 86.70648881% of voting shares of VietinBank.

- Total number of non-voting votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of voting shares of VietinBank.
- Total number of votes received: 135, corresponding to the number of shares: 4,656,131,294 shares, accounting for: 86.70648881% of voting shares of VietinBank.
In which:
 - + The number of “valid” votes: 135, corresponding to the number of shares: 4,656,131,294 shares, accounting for: 100% of shares attending. In which:
 - The number of “approve” votes: 135, corresponding to the number of shares: 4,656,131,294 shares, accounting for: 100% of shares attending.
 - The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - The number of “abstain” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

4. SHAREHOLDER’S VOTING PAPER - APPROVAL OF 2025 AGM’S DRAFT AGENDA:

- Total number of votes issued: 141, corresponding to the number of shares: 4,656,353,275 shares, accounting for: 86.71062254% of voting shares of VietinBank.
- Total number of non-voting votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of voting shares of VietinBank.
- Total number of votes received: 141, corresponding to the number of shares: 4,656,353,275 shares, accounting for: 86.71062254% of voting shares of VietinBank.
In which:
 - + The number of “valid” votes: 141, corresponding to the number of shares: 4,656,353,275 shares, accounting for: 100% of shares attending. In which:
 - The number of “approve” votes: 141, corresponding to the number of shares: 4,656,353,275 shares, accounting for: 100% of shares attending.
 - The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - The number of “abstain” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

5. SHAREHOLDER’S VOTING PAPER - APPROVAL OF DRAFT REGULATION ON THE ADDITIONAL ELECTION OF VIETINBANK’S BOARD OF DIRECTOR (BoD) MEMBER FOR TERM 2024-2029:

- Total number of votes issued: 169, corresponding to the number of shares:

4,846,535,586 shares, accounting for: 90.25219802% of voting shares of VietinBank.

- Total number of non-voting votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of voting shares of VietinBank.
- Total number of votes received: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 90.25219802% of voting shares of VietinBank.
In which:

- + The number of “valid” votes: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 100% of shares attending. In which:
 - The number of “approve” votes: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 100% of shares attending.
 - The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - The number of “abstain” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
- + The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

6. SHAREHOLDER’S VOTING PAPER - APPROVAL OF DRAFT REGULATION ON THE ADDITIONAL ELECTION OF VIETINBANK’S SUPERVISORY BOARD (SB) MEMBER FOR TERM 2024-2029:

- Total number of votes issued: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 90.25219802% of voting shares of VietinBank.
- Total number of non-voting votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of voting shares of VietinBank.
- Total number of votes received: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 90.25219802% of voting shares of VietinBank.
In which:

- + The number of “valid” votes: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 100% of shares attending. In which:
 - The number of “approve” votes: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 100% of shares attending.
 - The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - The number of “abstain” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
- + The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

7. SHAREHOLDER’S VOTING PAPER - APPROVAL OF 2025 AGM’S DRAFT MINUTES:

Shareholder's Voting paper Minutes (For the approval of Chairmanship Panel, Vote Counting Committee, 2025 AGM's draft Agenda, 2025 AGM's draft Regulation, draft Regulation for the additional election of BoD's member for term 2024 – 2029, draft Regulation for the additional election of SB's member for term 2024 – 2029, AGM's draft Minutes and draft Resolution

- Total number of votes issued: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 90.25219802% of voting shares of VietinBank.
- Total number of non-voting votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of voting shares of VietinBank.
- Total number of votes received: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 90.25219802% of voting shares of VietinBank.
In which:
 - + The number of “valid” votes: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 100% of shares attending. In which:
 - The number of “approve” votes: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 100% of shares attending.
 - The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - The number of “abstain” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

8. SHAREHOLDER’S VOTING PAPER - APPROVAL OF DRAFT RESOLUTION OF 2025 AGM:

- Total number of votes issued: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 90.25219802% of voting shares of VietinBank.
- Total number of non-voting votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of voting shares of VietinBank.
- Total number of votes received: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 90.25219802% of voting shares of VietinBank.
In which:
 - + The number of “valid” votes: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 100% of shares attending. In which:
 - The number of “approve” votes: 169, corresponding to the number of shares: 4,846,535,586 shares, accounting for: 100% of shares attending.
 - The number of “disapprove” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - The number of “abstain” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.
 - + The number of “invalid” votes: 0, corresponding to the number of shares: 0 shares, accounting for: 0% of shares attending.

III. Conclusion

With the above voting results, the following contents were approved by the AGM:

1. Chairmanship Panel;
2. Vote Counting Committee;
3. 2025 AGM's Regulation;
4. 2025 AGM's Agenda;
5. Regulation on the additional election of VietinBank's BOD member for term 2024 – 2029;
6. Regulation on the additional election of VietinBank's SB member for term 2024 – 2029;
7. 2025 AGM's Minutes;
8. 2025 AGM's Resolution.

The counting ended at 1:00 p.m. on April 18, 2025. The Vote Counting Committee commits to the honesty of this Voting Paper Minutes.

Attached documents: Detailed election results for the above contents.

**VOTE COUNTING COMMITTEE
HEAD OF COMMITTEE**



**Le Anh Ha
MEMBER OF COMMITTEE**

DEPUTY HEAD OF COMMITTEE



Vuong Huy Dong



Ngo Thi Thu Ngan