

No: ~~341~~ /HDQT-NHCT-VPHDQT1

Hanoi, 24<sup>th</sup> April 2026

Re: *Announcement of changes in personnel of VietinBank*

## **ANNOUNCEMENT OF CHANGE IN PERSONNEL**

**Respectfully to:**

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

- Pursuant to the Decision of the Board of Directors (BoD) of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) No. ~~116~~ /QD-HDQT-NHCT-NS2 dated 24/04/2026 regarding the resignation of Ms. Dang Thi Viet Ha from the position of Deputy General Director of VietinBank as elected as VietinBank BoD member for the term 2024-2029 at the 2026 Annual General Meeting of Shareholders (AGM);
- Pursuant to Resolution No. 30/NQ-DHDCD dated 24/04/2026 of 2026 AGM of VietinBank;
- Pursuant to the Decision of BoD of VietinBank No. ~~666~~/QD-HDQT-NHCT-NS2 dated 24/04/2026 regarding the appointment of Mr. Nguyen Viet Dung, former VietinBank BoD member for the term 2024 – 2029 as Deputy General Director of VietinBank;

VietinBank respectfully announces the change in VietinBank's personnel as follows:

### **I. In case of dismissal**

#### **1. Ms. Dang Thi Viet Ha**

- Position before dismissal: Deputy General Director.
- No longer holding the position: Deputy General Director.
- Current position: None.
- Reason for dismissal: No longer holding the position as Deputy General Director as being elected as VietinBank BoD member for the term 2024-2029.
- Effective date: 24/04/2026

#### **2. Mr. Nguyen Viet Dung**

- Position before dismissal: VietinBank BoD member for the term 2024-2029 cum Director of Human Resources Division.
- No longer holding the position: VietinBank BoD member for the term 2024-2029.
- Current position: Director of Human Resources Division.
- Reason for dismissal: 2026 AGM of VietinBank approved the dismissal of Mr. Nguyen Viet Dung from BoD member for the term 2024-2029 to hold the position as

Deputy General Director.

- Effective date: 24/04/2026.

### **3. Ms. Pham Thi Thom**

- Position before dismissal: VietinBank Supervisory Board (SB) member for the term 2024-2029.
- No longer holding the position: VietinBank SB member for the term 2024-2029.
- After her dismissal, Ms. Pham Thi Thom is no longer an internal person of VietinBank.
- Reason for dismissal:
  - Ms. Pham Thi Thom submitted a resignation letter from her position as a VietinBank SB member for the term 2024-2029, effective 01/11/2025, to retire and receive social insurance benefits. VietinBank disclosed this information in the announcement of changes in personnel of VietinBank No. 987/HDQT-NHCT-VPHDQT1 dated 08/10/2025.
  - The 2026 AGM of VietinBank approved the dismissal of Ms. Pham Thi Thom from her position as a VietinBank SB member for the term 2024-2029 effective from 01/11/2025, due to retirement to receive social insurance benefits, as stipulated in Resolution No. 30/NQ-DHDCD dated 24/04/2026.
- Effective date: 01/11/2025.

## **II. In case of appointment**

### **1. Mr. Nguyen Viet Dung**

- Position before appointment: Director of Human Resources Division.
- Appointed position: Deputy General Director.
- Post-appointment position: Deputy General Director cum Director of Human Resources Division.
- Term of appointment: 5 years.
- Effective date: 24/04/2026.

### **2. Ms. Dang Thi Viet Ha**

- Position before appointment: None.
- Appointed position: VietinBank BoD member for the term 2024-2029.
- Post-appointment position: VietinBank BoD member for the term 2024-2029.
- Appointment term: The remaining time of the current term of VietinBank BoD (2024-2029).
- Effective date: 24/04/2026.

### **3. Ms. Nguyen Thi Huong**

- Position before appointment: Deputy Chief of the BoD Office.
- Appointed position: VietinBank SB member for the term 2024-2029.
- Post-appointment position: VietinBank SB member for the term 2024-2029.

