**VIB: Annual General Mandate**

On April 27, 2017, Vietnam International Commercial Joint Stock Bank announced the Annual General Mandate as follows:

1. To approve Repots and Submissions of Board of Directors and Reports from Board of Supervisors, including:

* To approve report on operations of Board of Directors in 2016 and operation plan in 2017;
* To approve report of Board of Directors on production and business result in 2016 and production and business plan in 2017;
* To approve 2016 financial statements audited by EY Vietnam Company;
* To approve Plan 1 of profit distribution plan and fund appropriation in 2016 (distributing dividend 5% in cash and 3.5% by shares to existing shareholders);
* To approve Plan 1 of charter capital increase plan in 2017 (increasing charter capital 40%, corresponding to the plan on distributing dividend 5% in cash and 3.5% by shares) and authorize Board of Directors to perform the following:
* To consider and decide the specific time of increasing charter capital by share issuance in order to pay dividend to shareholders, issuing bonus shares to shareholders and bonus shares under the program selected for employees (depending on the time of being granted approval documents from State Bank of Vietnam and State Securities Commission of Vietnam).
* To decide the amendment and supplement of detailed contents and data of the charter capital increase plan if required by the State Bank of Vietnam and/or State Securities Commission of Vietnam).
* To decide other related contents and fulfill procedures and orders of report and application for approval from the State Bank of Vietnam and State Securities Commission of Vietnam for the charter capital increase plan in accordance with current legal regulations.
* Regarding issuance of bonus shares under program selected for employees (ESOP): General Meeting of Shareholders authorized Board of Directors to approve standards and list of employees, price determining principles (if any), and bonus share distribution principles and to implement other related works in order to distribute bonus shares to employees.
* To approve capital mobilization plan level 2 in 2017;
* To approve report on total remuneration of members of Board of Directors and Board of Supervisors in 2016 and estimated remuneration in 2017;
* To approve submission of Board of Directors on some activities of VIB and authorization by General Meeting of Shareholders to Board of Directors including 4 contents as follows:
* To make plan to sell bad debts of VIB to domestic and foreign purchases and the authorization to Board of Directors to implement this;
* To plan to purchase debts from other credit institutions and the authorization to Board of Directors to implement this;
* To plan to receive transfer of retail banking operation of a credit institution in Vietnam and the authorization to Board of Directors to implement this;
* General Meeting of Shareholders authorized Board of Directors to decode some financial investment activities, assets trading, signature of contracts under the authorization of General Meeting of Shareholders.
* To approve report of Board of Supervisors.

2. General Meeting of Shareholders assigns Board of Directors:

* To report the State Bank of Vietnam on result of 2017 Annual General Meeting of Shareholders.
* To disclose information in the stock market in accordance with legal regulations.
* To implement this resolution.