

No: 083 /HDQT-NHCT44

Ha noi, 30<sup>th</sup> January 2018

## INFORMATION DISCLOSURE

Respectfully to: - The State Securities Commission  
- Ho chi minh Stock Exchange

Company name: Viet Nam Joint Stock Commercial Bank for Industry & Trade

Securities code: CTG

Head Office: 108 Tran Hung Dao, Hoan Kiem District, Ha Noi

Telephone: +84.24.39421030 - Fax: +84.24.39421032

Disclosure person: Mr Nguyen Van Thang, Chairman of the BoDs

Address: 108 Tran Hung Dao, Hoan Kiem District, Ha Noi

Telephone: +84.24.39421030 - Fax: +84.24.39421032

Type of disclosed information:  24 hours  Extraordinary  As per request  Periodic

### Contents of information disclosure:

VietinBank discloses 2017's corporate governance report.

This information has been announced on electronic website of VietinBank on 30<sup>th</sup> January 2018 at <http://investor.vietinbank.vn>.

We hereby commit that the disclosed information above is true and are entirely responsible for the contents of published information.

### Attachments:

- 2017's corporate governance report

LEGAL REPRESENTATIVE  
CHAIRMAN OF THE BODs



Nguyen Van Thang

No: 082 /BC-HĐQT-NHCT44

Hanoi, 30<sup>th</sup> January 2018

## REPORT ON CORPORATE GOVERNANCE (2017)

Respectfully to: - The State Securities Commission  
- Ho chi minh Stock Exchange

Company name: Vietnam Joint Stock Commercial Bank for Industry & Trade

Address of head office: 108 Tran Hung Dao, Hoan Kiem District, Ha Noi

Telephone: +84.24.39421030 - Fax: +84.24.39421032

Email: investor@vietinbank.vn

Charter capital: 37,234,045,560,000 VND

Securities code: CTG

### I. Activities of the General Meeting of Shareholders

No.	Resolution	Date	Content
1	17/NQ-ĐHĐCĐ	17/4/2017	Resolution of 2017's Annual General Meeting (AGM) of Shareholders that approved: <ul style="list-style-type: none"><li>- Report of the BoDs on task performance in 2016;</li><li>- Report on the business performance in 2016 and development plan for 2017;</li><li>- Report of the Supervisory Board on Supervisory Board's activities in 2016;</li><li>- 2016's audited financial reports;</li><li>- 2016's profit distribution plan;</li><li>- Remuneration for the BoDs and the Supervisory Board in 2017;</li><li>- Amendments and supplements to VietinBank's Charter;</li><li>- VietinBank's personnel (Dismissal of Mr Michael Knight Ipson &amp; Mr Hiroyuki Nagata from the members of the BoDs; Election of Mr Hiroshi Yamaguchi to the BoDs for the term 2014-2019).</li></ul>

### II. Board of Directors (BoD):

#### 1. Information about the members of the BoD:

In 2017, VietinBank's BoD held 11 monthly meetings to evaluate business results and provide directions for VietinBank's operations as well as exchanging a number of thematic contents. In addition, the BoD and the standing BoD also handled with other issues through written – opinion form (178 times). Details are as follows:

No	BoD's member	Position	Day becoming/no longer member of the BoD	Number of attendance	Percentage	Reasons for absence
1	Mr Nguyen Van Thang	Chairman	29/4/2014	189/189	100%	
2	Mr Le Duc Tho	Board member CEO	29/4/2014	189/189	100%	
3	Mr Cat Quang Duong	Board member	29/4/2014	134/135	99%	Did not attend August meeting due to business trip.
4	Ms. Tran Thu Huyen	Board member	24/7/2014	47/48	98%	Did not attend August meeting due to business trip.
5	Ms. Nguyen Hong Van	Board member	29/4/2014	81/81	100%	
6	Mr Phung Khac Ke	Board member	1/11/2014	38/38	100%	
7	Mr Hiroyuki Nagata	Board member Deputy CEO	29/4/2014	11/38	29%	Did not attend February, April meeting due to business trip. Did not give written comments since 17/4/2017 (no longer being BoD member)
8	Mr Hiroshi Yamaguchi	Board member Deputy CEO	17/4/2017	23/38	61%	Did not attend May, July meeting due to business trip. Start giving written comments since 17/4/2017 (start being BoD member)
9	Mr Michael Knight Ipson	Board member	25/9/2014	11/33	33%	Did not give written comments since 17/4/2017 (no longer being BoD member)
10	Mr Yotaro Agari	Board member	26/4/2016	33/33	100%	

### Notes:

- *Chairman and Member of BoD cum CEO: attend (i) all BoD's monthly meetings; (ii) giving written opinions of the BoD and (iii) giving written opinions of the standing BoD.*
- *Board Member – Mr Cat Quang Duong, Ms. Tran Thu Huyen, Ms. Nguyen Hong Van: attend (i) all BoD's monthly meetings; (ii) giving written opinions of the BoD and (iii) giving some written opinions of the standing BoD (according to BoD's task assignment).*
- *Board Member – Mr Phung Khac Ke, Mr Hiroyuki Nagata, Mr Hiroshi Yamaguchi: attend (i) all BoD's monthly meetings and (ii) giving written opinions of the BoD.*
- *Board Member – Mr Michael Knight Ipson, Mr Yotaro Agari: Non-resident Board Member, attend (i) some BoD's monthly meetings and (ii) giving written opinions of the BoD.*

## **2. Supervision by the BoD over the Board of Management (BoM):**

Supervisory activities of the BoD over the BoM are carried out in accordance with the internal management regulations, the regulations on organization and operation of the BoD and the regulation on organization and operation of the BoM. On the other hand, the CEO is also a board member, thus ensuring the supervision of the BoD on management activities.

At the regular monthly meetings of the BoD, the CEO reported all aspects of VietinBank operations as well as the results of implementing AGM and BoD's resolutions.

In addition to the periodical reports, in 2017, the CEO on behalf of the BoM also reported the BoD some thematic topics for further discussion, such as:

- Government's Resolutions, directives and circulars of the State Bank of Vietnam (SBV) on measures to manage monetary policy, stabilize interest rates & macro-economy and restructure of banking sector, such as Resolution No.01 of the Government on major tasks and solutions to direct the implementation of the socio-economic development plan and state budget estimates in 2017; Government's resolution on the handling of bad debts - effective since 15/8/2017; SBV's policy on loosening monetary policy...;
- Risk management, control of operation and debt quality, bad debt handling plan;
- Result of deploying new Core Banking system as well as major IT projects of VietinBank;
- Network development, stepping up the standardization of the organization model, consolidating and reforming the organizational structure and operation model with the roadmap towards international standards....

The BoD also assigned the BoM to closely monitor the macroeconomic situation & market developments to carry out the set - out key tasks, in order to accomplish the business plan approved by the AGM.

