**CTG121030: Board Resolution**

On October 9, 2024, Vietnam Joint Stock Commercial Bank for Industry and Trade announced Resolution No. 381 /NQ-HDQT-NHCT-VPHDQT1 on approving and announcing the business plan targets 2024 of Vietnam Joint Stock Commercial Bank for Industry and Trade, as follows:

‎‎Article 1. Approve and announce the business plan targets 2024 of Vietnam Joint Stock Commercial Bank for Industry and Trade, specifically as follows:

* Total assets: Growth from 8% - 10%.
* Credit balance: Implement according to the credit growth limit approved by the State Bank and the credit management policy orientation of the State Bank in each period.
* Mobilized capital source: Growth is consistent with the credit growth rate, ensuring safety rate according to regulations of the State Bank.
* Rate of bad debt/outstanding credit according to Circular 11:<1.8%
* Individual profit before tax: VND26,300 billion;
* Operational safety rates: Comply with State Bank regulations.

‎‎Article 2. Terms of enforcement

1. This Resolution takes effect from the date of its signing.
2. Members of the Board of Directors; Members of the Executive Board; competent authorities; the Managers of Professional Groups; the Heads of Departments, Divisions, Centers at the Head Office; Branches and relevant Units and individuals in the VietinBank system are responsible for implementing this Resolution.