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VIETNAM BANK FOR INDUSTRY AND TRADE
SECURITIES JOINT STOCK COMPANY

THE SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

No. 2025/NQ-ĐHĐCĐ-CKCT

Hanoi, April 24, 2025

RESOLUTION

2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

GENERAL MEETING OF SHAREHOLDERS

VIETNAM BANK FOR INDUSTRY AND TRADE SECURITIES

JOINT STOCK COMPANY

Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020, and its amendments, supplements and guiding documents on implementation;

Pursuant to the Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019, and its amendments, supplements and guiding documents on implementation;

*Pursuant to the Charter of Organization and Operation of Vietnam Bank for Industry and Trade Securities Joint Stock Company ("**The Company**");*

Pursuant to Regulation on Organization of 2025 Annual General Meeting of shareholders of Vietnam Bank for Industry and Trade Securities Joint Stock Company- passed by the General Meeting of Shareholders on April 24, 2025;

Pursuant to Meeting minutes of the 2025 Annual General Meeting of shareholders of Vietnam Bank for Industry and Trade Securities Joint Stock Company on April 24, 2025;

RESOLVED:

Article 1. To approve the Board of Directors' (BOD) Report on the Company's business management in 2024, the governance and the performance of the BOD and its members in 2024, and the business orientation in 2025 (*Attached documents*).

Article 2. To approve the Board of Supervisors' (BOS) Report on its activities and the results of its assigned duties and powers in 2024, and orientation for 2025 (*Attached documents*).

Article 3. To approve the 2024 Financial Statements of the Company audited by Deloitte Vietnam Audit Company Limited with the following basic criteria:

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Unit: VND

Items	Amount
1. Total assets	8,698,121,752,031
2. Liabilities	6,445,212,840,277
3. Owners' equity, of which:	2,252,908,911,754
- Share capital	1,487,383,110,000
- Share premium	7,429,080,553
- Treasury share	-
- Operational risk and financial reserve	7,000,641,200
- Undistributed profit	751,096,080,001
+ Realized profit after tax	679,190,110,930
+ Unrealized profit	71,905,969,071
Total revenue	1,038,844,167,688
4. (=Total operating income + Financial income + Other income)	
Total expenses	751,452,642,910
5. (=Total operating expenses + General and Administrative expenses + Financial expenses + Other expense)	
6. Profit before tax	287,391,524,778
7. Profit after tax (*)	231,086,774,298
7.1. Realized profit	242,552,063,493
7.2. Unrealized profit	(11,465,289,195)

(*) According to the accounting regime applicable to securities companies issued by the Ministry of Finance together with Circular No. 210/2014/TT-BTC dated December 30, 2014 and Circular No. 334/2016/TT-BTC dated December 27, 2016 amending and supplementing Circular No. 210/2014/TT-BTC.

Article 4. To approve the 2024 Profit Distribution Plan as follows:

Unit: VND

Items	Amount
1. Profit after tax in 2024 according to Financial Statements (FS)	231,086,774,298
In which: Realized profit after tax in 2024 according to financial statements (**)	242,552,063,493
2. Bonus, Welfare Fund	24,604,000,000
3. Realized profit after tax in 2024 remaining after appropriation to required fund (***)	217,948,063,493

(**) The appropriation to the required fund is calculated based on the Company's Realized profit after tax in 2024.

(***) The Company plans to increase its charter capital through the issuance of shares for dividend payments and is currently presenting this proposal to the competent authorities.

Article 5. To approve the 2025 Business Plan, Profits, and Dividends of the Company with the following basic criteria:

Unit: VND

Items	Amount
1. Profit before tax	297,400,000,000
2. Expected Dividend Yield (%)	9%

The General Meeting of Shareholders authorizes the BOD of Vietnam Joint Stock Commercial Bank for Industry and Trade Securities Joint Stock Company to proactively review, research, and adjust the business plan, profits, and dividends for 2025 in accordance with the actual situation and to disclose information as required by legal provisions.

Article 6. To approve the List of independent auditing firms and authorize the Company's BOD to decide on the selection of 01 (one) out of the 04 (four) independent auditing firms below to review/audit the Financial Statements and semi-annual/annual Financial Safety Ratio Report for 2025 of the Company, ensuring quality, efficiency at reasonable costs and in accordance with the provisions of law:

- Deloitte Vietnam Audit Company Limited;
- Ernst & Young Vietnam Limited;
- KPMG Limited;
- PwC (Vietnam) Limited.

Article 7. To approve the total remuneration, bonuses, and other benefits of the Board of Directors, and the salary, remuneration, bonuses, other benefits and operating budget of the Board of Supervisors in 2025 as follows:

- Total remuneration, bonuses and other benefits of the Board of Directors, and the salary, remuneration, bonuses, other benefits and operating budget of the Board of Supervisors of Vietnam Bank for Industry and Trade Securities Joint Stock Company in 2025: will be capped at a maximum 6% of the Company's profit after tax in 2025.
- The Board of Directors and the Board of Supervisors will determine the specific amounts and allocate them in accordance with the legal provisions and the regulations of the Company.

Article 8. Implementation Terms:

- 8.1. This Resolution was approved in full by the 2025 Annual General Meeting of Shareholders of Vietnam Bank for Industry and Trade Securities Joint Stock Company and takes effect from April 24, 2025.
- 8.2. The members of the Board of Directors, Supervisors, and members of the Board of General Directors of the Company are responsible for implementing this Resolution and organizing the implementation of the Resolution in accordance with their functions and powers, base on compliance with the provisions of the Law and the Charter of Organization and Operation of Vietnam Bank for Industry and Trade Securities Joint Stock Company.

Recipient:

- As per Article 8;
- SSC, VNX, HSX, HNX;
- The Company's Website;
- Archived at: HR & Administration Department, BOD' Office.

**ON BEHALF OF GENERAL MEETING
OF SHAREHOLDERS**

CHAIRPERSON

Tran Phuc Vinh