Accordingly, VietinBank's business activities have significantly changed, both in terms of quantity and quality in 2017. Total assets of VietinBank are estimated at over 1,100 trillion

VND, increased 15.3% from 2016 and reached 101% of AGM's plan; outstanding loans reached 839 trillion VND, increased 18%; Total fund mobilization is estimated at over 1,000 trillion VND, increased 16% and reached 102% of AGM's plan.

Besides loans and mobilization, VietinBank also focused on diversifying products and services. Total service fees are estimated at nearly 4 trillion VND, rose 20% from 2016. VietinBank also developed its investment products, maintaining its role as a market maker with 243 trillion VND - estimated total scale of investment. Operating activities of subsidiaries and oversea branches grew sharply with pre-tax profit is estimated at 560 billion VND, increased 39% from 2016.

With positive and comprehensive changes in business activities, pre-tax profit of VietinBank is estimated at 9,206 billion VND and reached 105% of AGM's plan. ROE and ROA are 12% and 1%, respectively.

Also in 2017, VietinBank successfully issued 4,200 billion VND public – offering bonds. The successful issuance of secondary bonds with the largest volume among commercial banks affirmed the prestige and position of VietinBank in the market, demonstrating VietinBank's efforts in improving capital capacity.

At the same time, VietinBank has successfully transformed Core Banking system in 2017 - the largest and most complex project in the banking industry to date, marking important changes, meeting the technology requirements for the long-term and sustainable development of VietinBank.

In addition, VietinBank has completed the upgrading of its quality management system to ISO 9001 - 2015 standards, commits its banking and investment services to high standards, and launched VietinBank's 2017 Brand Identification.

With the above results, VietinBank continues to maintain and improve the credit rating and development prospects according to international credit rating agencies in 2017 and was honored the awards and accolades from domestic and international institutions such as the 6<sup>th</sup> in Top 2000 largest enterprises in the world; Top 500 World's Most Valuable Brands with a brand value of \$ 252 million, brand strength A +; Top leading brand of Vietnam in 2017; Top 10 of the Best 500 Companies in 2017; Vietnam's fastest-growing SME bank in 2017; Best Vietnamese Retail Bank in 2017; Best Electronic Banking in 2017; Vietnam's Best Bank in Trade Finance ...

### **3. Activities of the BoD's committees:**

At present, VietinBank has 4 committees under the BoD namely Nomination, Salary and Reward Committee; Risk Management Committee; Policy Committee; Asset-Liability Management Committee (ALCO). The Committees operate in accordance with the Regulation on organization and operation of each Committee issued by the Board, specifically:

- **Nomination, Salary and Reward Committee:** advising the Board on the organizational structure, personnel management policies, performance evaluation and treatment policies; Assisting the Board in re-evaluating personnel within the decision-making authority of the Board; Organizing comprehensive supervision and control of personnel management, capacity framework, succession planning, human resources risk in line with business orientations and plans of VietinBank in each period.
- **Risk Management Committee:** Advising the Board on issues related to the determination of risk appetite in each period; Formulating risk management mechanisms, policies and orientation on managing credit risk, investment risk, market risk, operation risk and other types of risks; Advising the Board on approval of investment, related transactions, management policies, risk handling plans within the scope of functions and tasks assigned by the BoD.
- **Policy Committee:** Advising and assisting at the policy level for the Board in ensuring the appropriateness, completeness, uniformity and validity of policies, regulations on VietinBank's core business activities; Advising the Board on issues related to policy development; Studying and reviewing the policies, regulations issued by the Board relating to VietinBank's key activities to ensure its completeness, uniformity, timeliness, compliance with laws & regulations and in line with VietinBank's practical activities; Proposing to the BoD policies, regulations that needed to be supplemented, replaced or amended in accordance with the actual situation and development orientation of VietinBank as well as law amendments.
- **ALCO Committee:** advising the Board on the scale, structure and growth of VietinBank's assets and liabilities in line with the scale of its operation and development strategy in each period; Building the development strategy of VietinBank and assigning business plans on the scale, structure and growth rate of assets and liabilities; Organizing the assessment of the efficiency and scale of assets and liabilities of VietinBank in each period; Reviewing and ensuring safety ratios and limits in business activities according to regulations.

In 2017, the committees continued to work with relevant departments to review, finalize, amend and promulgate new regulations, procedures on risk management, personnel, reward, investment, capital contribution ...; Advising and proposing to the BoD about risk management strategies and policies, risk prevention measures on various aspects, implementing initiatives to implement Basel II according to the roadmap; review the personnel under the management of the Board to contribute to improving the capacity and quality in personnel management; Proposing and advising the Board on strategic planning and development of VietinBank in the coming time....



#### 4. Resolutions of the BoD:

No.	Resolution No.	Date	Contents
1	002/NQ-HĐQT-NHCT44	05/01/2017	Establishment of the Brand and Communications Division
2	003/NQ-HĐQT-NHCT44	05/01/2017	Establishment of Credit Approval Division
3	007/NQ-TTHĐQT-NHCT44	05/01/2017	Approval of the issuance of instructions on the handling guaranteed transactions on the basis of documents sent by fax/email
4	009/NQ-TTHĐQT-NHCT44	07/01/2017	Approval of credit limits for customers
5	016/NQ-TTHĐQT-NHCT44	17/01/2017	Capital Planning for Retail Loan Origination System (RLOS)
6	020/NQ-TTHĐQT-NHCT44	20/01/2017	Approval of the content in car loans guideline for corporate customers
7	025/NQ-HĐQT-NHCT44	25/01/2017	Approval of the Agreement on payment connections of securities transactions between VietinBank and VietinBankSc.
8	034/NQ-TTHĐQT-NHCT44	25/01/2017	Approval of the promulgation on the 1 <sup>st</sup> edited regulation on credit guarantee implementation
9	037/NQ-TTHĐQT-NHCT44	25/01/2017	Approval of credit limits for customers
10	041/NQ-TTHĐQT-NHCT44	06/02/2017	The policy of changing the using purpose of Buon Ho transaction office's land - Dac Lac Branch
11	045/NQ-HĐQT-NHCT44	15/02/2017	Approval of the establishment of VBI's Long An Branch
12	046/NQ-TTHĐQT-NHCT44	15/02/2017	Approval of transaction limits for customers
13	050/NQ-HĐQT-NHCT44	22/02/2017	Assigning the right to make capital contribution transaction to the VietinBank's capital representative at VietinBank Capital
14	051/NQ-HĐQT-NHCT44	23/02/2017	Approval of the principle insurance contract for motor vehicle in 2017 between VietinBank and VBI's Thang Long branch of VBI