- Appointment term: The remaining time of the current term of VietinBank SB (2024-2029).
- Effective date: 24/04/2026.

The information is announced on the electronic website of VietinBank on 24/04/2026 at <https://investor.vietinbank.vn/en/extraordinaryreports.aspx>.

**Recipients:**

- As above;
- Archive in VP, VPHDQT1.

**Attached documents:**

- Decision of the BoD of VietinBank No. ~~116~~/QD-HDQT-NHCT-NS2 dated 24/04/2026;
- Resolution No. 30/NQ-DHDCD dated 24/04/2026 of 2026 AGM of VietinBank;
- Decision of the BoD of VietinBank No. ~~666~~/QD-HDQT-NHCT-NS2 dated 24/04/2026.

**LEGAL REPRESENTATIVE** *21*  
**CHAIRMAN OF THE BODs**



**Tran Minh Binh**





No.: *M6* /QĐ-HĐQT-NHCT-NS2

*Hanoi, April 24, 2026*

**DECISION**

On the Dismissal from the Position of Deputy General Director of VietinBank

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

Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly on June 17, 2020;

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly on January 18, 2024;

Pursuant to the Charter on Organization and Operation of VietinBank;

Pursuant to the Internal Governance Regulation of VietinBank;

Pursuant to Official Letter No. 2312/NHNN-TCCB dated March 27, 2026 of the State Bank of Vietnam regarding personnel matters at VietinBank;

Pursuant to the Meeting Minutes No. 02/BB-HĐQT-2026-2 dated April 23, 2026 of the Board of Directors of VietinBank regarding personnel affairs;

At the proposal of the Human Resources Division of VietinBank,

**HEREBY DECIDES:**

**Article 1.** Mrs. Dang Thi Viet Ha, Deputy General Director of VietinBank, is relieved of position of Deputy General Director of VietinBank.

**Article 2.** This Decision shall take effect from the date the 2026 Annual General Meeting of Shareholders (April 24<sup>th</sup>, 2026) elects Mrs. Dang Thi Viet Ha as a Member of the Board of Directors of VietinBank for the 2024–2029 term.

**Article 3.** Mrs. Dang Thi Viet Ha and relevant organizations and individuals at VietinBank are responsible for the implementation of this Decision.

**Recipients:**

- As stated in Article 3;
- Board of Directors, Board of Management, Supervisory Board;
- All units within the system;
- VietinBank Office, HR Division<sup>(14)</sup>.

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



**Trần Minh Bình**

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

Address: 108 Tran Hung Dao, Cua Nam, Hanoi  
Tel: 84.24.39421030; Business Registration Certificate No.  
0100111948 granted for the 13<sup>th</sup> time on 8/1/2024  
Website: <https://investor.vietinbank.vn>

Hanoi, 24<sup>th</sup> April, 2026

No.: 30/NQ-ĐHĐCĐ

**RESOLUTION****2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS (NO.01)  
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 and amendments and supplements;*

*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 amendments and supplements; 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 2026 Annual General Meeting of Shareholders (AGM) of VietinBank dated 24<sup>th</sup> April, 2026.*

**DECIDED:**

**Article 1.** To approve the Report of the BoD on activities in 2025 and development orientation in 2026; Report of the Board of Management on business performance in 2025, orientation and plan for 2026; Report of the SB on 2025 activities and orientation in 2026 with several basic contents and criteria as follows:

**1. Business performance in 2025:**

- Total assets: VND 2,767,699 billion;
- Credit exposure: VND 1,994,686 billion;
- Funds mobilized: VND 1,967,762 billion;
- NPL/Credit exposure ratio as per Circular 31: 1%;
- Separated profit before tax: VND 41,146 billion;
- Consolidated profit before tax: VND 43,444 billion.

**2. Key business targets in 2026 (Separate figures):**

- Revenue: VND 179,673 billion;
- Net profit after tax: VND 34,080 billion;
- Return on equity: 17.95%;
- NPL Ratio:  $\leq 1.8\%$ ;
- Group 5 loan ratio:  $\leq 1.6\%$ ;



- Legal compliance status: In accordance with the law on evaluating and classifying credit institutions in which the State holds more than 50% but less than 100% of the charter capital.

