

CTG: Resolution of general meeting of shareholders

Viet Nam Joint Stock Commercial Bank for Industry and Trade announced the resolution of general meeting of shareholders as follows:

Article 1. Approve the report on the business performance in 2014 and business plan for 2015. Some financial highlights:

1. Business performance in 2014:

Total assets: VND 661,132 billion;

Mobilized funds: VND 595,094 billion;

Total outstanding loans and investments: VND 616,879 billion;

Profit before tax: VND 7,302 billion;

NPL/total credit exposure: 0.90%.

2. Main indicators of 2015 business plan:

Total assets: increase by 13% to VND 746,000 billion;

Total outstanding loans and investments: increase by 14% to VND 676,000 billion;

Total mobilized fund: increase by 14% to VND 676,000 billion;

Total Equity: increase by 7% to VND 58,883 billion;

Profit before tax: 7,300 billion;

Dividend pay-out: 7-9%;

NPL/total credit exposure: less than 3%.

The General Shareholders' meeting authorizes VietinBank's Board of Directors to direct the implementation of the plan which has been approved by the Annual General Meeting of Shareholders and decide to make some adjustments if necessary.

Article 2. Approve the report by the Board of Directors on performing tasks in 2014.

Article 3. Approve the report of the Supervisory Board on the activities of VietinBank in 2014.

Article 4. Approve the audited financial statements as at 31st December 2014 for the period from 1st January 2014 to 31st December 2014 in accordance with Vietnamese Accounting Standards and Accounting System applicable to credit institutions of Vietnam Joint Stock Commercial Bank for Industry and Trade; The General Shareholders' meeting authorizes the Board of Directors to select an independent auditor to audit the financial statements in 2016.

The financial statements as at 31st December 2014 for the period from 1st January 2014 to 31 December 2014 of VietinBank, audited by Deloitte, were in accordance with VAS and current regulations. Some key indicators on capital and total assets as at 31st December 2014 and business performance from 1st January 2014 to 31st December 2014 are as follows:

Total assets: VND 661,132 billion; increase by 15% compared to 31st December 2013; Total outstanding loans and investments: VND 595,094 billion; increase by 16.3% compared to 31st December 2013;

Mobilized fund: VND 595,094 billion; increase by 16.3% compared to 31st December 2013;

Profit before tax: 7,302 billion;

The General Shareholders' meeting authorizes the Board of Directors to select an independent auditor to audit the financial statements of VietinBank for the year 2016.

Article 5. Approve on profit distribution plan for 2014 as follows:

- Profit after Tax (non-consolidated): VND 5,653,992 million;
- Appropriation to Charter Capital Supplementary Reserve: VND 282,700 million;
- Appropriation to Financial Reserve: VND 565,399 million;
- Appropriation to Bonus and Welfare Fund: VND 1,000,000 million;
- Cash Dividend: VND 3,723,405 million;
- Remaining profit after Tax after deducting Reserves and Dividend Payment: VND 82,488 million.

Article 6. Approve the remuneration amount of 0.36% of profit after tax in 2015 for members of the Board of Directors and the Supervisory Board.

Article 7. Approving to list 2,400,204,956 shares .The General Meeting of Shareholders authorizes the Board of Directors purchase and manage this type of

insurance every year and handle all arising matters and related works during the implementation process.

Article 8. Approving to merger PG Bank in to Vietinbank

Article 9. Approve on amendments and supplements to the VietinBank's Charter. The General Meeting of Shareholders authorizes the Board of Directors to implement the amendments and supplements to the VietinBank's Charter in accordance with regulations.

Article 10. Approve on the resignation Ms. Tran Thi Le Nga as a member of the BOS

Article 11. Approve on the list of elected members of VietinBank's Supervisory Board for the term 2014 - 2019 as follows:

1. Mr Nguyen The Huan;
2. Mr Tran Minh Duc;
3. Ms Pham Thi Hong Phuong;