No.	Resolution No.	Date	Contents
15	055/NQ-TTHĐQT-NHCT44	27/02/2017	Approval of the issuance of the 2 <sup>nd</sup> revised regulation on futures brokerage
16	060/NQ-TTHĐQT-NHCT44	27/02/2017	Approval of credit orientation in 2017
17	060B/NQ-TTHĐQT-NHCT44	27/02/2017	Approval of credit and market risk limits in 2017
18	062/NQ-HĐQT-NHCT44	03/03/2017	Organizing 2017's AGM
19	064/NQ-TTHĐQT-NHCT44	03/03/2017	Approval of some contents related to VietinBank's concentrated insurance activities in period 2017 - 2018
20	066/NQ-TTHĐQT-NHCT44	08/03/2017	Approving the issuance of the policy framework for granting and managing credit, loan framework for customers in VietinBank
21	070/NQ-TTHĐQT-NHCT44	08/03/2017	Approval of the revision regulation on organization and operation of VietinBank Policy Committee
22	072/NQ-TTHĐQT-NHCT44	09/03/2017	Approval of transaction limits for customers
23	087/NQ-TTHĐQT-NHCT44	10/03/2017	Labor boundaries for branches in 2017
24	090/NQ-TTHĐQT-NHCT44	10/03/2017	Approval of credit limits for customers
25	092/NQ-TTHĐQT-NHCT44	10/03/2017	Adjustment of capital plan for construction of head office for Trang Bang industrial Zone branch
26	094/NQ-TTHĐQT-NHCT44	14/03/2017	Approval of credit limits for customers
27	095/NQ-TTHĐQT-NHCT44	14/03/2017	Approving 2017 payment limits for credit institutions
28	098/NQ-TTHĐQT-NHCT44	14/03/2017	Approval of credit limits for customers
29	106/NQ-TTHĐQT-NHCT44	16/03/2017	Classifying branches as a basis for the assignment of credit authority level and adjustment of the indicator marks and grades of branches
30	110/NQ-TTHĐQT-NHCT44	23/03/2017	Capital plan for Debt Collection and Recovery System (DCRS)
31	129/NQ-TTHĐQT-NHCT44	28/03/2017	Approval of transaction limits for customers



No.	Resolution No.	Date	Contents
32	134/NQ-TTHĐQT-NHCT44	28/03/2017	Approving the promulgation of the replaced regulations on information provision of VietinBank at the request of competent agencies, organizations and individuals
33	137/NQ-HĐQT-NHCT44	29/03/2017	Approval of official release for the separate and consolidated financial statements that are prepared in accordance with Vietnamese Accounting Standards and Accounting System of Vietnam Credit Institutions - VAS for 2016 of VietinBank that have been audited
34	138/NQ-TTHĐQT-NHCT44	03/04/2017	Approval of credit limits for customers
35	141/NQ-TTHĐQT-NHCT44	03/04/2017	Approval of credit limits for customers
36	157/NQ-HĐQT-NHCT44	12/04/2017	Approving the establishment of VBI's Lao Cai branch, Quang Ninh branch and Binh Duong branch
37	163/NQ-TTHĐQT-NHCT44	12/04/2017	Approval of credit limits for customers
38	165/NQ-HĐQT-NHCT44	14/04/2017	2017's AGM materials
39	172/NQ-TTHĐQT-NHCT44	14/04/2017	Approval of credit limits for customers
40	173/NQ-TTHĐQT-NHCT44	14/04/2017	Approving the content submitted to VietinBankSc's 2017's AGM
41	174/NQ-TTHĐQT-NHCT44	17/04/2017	Approval of transaction limits adjustment for customers
42	177/NQ-TTHĐQT-NHCT44	17/04/2017	Approval of credit limits for customers
43	182/NQ-HĐQT-NHCT44	20/04/2017	Transferring entire VietinBank's capital in Vietin-Aviva
44	183/NQ-TTHĐQT-NHCT44	21/04/2017	The capital plan of the expansion for server room at 108 Tran Hung Dao H.O
45	188/NQ-TTHĐQT-NHCT44	21/04/2017	Approval of credit limits for customers
46	191/NQ-HĐQT-NHCT44	28/04/2017	Approving the Insurance Policy of Money and Loyalty in the period

N o.	Resolution No.	Date	Contents
			2017 - 2018 between VietinBank and VBI
47	192/NQ-HĐQT-NHCT44	28/04/2017	Approval of the Comprehensive Insurance Policy for Banks and Technology Criminals in the period 2017 - 2018 between VietinBank and VBI
48	193/NQ-TTHĐQT-NHCT44	28/04/2017	Approval of credit limits for customers
49	197/NQ-TTHĐQT-NHCT44	03/05/2017	Approving the amendment of regulations on credit approval authority in VietinBank system
50	207/NQ-TTHĐQT-NHCT44	04/05/2017	Approval of transaction limits for customers
51	208/NQ-TTHĐQT-NHCT44	09/05/2017	Approval of transaction limits for customers
52	209/NQ-HĐQT-NHCT44	10/05/2017	Approving the change of ownership form and increased charter capital for VBI
53	219/NQ-TTHĐQT-NHCT44	12/05/2017	Approval of revised staff Regulations
54	227/NQ-TTHĐQT-NHCT44	15/05/2017	Capital plan for Retail Division's switching network at 25 Ly Thuong Kiet
55	228/NQ-TTHĐQT-NHCT44	15/05/2017	Capital plan for rental service support of State budget's collection system
56	232/NQ-TTHĐQT-NHCT44	18/05/2017	Approval of transaction limits for customers
57	233/NQ-TTHĐQT-NHCT44	18/05/2017	Approval of transaction limits for customers
58	234/NQ-TTHĐQT-NHCT44	18/05/2017	Approval of transaction limits for customers
59	235/NQ-TTHĐQT-NHCT44	18/05/2017	Approval of transaction limits for customers
60	236/NQ-TTHĐQT-NHCT44	19/05/2017	Approval of transaction limits for customers
61	239/NQ-TTHĐQT-NHCT44	22/05/2017	Approval of credit limits for customers
62	241/NQ-TTHĐQT-NHCT44	23/05/2017	Approval of VietinBank's 2017 behavioral identification