The AGM authorized VietinBank's BoD to adjust the targets based on the opinions, directions, and approvals of the competent State authorities, market developments, and the actual business performance of VietinBank (*if any*), and to disclose information in accordance with regulations.

**Article 2.** To approve 2025 audited Financial statements (FS) of VietinBank prepared in accordance with Vietnamese accounting standards and Vietnamese accounting system for credit institutions as at 31/12/2025 and for the period ranging from 01/01/2025 to 31/12/2025 with the following key financial figures:

- Total assets: VND 2,767,699 billion;
- Credit exposure: VND 1,994,686 billion;
- Funds mobilized: VND 1,967,762 billion;
- NPL/Credit exposure ratio as per Circular 31: 1%;
- Separated profit before tax: VND 41,146 billion;
- Consolidated profit before tax: VND 43,444 billion.

The AGM authorized VietinBank's BoD to adjust the figures in 2025 audited FS according to the requirements of the State competent authorities (*if any*).

**Article 3:** To approve the selection of an independent audit organization to audit the FS and provide assurance services for the operation of the internal control system in the preparation and presentation of VietinBank's 2027 FS as follows:

- Approving the selection of Deloitte Vietnam Auditing Company Limited as the independent auditing organization to review the semi-annual FS, audit the annual FS, and provide assurance services for the operation of the internal control system in the preparation and presentation of VietinBank's 2027 FS.
- Authorizing and assigning VietinBank's BoD:
  - + To decide on the necessary contents and organize the implementation of procedures to sign 2027 audit service contract with Deloitte Vietnam Auditing Company Limited.
  - + In the event that the signing of the audit service contract cannot be carried out, VietinBank's BoD is authorized to select another independent audit organization that meets the conditions stipulated in Circular 51/2024/TT-NHNN and is on the list of audit organizations approved by the State Securities Commission to conduct audits for public interest entities in the securities sector in 2027 to review the semi-annual FS, audit the annual FS, and provide assurance services for the operation of the internal control system in the preparation and presentation of VietinBank's 2027 FS.

**Article 4.** To approve the profit distribution plan for 2025 which VietinBank is submitting to competent State Authority for approval with the following:

- Separate profit after tax in 2025: VND 32,906,427 million;
- Adjustments by changing in previous year's profit : VND 22,078 million;
- Distributed profit: VND 32,928,505 million;
- Appropriation to Chartered Capital Supplementary Reserve: VND 3,292,850 million;
- Appropriation to Financial Reserve: VND 2,963,566 million;
- Appropriation to Investment and Development Reserve: VND 7,408,914 million;
- Appropriation to Bonus and Welfare Fund: VND 3,050,316 million;





- Remaining profit after compulsory funds appropriations and Bonus and Welfare Fund: VND 16,212,859 million;
- Stock dividend: according to the approval of the competent State Authority: VND 16,212,859 million.

The AGM authorizes VietinBank's BoD to: *(i)* Decide and implement the official 2025 profit distribution plan according to the approval of the competent State Authorities; *(ii)* Determine the amounts of appropriations of funds in 2026 from the separate profit after tax of 2025 that does not exceed the maximum amount according to applicable laws; *(iii)* Decide on the Bonus for the BoD and the SB for permitted purposes in accordance with the law.

**Article 5.** To approve the remuneration amount for the BoD and the SB in 2026 up to 0.25% of 2026 profit after tax of VietinBank.

**Article 6:** To approve the revision and newly-merged full text of VietinBank Charter according to the content stated in the Proposal for approval of amendments and supplements to VietinBank Charter and attached Appendix.

The GMS authorized VietinBank's BoD to approve the adjustments, amendments, and supplements to VietinBank Charter at the request of the SBV *(if any)*; Assigned Chairman of VietinBank's BoD to sign for promulgation of VietinBank Charter to consolidate the amendments and supplements approved by the GMS and approved to be adjusted by the BoD at the request of the SBV *(if any)*.

