



**VIỆT NAM JOINT STOCK COMMERCIAL
BANK FOR INDUSTRY AND TRADE**

108 Trần Hưng Đạo, Cua Nam, Hanoi
Tel: 024.39421030

Business Registration Certificate No. 0100111948
13th revision dated January 8, 2024

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, April 2026

DRAFT

PROPOSAL

Re: Approval of the 2025 Profit Distribution Plan

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

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

Pursuant to the current legal regulations in the field of Finance and Accounting;

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

Pursuant to the audited separate financial statements for 2025 of VietinBank;

The Board of Directors of VietinBank respectfully submits to the General Meeting of Shareholders for approval the 2025 Profit Distribution Plan, which VietinBank is submitting to the competent State authorities for approval, as follows:

Unit: VND million

No.	Item	Formula	Amount
1	2025 Separate profit after tax		32,906,427
2	Adjustment due to changes in prior year's profit (*)		22,078
3	Distributable profit	(3)=(1)+(2)	32,928,505
4	Appropriation to charter capital supplementary reserve fund (**)	(4)=(3)*10%	3,292,850
5	Appropriation to financial reserve fund (**)	(5)=[(3)-(4)]*10%	2,963,566
6	Appropriation to development investment fund (**)	(6)=[(3)-(4)]*25%	7,408,914
7	Appropriation to bonus and welfare funds	Up to 3 months of actual salary	3,050,316
8	Remaining profit after mandatory appropriations and bonus & welfare funds	(8)=(3)-(4)-(5)-(6)-(7)	16,212,859

No.	Item	Formula	Amount
9	Dividend payment in shares: subject to approval by the competent State authority		16,212,859

() Accounting adjustments made after the preparation of the 2024 financial statements, which were reflected in the audited financial statements for 2025.*

*(**) In accordance with the provisions of Decree No. 135/2025/ND-CP on the financial regime applicable to credit institutions, branches of foreign banks, and on financial supervision and assessment of the efficiency of state capital investment in credit institutions wholly owned by the State and credit institutions with state capital.*

We respectfully submit to the General Meeting of Shareholders for approval the authorization for the Board of Directors of VietinBank to:

- (i) Decide and implement the official 2025 profit distribution plan based on the approval of the competent State authorities;
- (ii) Determine the provisional appropriation amounts for the funds in 2026 from the 2025 separate profit after tax, ensuring that the appropriations do not exceed the maximum rates prescribed by current regulations;
- (iii) Decide on the annual use of the Bonus Fund for Managers for permitted purposes in accordance with the law.

Respectfully submitted for approval by the General Meeting of Shareholders.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**

Tran Minh Binh