<b>N o.</b>	<b>Resolution No.</b>	<b>Date</b>	<b>Contents</b>
63	244/NQ-HĐQT-NHCT44	25/05/2017	Assigning the right to make bond investment transactions to VietinBank's capital representative at VietinBank Capital
64	251/NQ-TTHĐQT-NHCT44	29/05/2017	Regulations on labor contracts in VietinBank system
65	252/NQ-TTHĐQT-NHCT44	30/05/2017	Approval of credit limits for customers
66	253/NQ-TTHĐQT-NHCT44	31/05/2017	Approving the extension of duration for transaction limits of financial institutions
67	254/NQ-TTHĐQT-NHCT44	31/05/2017	Approval of credit rating and transaction limits for customers
68	256/NQ-TTHĐQT-NHCT44	31/05/2017	Approval of credit limits for customers
69	271/NQ-TTHĐQT-NHCT44	31/05/2017	Approval of credit rating and transaction limits for customers
70	272/NQ-TTHĐQT-NHCT44	01/06/2017	Approval of credit rating and transaction limits for customers
71	275/NQ-TTHĐQT-NHCT44	02/06/2017	Approval of credit rating and transaction limits for customers
72	275B/NQ-TTHĐQT-NHCT44	07/06/2017	Approval of credit limits for customers
73	279/NQ-TTHĐQT-NHCT44	08/06/2017	Approving the proposal on improving labor productivity solutions in VietinBank system in 2017
74	291/NQ-TTHĐQT-NHCT44	13/06/2017	Approval of credit limits for customers
75	295/NQ-TTHĐQT-NHCT44	13/06/2017	Approval of credit limits for customers
76	296/NQ-TTHĐQT-NHCT44	14/06/2017	Approval of credit limits for customers
77	297/NQ-TTHĐQT-NHCT44	19/06/2017	Approving the amendment of regulation on the authority of credit institutions
78	300/NQ-TTHĐQT-NHCT44	20/06/2017	Approval of credit limits for customers
79	302/NQ-TTHĐQT-NHCT44	20/06/2017	Approval of credit rating and transaction limits for customers
80	305/NQ-TTHĐQT-NHCT44	20/06/2017	Approval of credit rating and transaction limits for customers

<b>N o.</b>	<b>Resolution No.</b>	<b>Date</b>	<b>Contents</b>
81	306/NQ-TTHĐQT-NHCT44	20/06/2017	Approval of credit limits for customers
82	310/NQ-TTHĐQT-NHCT44	22/06/2017	Approval of credit rating and transaction limits for customers
83	315/NQ-TTHĐQT-NHCT44	23/06/2017	Capital plan for specialized vehicle monitoring system
84	323/NQ-TTHĐQT-NHCT44	27/06/2017	Approving the regulation on capital contribution and share purchase
85	326/NQ-HĐQT-NHCT44	29/06/2017	Approval of appendix 05 – Cooperation agreement with IFC
86	330/NQ-TTHĐQT-NHCT44	30/06/2017	Additional registration fee for HH1 Hoang Mai, Hanoi
87	333/NQ-TTHĐQT-NHCT44	03/07/2017	Approval of credit limits for customers
88	334/NQ-TTHĐQT-NHCT44	03/07/2017	Approval of credit rating and transaction limits for customers
89	335/NQ-TTHĐQT-NHCT44	03/07/2017	Approval of credit limits for customers and affiliated persons
90	339/NQ-TTHĐQT-NHCT44	05/07/2017	Approval of the 1 <sup>st</sup> amendment on one – door transaction regulation
91	342/NQ-TTHĐQT-NHCT44	10/07/2017	Approving the guarantee limit for customers
92	343/NQ-TTHĐQT-NHCT44	10/07/2017	Approval of transaction limits for customers
93	345/NQ-TTHĐQT-NHCT44	10/07/2017	Approval of credit limits for customers and affiliated persons
94	348/NQ-TTHĐQT-NHCT44	10/07/2017	Authorization to carry out the procurement and management of operational risk insurance
95	362/NQ-TTHĐQT-NHCT44	10/07/2017	Approval of credit limits for customers
96	364/NQ-TTHĐQT-NHCT44	10/07/2017	Approval of credit limits for customers
97	365/NQ-TTHĐQT-NHCT44	12/07/2017	Approval of credit limits for customers and affiliated persons
98	366/NQ-TTHĐQT-NHCT44	12/07/2017	Liquidation of architectural supplies
99	368/NQ-TTHĐQT-NHCT44	13/07/2017	Approval of credit limits for customers

<b>N o.</b>	<b>Resolution No.</b>	<b>Date</b>	<b>Contents</b>
100	372/NQ-HĐQT-NHCT44	26/07/2017	Approving the insurance contract of ATMs and cash in ATMs between VietinBank and VBI.
101	374/NQ-TTHĐQT-NHCT44	26/07/2017	Approval of transaction limits for customers
102	375/NQ-TTHĐQT-NHCT44	26/07/2017	Approving the policy to extend the license and service agreement for MX.3 treasury system at VietinBank
103	377/NQ-TTHĐQT-NHCT44	31/07/2017	Approval of transaction limits for customers
104	378/NQ-TTHĐQT-NHCT44	31/07/2017	Approval of transaction limits for customers
105	379/NQ-TTHĐQT-NHCT44	31/07/2017	Approval of credit limits for customers
106	380/NQ-TTHĐQT-NHCT44	01/08/2017	Approval of credit limits for customers
107	383/NQ-TTHĐQT-NHCT44	01/08/2017	Approving the promulgation of the temporary regulations on risk management framework in VietinBank system
108	384/NQ-TTHĐQT-NHCT44	01/08/2017	Approval of credit limits for customers
109	389/NQ-HĐQT-NHCT44	08/08/2017	Issuance of public – offering bond (1 <sup>st</sup> Phase 2017)
110	391/NQ-TTHĐQT-NHCT44	10/08/2017	Approving the reappointment of Deputy CEO of VietinBankSc
111	393/NQ-TTHĐQT-NHCT44	11/08/2017	Capital plan to purchase license of Scan-imaging system
112	396/NQ-TTHĐQT-NHCT44	15/08/2017	Amendment of regulations on procurement of goods, services, land and housing
113	397/NQ-TTHĐQT-NHCT44	15/08/2017	Amendment and supplement of the financial regulation
114	406/NQ-TTHĐQT-NHCT44	16/08/2017	Approval of signing loan framework agreement for trade finance with customers
115	410/NQ-HĐQT-NHCT44	24/08/2017	Approval of official release for the the separate and consolidated financial statements that are prepared in accordance with Vietnamese Accounting Standards and