**Article 7:** To approve the revision and newly-merged full text of VietinBank's Regulations on Organization and Operation of the BoD and the Internal Governance Regulations of VietinBank according to the content stated in the Proposal for approval of amendments and supplements to VietinBank's internal Regulations and attached Appendices.

The GMS authorized VietinBank's BoD to approve the adjustments, amendments, and supplements to VietinBank's Regulations on Organization and Operation of the BoD and the Internal Governance Regulations of VietinBank to comply with VietinBank Charter at the request of the SBV *(if any)*; assigned Chairman of VietinBank's BoD to sign for promulgation of VietinBank's Regulations on Organization and Operation of the BoD and the Internal Governance Regulations of VietinBank to consolidate the amendments and supplements approved by the GMS and approved to be adjusted by the BoD to conform with the Charter of VietinBank at the request of the SBV *(if any)*.

**Article 8:** To approve the proposal for the dismissal and additional election of VietinBank's BoD members for term 2024 – 2029.

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

**Article 10.** To approve the dismissal of Mr. Nguyen Viet Dung from his position as member of VietinBank's BoD for term 2024 – 2029 to hold the position as VietinBank Deputy General Director.

**Article 11.** To approve the dismissal of Ms. Pham Thi Thom from her position as a member of VietinBank's SB for term 2024-2029 effective from 01/11/2025, due to retirement to receive social insurance benefits.

**Article 12:** To approve the additional election of Ms. Dang Thi Viet Ha to the BoD of VietinBank for term 2024 – 2029.

**Article 13:** To approve the the additional election of Ms. Nguyen Thi Huong to the Supervisory Board of VietinBank for term 2024 – 2029.

**Article 14. Execution clause**

1. This resolution was approved in full by 2026 AGM and takes effect from 24<sup>th</sup> April, 2026.
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



Tran Minh Binh



No.: 666/QĐ-HĐQT-NHCT-NS2

Hanoi, April 24, 2026

**DECISION**

**On the Appointment of Deputy General Director of VietinBank**

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

Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly on June 17, 2020;

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly on January 18, 2024;

Pursuant to the Charter on Organization and Operation of VietinBank;

Pursuant to the Internal Governance Regulation of VietinBank;

Pursuant to Official Letter No. 2312/NHNN-TCCB dated March 27, 2026 of the State Bank of Vietnam regarding personnel matters at VietinBank;

Pursuant to the Meeting Minutes No. 02/BB-HĐQT-2026-2 dated April 23, 2026 of the Board of Directors of VietinBank regarding personnel affairs;

Pursuant to Resolution No. 30/NQ-ĐHĐCĐ dated April 24, 2026 of the 2026 Annual General Meeting of Shareholders of VietinBank;

At the proposal of the Human Resources Division of VietinBank,

**HEREBY DECIDES:**

**Article 1.** To appoint **Mr. Nguyen Viet Dung**, former Member of the Board of Directors of VietinBank for the 2024–2029 term, to the position of Deputy General Director of VietinBank.

**Article 2.** The term of appointment to the position is 05 years, effective from **April 24<sup>th</sup>, 2026**.

**Article 3.** Mr. Nguyen Viet Dung shall be entitled to salary, benefits, and other entitlements in accordance with current regulations of the State and the Labor Contract signed with VietinBank.

**Article 4.** Mr. Nguyen Viet Dung shall exercise the rights, obligations, and responsibilities of the Deputy General Director of VietinBank in accordance with prevailing laws, the Charter on Organization and Operation of VietinBank, and the system of internal regulations and rules of VietinBank.

**Article 5.** The General Director of VietinBank is responsible for organizing the implementation of this Decision; relevant organizations and individuals at VietinBank and Mr. Nguyen Viet Dung are responsible for executing this Decision.

**Recipients:**

- As stated in Article 5;
- Board of Directors, Board of Management, Supervisory Board;
- State Bank of Vietnam (for reporting);
- All units within the system;
- VietinBank Office, HR Division<sup>(14)</sup>.

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



**Trần Minh Bình**