No.	Resolution No.	Date	Contents
			Accounting System of Vietnam Credit Institutions - VAS as at 30/06/2017 and for period from 1/1/2017 to 30/06/2017 that have been reviewed
116	412/NQ-TTHĐQT-NHCT44	28/08/2017	Approving the guidelines related to the issuance of alternative regulations on lending activities for offshore investment
117	413/NQ-TTHĐQT-NHCT44	29/08/2017	Approval of credit limits for customers and affiliated persons
118	416/NQ-TTHĐQT-NHCT44	29/08/2017	Approval of credit limits for customers
119	418/NQ-HĐQT-NHCT44	30/08/2017	Approving the form and content of insurance policy for compulsory fire and all property risks (period 2017-2019) between VietinBank and VBI
120	419/NQ-TTHĐQT-NHCT44	31/08/2017	Approval of credit limits for customers
121	421/NQ-TTHĐQT-NHCT44	31/08/2017	Approving the adjustment of credit limit for the customer
122	422/NQ-TTHĐQT-NHCT44	31/08/2017	Approval of credit limits for customers and affiliated persons
123	423/NQ-TTHĐQT-NHCT44	31/08/2017	Approval of credit limits for customers and affiliated persons
124	424/NQ-TTHĐQT-NHCT44	31/08/2017	Approval of credit limits for customers and affiliated persons
125	425/NQ-TTHĐQT-NHCT44	31/08/2017	Approval of credit limits for customers
126	425B/NQ-TTHĐQT-NHCT44	31/08/2017	Approving the time adjustment of credit limit for customers
127	429/NQ-TTHĐQT-NHCT44	08/09/2017	Approving the time adjustment of credit limit for customers
128	431/NQ-TTHĐQT-NHCT44	08/09/2017	Approval of credit limits for customers and affiliated persons
129	435/NQ-TTHĐQT-NHCT44	15/09/2017	Approving the proposal to adjust credit authority level and the results of grading, reviewing the classification of branches as the basis for granting credit authority.
130	436/NQ-HĐQT-NHCT44	15/09/2017	2016 cash dividend payment

<b>N o.</b>	<b>Resolution No.</b>	<b>Date</b>	<b>Contents</b>
131	439/NQ-TTHĐQT-NHCT44	15/09/2017	Approval of credit limits for customers
132	441/NQ-HĐQT-NHCT44	15/09/2017	Adjustment of 2017 public – offering bonds
133	442/NQ-HĐQT-NHCT44	15/09/2017	Guidelines, cost estimates and the form of selecting consultant/agent for the issuance of 2017 public – offering bonds.
134	443/NQ-TTHĐQT-NHCT44	15/09/2017	Recruitment for internal audit department of VietinBank Capital
135	444/NQ-TTHĐQT-NHCT44	19/09/2017	Approval of security measures adjustment for customers
136	445/NQ-TTHĐQT-NHCT44	19/09/2017	Approval of credit limits for customers and affiliated persons
137	449/NQ-HĐQT-NHCT44	22/09/2017	Approval of the consultancy issuance contract, the registration agent contract and the payment agent contract between VietinBank and VietinBankSc for VietinBank’s 2017 public - offering bonds
138	450/NQ-HĐQT-NHCT44	22/09/2017	Approving materials for VietinBank’s 2017 public - offering bonds
139	456/NQ-TTHĐQT-NHCT44	22/09/2017	Approval of the contents related to the issuance of credit granting regulation in the form of L/C
140	458/NQ-TTHĐQT-NHCT44	25/09/2017	Approving the promulgation of the Regulation on the factoring activity framework and the risk appetite for factoring conditions of VietinBank’s customers.
141	458A/NQ-TTHĐQT-NHCT44	25/09/2017	Approval of the provisional regulation on the management of credit risk measurement models in VietinBank
142	459/NQ-TTHĐQT-NHCT44	26/09/2017	Approval of credit limits for customers and affiliated persons
143	460/NQ-TTHĐQT-NHCT44	26/09/2017	Approval of credit limits for customers and affiliated persons
144	468/NQ-TTHĐQT-NHCT44	28/09/2017	Approval of credit limits for customers and affiliated persons
145	469/NQ-TTHĐQT-NHCT44	02/10/2017	Approval of credit limits for customers

<b>N o.</b>	<b>Resolution No.</b>	<b>Date</b>	<b>Contents</b>
146	470/NQ-TTHĐQT-NHCT44	03/10/2017	Capital plan for purchasing hardware to upgrade Swift system
147	481/NQ-TTHĐQT-NHCT44	09/10/2017	Capital plan for the construction of Quan Trieu transaction office, Thai Nguyen branch
148	484/NQ-TTHĐQT-NHCT44	10/10/2017	Approving the time adjustment of credit limit for customers
149	487/NQ-TTHĐQT-NHCT44	10/10/2017	Approval of supplementary invoice form 01/GTKT2/022: Value Added Invoice - Automatic Interest receipts in self-printed invoice forms of VietinBank
150	489/NQ-TTHĐQT-NHCT44	11/10/2017	Approving the adjustment of 2017's credit orientation
151	490/NQ-TTHĐQT-NHCT44	12/10/2017	Approval of credit limits for customers and affiliated persons
152	491/NQ-HĐQT-NHCT44	23/10/2017	Approval of the public liability insurance contract for VietinBank for the period 2017 - 2019 between VietinBank and VBI
153	495/NQ-TTHĐQT-NHCT44	24/10/2017	Approval of credit limits for customers and affiliated persons
154	498/NQ-TTHĐQT-NHCT44	25/10/2017	Preparation to comply with Basel II according to conclusion of Basel II implementation steering committee
155	498B/NQ-TTHĐQT-NHCT44	25/10/2017	Approving the regulation on quality control in VietinBank system
156	504/NQ-TTHĐQT-NHCT44	30/10/2017	Approving the amendments and supplements to the regulations on accounting vouchers in VietinBank system
157	507/NQ-HĐQT-NHCT44	07/11/2017	Official approval of VietinBank's 2017 behavioral identification
158	508/NQ-TTHĐQT-NHCT44	07/11/2017	Planning capital for the construction of Ba Ria Vung Tau branch's office
159	519/NQ-TTHĐQT-NHCT44	10/11/2017	Approval of credit limits for customers and affiliated persons
160	521/NQ-TTHĐQT-NHCT44	10/11/2017	Capital plan to select independent auditors in 2018
161	525/NQ-TTHĐQT-NHCT44	10/11/2017	Approval of the amendment on guarantee regulations



<b>N o.</b>	<b>Resolution No.</b>	<b>Date</b>	<b>Contents</b>
162	526/NQ-TTHĐQT-NHCT44	17/11/2017	Approval of credit limits for customers
163	529/NQ-TTHĐQT-NHCT44	20/11/2017	Approving the adjustment of credit conditions for customers
164	531/NQ-TTHĐQT-NHCT44	20/11/2017	Approving the issuance of decisions on amending and supplementing the regulation about the application of value added tax, enterprise income and state budget remittances in VietinBank system
165	533/NQ-TTHĐQT-NHCT44	23/11/2017	Approving the adjustment of credit limit for the customer
166	539/NQ-TTHĐQT-NHCT44	30/11/2017	Approving the time adjustment of credit limit for customers
167	542/NQ-TTHĐQT-NHCT44	01/12/2017	Healthcare reinsurance at VBI
168	547/NQ-TTHĐQT-NHCT44	08/12/2017	Approving the time adjustment of credit limit for customers
169	550/NQ-TTHĐQT-NHCT44	12/12/2017	Approval of credit limits for customers
170	551/NQ-TTHĐQT-NHCT44	12/12/2017	Approving the time adjustment of credit limit for customers
171	556/NQ-TTHĐQT-NHCT44	15/12/2017	Approval of the promulgation on the regulation of trading activities framework and interest rate derivatives
172	562/NQ-TTHĐQT-NHCT44	22/12/2017	Approving the appointment of Deputy CEO of VietinBank Gold & Jewellery
173	563/NQ-TTHĐQT-NHCT44	25/12/2017	Approving the appointment of Deputy CEO of VietinBankSc
174	568/NQ-TTHĐQT-NHCT44	27/12/2017	Regulation issuance on employee training
175	573/NQ-TTHĐQT-NHCT44	25/12/2017	Approving the content of invoices, voucher cum invoice functions according to new brand identity
176	578/NQ-TTHĐQT-NHCT44	29/12/2017	Approving the amendments to the regulation on interest rates for mobilization and lending in VietinBank
177	579/NQ-TTHĐQT-NHCT44	29/12/2017	Approval for the extension of Amendment Letter of Appendix 04 -

<b>N o.</b>	<b>Resolution No.</b>	<b>Date</b>	<b>Contents</b>
			cooperation agreement between VietinBank and IFC
178	581/NQ-TTHĐQT-NHCT44	29/12/2017	Approving the issuance of 2 <sup>nd</sup> amendment and supplement to the regulation on forwarding, preserving and transporting cash, precious assets, valuable papers, important prints and records of security assets in VietinBank

### **III. Supervisory Board:**

#### **1. Information about members of Supervisory Board:**

In 2017, the Supervisory Board held 11 meetings, detailed as follows:

<b>No.</b>	<b>Members of Supervisory Board</b>	<b>Position</b>	<b>Day becoming/no longer member of the Supervisory Board</b>	<b>Number of attendance</b>	<b>Percentage</b>	<b>Reasons for absence</b>
1	Mr Nguyen The Huan	Head	14/04/2015	11/11	100%	
2	Mr Tran Minh Duc	Member	14/04/2015	11/11	100%	
3	Ms. Pham Thi Hong Phuong	Member	14/04/2015	11/11	100%	
4	Ms. Pham Thi Thom	Member	29/04/2014	08/11	73%	Personal reason

#### **2. Surveillance activities of the Supervisory Board toward the BoD, BoM and shareholders:**

In 2017, the Supervisory Board has implemented the tasks and functions in accordance with law, VietinBank's Charter, the regulations on the organization and operation of the Supervisory Board as well as the direction of the Supervisory Board's activities, which was approved by 2017's AGM, specifically:

##### **2.1. Supervising business operations, compliance with law and Charter in management and administration of VietinBank; To implement AGM's resolutions.**

In 2017, the Supervisory Board carried out monitoring activities through the following contents:

*i. Periodically monitor, update information on business activities of VietinBank, participate and exchange opinions at BoD, BoM's meetings:*

During the reporting period, through the internal management reports of VietinBank and the independent reports of members of the Supervisory Board and the Internal Audit Department, the Supervisory Board supervises the business activities of VietinBank on a regular, continuous basis. Monthly or extraordinarily, representatives of the Supervisory Board attended all BoD and BoM's meetings to capture information, exchange, discuss, raise the opinions independently of the shortcomings, limitations, potential risks in business operations of VietinBank and make specific recommendations to the BoD and BoM.

*ii. Review of policy documents, BoD's resolutions/decisions:*

The Supervisory Board has assigned members to review policy documents issued by the BoD & the CEO and BoD's resolutions/decisions according to each sector of activities of VietinBank. After reviewing, the Supervisory Board found that, the policy documents, BoD's resolutions/decisions are basically in accordance with law, VietinBank's Charter and meet the requirements of governance & management of VietinBank that follows the mission assigned by the AGM.

*iii. Review the monitoring reports, audit reports of internal audit department:*

On the basis of regular monitoring reports on VietinBank's main business activities and reports from assurance tests of internal audit department, issues arised and proposals are submitted to the BoD at the monthly meetings and included in the recommendation sent directly to the Chairman and the CEO.

## **2.2. Appraisal of financial statements**

Performing the functions and duties stipulated in VietinBank's Charter, the regulation on the organization and operation of the Supervisory Board, in 2017, the financial statement appraisal team has been set up to review the financial statements for 2016 and 1H2017. The results of the examination have been sent to the BoD, BoM timely to seek approval at the AGM as well as making disclosure in accordance with law.

## **2.3. Updating list of related people**

The updating list of related persons of BoD, BoM and Supervisory Board's members as well as shareholders holding at least 5% of voting shares at VietinBank have been periodically done by the Supervisory Board on the basis of coordination, exchange information with the Board's Secretariat. The results of monitoring and updating show that, compared with 2016, the list of related persons of VietinBank has some changes due to the change of BoD, BoM's members who are representatives of strategic partners- BTMU & IFC. In addition, Deputy CEO, Ms. Bui Nhu Y had retired in 2017 under the regime.

#### **2.4. Direction and supervision of internal audit's operations**

In 2017, the Supervisory Board regularly instructed internal audit department to implement its functions and tasks as regulated by the SBV and VietinBank, and deployed the approved audit plan. At the same time, the Supervisory Board reviewed the reports as well as evaluation of performance results of the internal audit department at the regular meetings of the Supervisory Board. The audit results, together with recommendations of the internal audit department were promptly sent to the BoD, the CEO as well as the related departments.

#### **3. The coordination among the Supervisory Board with the BoDs, BoM and different managers:**

During the implementation of the supervisory role, the Supervisory Board actively coordinated with the BoD, the BoM and other managers through recommendations and direct discussions at regular or extraordinary meetings or by written petition for each specific case. In 2017, the coordination between the Supervisory Board and the BoD, the BoM and other managers was smoothly implemented in accordance with law and internal regulations of VietinBank.

#### **4. Other activities of the Supervisory Board (if any):**

In 2017, besides performing the main functions as regulated by law, VietinBank's Charter and internal regulations, the Supervisory Board directly instructed and joined with internal audit department to implement the coordination, support activities for external inspection and auditing authorities at VietinBank.

#### **IV. Training on corporate governance:**

VietinBank always determines the important role of corporate governance in business efficiency as well as obtaining the objective of safe and sustainable development. Accordingly, the members of the BoD, BoM have participated in many in-depth training courses related to corporate governance domestically and internationally.

In addition, VietinBank's management team regularly sends in-charged staffs to attend training courses on corporate governance organized by the State Securities Commission (SSC), the Ho Chi Minh City Stock Exchange, collaborated with reputable training organizations.

In the coming time, VietinBank will continue to study corporate governance courses organized by the SSC and prestigious training organizations for the BoD, BoM and all VietinBank's levels of management. These training courses will focus on improving governance knowledge, building and managing strategy, aiming to build VietinBank as one of the leading banks in Vietnam with safe, sustainable development and active integration into international market.

**V. List of affiliated persons of VietinBank as specified in clause 34, Article 6 of the Securities Law and transactions of affiliated persons of VietinBank with VietinBank.**

**1. List of affiliated persons of VietinBank**

*(Details are reported in Appendix No.01 attached to this Report)*

**2. Transactions between VietinBank and the affiliated persons or between VietinBank and major shareholders, internal persons and related person of internal person.**

*(Details are reported in Appendix No.02 attached to this Report)*

**3. Transaction between internal person of VietinBank and VietinBank's subsidiaries, or the company in which VietinBank takes controlling power: None**

**4. Transactions between VietinBank and other objects**

4.1. Transactions between VietinBank and the company that members of BoD, the Supervisory Board, CEO has been a founding member or members of BoD, CEO in three (03) years *(calculated at the time of reporting)*.

*(Details are reported in Appendix No.03 attached to this Report)*

4.2. Transactions between VietinBank and the company that related person of members of BoD, the Supervisory Board, CEO as a member of BoD, CEO.

4.3. Other transactions of VietinBank *(if any)* may be beneficial material or immaterial for members of BoD, the Supervisory Board, CEO.

**VI. Transactions of internal persons and their affiliated persons**

**1. List of internal persons and their affiliated persons**

*(Details are reported in Appendix No.04 attached to this Report)*

2. Transactions of internal persons and their affiliated persons on CTG: None

**VII. Other significant issues: None**

*S/ab*

**ON BEHALF OF THE BOD  
CHAIRMAN**



*Nguyễn Văn Thang*  
**Nguyễn Văn Thang**

APPENDIX 01 (Disclosure)  
LIST OF AFFILIATED PERSONS OF VIETINBANK

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
<b>I- BoD's members:</b>								
1	Nguyen Van Thang		Chairman			29/04/2014		Appointed under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ on 29/4/2014
2	Le Duc Tho		Board member, CEO, authorised person to disclose information			29/04/2014		Appointed under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ on 29/4/2014
3	Cat Quang Duong		Board member			29/04/2014		Appointed under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ on 29/4/2014
4	Nguyen Hong Van		Board member			29/04/2014		Appointed under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ on 29/4/2014
5	Yotaro Agari		Board member			26/04/2016		Appointed under 2016's AGM Resolution No.15/NQ-ĐHĐCĐ on 26/4/2016
6	Hiroyuki Nagata		Board member Deputy CEO			29/04/2014	17/4/2017	Appointed under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ on 29/4/2014. Dismissed under 2017's AGM Resolution No.17/NQ-ĐHĐCĐ on 17/4/2017
7	Tran Thu Huyen		Board member			24/07/2014		Appointed under 2014's EGM Resolution No.999/NQ-ĐHĐCĐ on 24/7/2014
8	Michael Knight Ipson		Board member			25/09/2014	17/4/2017	Appointed under 2014's EGM Resolution No.999/NQ-ĐHĐCĐ on 24/7/2014 Dismissed under 2017's AGM Resolution No.17/NQ-ĐHĐCĐ on 17/4/2017
9	Phung Khac Ke		Board member			01/11/2014		Appointed under 2014's EGM Resolution No.999/NQ-ĐHĐCĐ on 24/7/2014
10	Hiroshi Yamaguchi		Board member Deputy CEO			17/4/2017		Appointed under 2017's AGM Resolution No.17/NQ-ĐHĐCĐ on 17/4/2017
<b>II- Members of Board of Management</b>								

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
1	Le Duc Tho		Board member, CEO, authorised person to disclose information			29/04/2014		Appointed under the Decision No. 689/QĐ-HDQT-NHCT1 dated 29/4/2014 of VietinBank's BoD
2	Hiroyuki Nagata		Board member Deputy CEO			14/10/2013	15/5/2017	Appointed under Decision No.2312/QĐ-HDQT-NHCT1 dated 14/10/2013 of VietinBank's BoD. Dismissed under Decision No.383/QĐ-HDQT-NHCT1.2 dated 15/5/2017 of VietinBank's BoD.
3	Bui Nhu Y		Deputy CEO			04/04/2010	01/05/2017	Appointed under Decision No.322/QĐ-HDQT-NHCT1 dated 4/4/2010 of VietinBank's BoD. Reappointed under Decision No.158/ QĐ-HDQT-NHCT1 dated 3/5/2015 of VietinBank's BoD. Retired since 1/5/2017 according to Decision No.252/QĐ-NHNN dated 27/02/2017
4	Nguyen Hoang Dung		Deputy CEO			15/03/2011		Appointed under Decision No.188/QĐ-HDQT-NHCT1 dated 15/3/2011 of VietinBank's BoD. Reappointed under Decision No.1246/QĐ-HDQT-NHCT1.2 dated 10/10/2016 of VietinBank's BoD
5	Nguyen Duc Thanh		Deputy CEO			01/08/2012		Appointed under Decision No.1790/QĐ-HDQT-NHCT1 dated 1/8/2012 of VietinBank's BoD.
6	Tran Binh Minh		Deputy CEO, Head of Treasury & Capital Market Department, Head of Credit Approval Department			28/05/2014		Appointed under Decision No.6688/QĐ-HDQT-NHCT1 dated 28/05/2014 of VietinBank's BoD.
7	Tran Cong Quynh Lan		Deputy CEO, Head of IT Center			05/03/2015		Appointed under Decision No.159/QĐ-HDQT-NHCT1 dated 3/3/2015 of VietinBank's BoD.

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
8	Nguyen Dinh Vinh		Deputy CEO, Head of Corporate Department			31/07/2015		Appointed under Decision No.1369/QD-HDQT-NHCT1.2 dated 30/7/2015 of VietinBank's BoD.
9	Le Nhu Hoa		Deputy CEO			01/08/2016		Appointed under Decision No.369/QD-HDQT-NHCT1.2 dated 1/8/2016 of VietinBank's BoD.
10	Hiroshi Yamaguchi		Board member Deputy CEO			15/05/2017		Appointed under Decision No.384/QD-HDQT-NHCT1.2 dated 15/5/2017 of VietinBank's BoD.
<b>III- Member of Supervisory Board</b>								
1	Nguyen The Huan		Head of Supervisory Board			14/04/2015		Appointed under the 2015's AGM Resolution No.14/NQ-DHĐCĐ dated 14/4/2015
2	Pham Thi Thom		Member of Supervisory Board			29/04/2014		Appointed under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ dated 29/4/2014
3	Tran Minh Duc		Member of Supervisory Board			14/04/2015		Appointed under the 2015's AGM Resolution No.14/NQ-DHĐCĐ dated 14/4/2015
4	Pham Thi Hong Phuong		Member of Supervisory Board			14/04/2015		Appointed under the 2015's AGM Resolution No.14/NQ-DHĐCĐ dated 14/4/2015
<b>IV- Chief Accountant</b>								
1	Nguyen Hai Hung		Chief Accountant			01/06/2011		Appointed under Decision No.038/QD-HDQT-NHCT1 dated 31/05/2011 of VietinBank's BoD. Reappointed under Decision No.1245/QD-HDQT-NHCT1.2 dated 10/10/2016 of VietinBank's BoD.
<b>V- Subsidiaries</b>								
1	VietinBank Insurance Joint Stock Company					12/12/2002		
2	VietinBank Gold and Jewellery Trading Company Limited					25/11/2010		
3	VietinBank Money Transfer Company Limited					06/10/2011		
4	VietinBank Asset Management Company Limited					20/07/2010		



No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
5	VietinBank Capital Company Limited					26/10/2010		
6	VietinBank Leasing Company Limited					26/01/1998		
7	VietinBank Security Joint Stock Company					01/09/2000		
8	VietinBank Laos					31/07/2015		
<i>VI- Associated company</i>								
1	VietinBank-Aviva Life Insurance Company Limited					29/07/2011	20/4/2017	As approved by the Ministry of Finance, VietinBank's BoD issued Resolution No.182/NQ-HDQT-NHCT44 dated 20/2017 on the transfer of the entire capital contribution of VietinBank at VietinAviva to Aviva International Holdings Limited
2	Indovina Bank					29/10/1992		

APPENDIX 02 (Disclosure)

TRANSACTIONS BETWEEN VIETINBANK AND THE AFFILIATED PERSONS OR BETWEEN VIETINBANK AND MAJOR SHAREHOLDERS, INTERNAL PERSONS AND RELATED PERSON OF INTERNAL PERSON

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted ( <i>if any, specify date of issue</i> )	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
1	VietinBank Security Joint Stock Company (VietinBankSc)	Subsidiary			2/2/2017	Resolution No.025/NQ-HĐQT-NHCT44 dated 25/01/2017 that approved the Agreement on payment connections of securities transactions between VietinBank and VietinBankSc.	-	
2	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			23/02/2017	Resolution No.051/NQ-HĐQT-NHCT44 dated 23/02/2017 that approved the principle insurance contract for motor vehicle in 2017 (Cars in VietinBank's H.O) between VietinBank and Thang Long branch of VBI	-	
3	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			28/4/2017	Resolution No.191/NQ-HĐQT-NHCT44 dated 28/4/2017 that approved the Insurance Policy of Money and Loyalty in the period 2017 - 2018 between VietinBank and VBI	-	
4	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			28/4/2017	Resolution No.192/NQ-HĐQT-NHCT44 dated 28/4/2017 that approved the Comprehensive Insurance Policy for Banks and Technology Criminals in the period 2017 - 2018 between VietinBank and VBI	-	
5	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			26/7/2017	Resolution No. 372/NQ-HĐQT-NHCT44 dated 26/7/2017 that approved the contract of insurance of ATMs and cash in ATMs between VietinBank and VBI.	-	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
6	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			30/8/2017	Resolution No.418/NQ-HĐQT-NHCT44 dated 30/8/2017 that approved the insurance policy for compulsory fire and all property risks (period 2017-2019) between VietinBank and VBI	-	
7	VietinBank Security Joint Stock Company (VietinBankSc)	Subsidiary			22/9/2017	Resolution No.449/NQ-HĐQT-NHCT44 dated 22/9/2017 that approved the consultancy issuance contracts, the registration agent contracts and the payment agent contracts for VietinBank bonds (to be issued to the public in 2017) between VietinBank and VietinBankSc.	-	
8	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			23/10/2017	Resolution No.491/NQ-TTHDQT-NHCT44 dated 23/10/2017 that approved the public liability insurance contract for VietinBank for the period 2017 - 2019 between VietinBank and VBI	-	

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APPENDIX 03 (Disclosure)

TRANSACTIONS BETWEEN VIETINBANK AND THE COMPANY THAT MEMBERS OF BODS, THE SUPERVISORY BOARD, GENERAL DIRECTOR HAS BEEN A FOUNDING MEMBER OR MEMBERS OF BODS, GENERAL DIRECTOR IN THREE (03) YEARS (CALCULATED AT THE TIME OF REPORTING)

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
1	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			23/02/2017	Resolution No.051/NQ-HĐQT-NHCT44 dated 23/02/2017 that approved the principle insurance contract for motor vehicle in 2017 (Cars in VietinBank's H.O) between VietinBank and Thang Long branch of VBI	-	
2	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			28/4/2017	Resolution No.191/NQ-HĐQT-NHCT44 dated 28/4/2017 that approved the Insurance Policy of Money and Loyalty in the period 2017 - 2018 between VietinBank and VBI	-	
3	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			28/4/2017	Resolution No.192/NQ-HĐQT-NHCT44 dated 28/4/2017 that approved the Comprehensive Insurance Policy for Banks and Technology Criminals in the period 2017 - 2018 between VietinBank and VBI	-	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
4	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			26/7/2017	Resolution No. 372/NQ-HDQT-NHCT44 dated 26/7/2017 that approved the contract of insurance of ATMs and cash in ATMs between VietinBank and VBI.	-	
5	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			30/8/2017	Resolution No.418/NQ-HDQT-NHCT44 dated 30/8/2017 that approved the insurance policy for compulsory fire and all property risks (period 2017-2019) between VietinBank and VBI	-	
6	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			23/10/2017	Resolution No.491/NQ-TTHDQT-NHCT44 dated 23/10/2017 that approved the public liability insurance contract for VietinBank for the period 2017 - 2019 between VietinBank and VBI	-	

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APPENDIX 04 (Disclosure)

LIST OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
<i>I- Affiliated persons of BoDs' members</i>								
1	Nguyen Van Thang		Chairman			216,108	0.005804%	
1.1	Nguyen Van Sung		Father			0	0%	
1.2	Vu Thi Dinh		Mother			0	0%	
1.3	Vu Viet Khanh		Wife			0	0%	
1.4	Nguyen Hai Long		Son			0	0%	
1.5	Nguyen Dieu Anh		Daughter			0	0%	
1.6	Nguyen Linh Ngan		Daughter			0	0%	
1.7	Nguyen Kim Thanh		Son			0	0%	
1.8	Nguyen Thi Sam		Sister			0	0%	
1.9	Dinh Dang Dinh		Brother - in - law			0	0%	
1.10	Nguyen Trung Sang		Brother			0	0%	
1.11	Nguyen Thi Teo		Sister - in - law			0	0%	
1.12	Nguyen Thi To		Sister			0	0%	
1.13	Nguyen Quang Loc		Brother - in - law			0	0%	
1.14	Nguyen Van Sang		Brother			0	0%	
1.15	Vu Thi Lien		Sister - in - law			0	0%	
1.16	Nguyen Van Que		Brother			0	0%	
1.17	Nguyen Thi Nga		Sister - in - law			0	0%	
1.18	State Bank of Vietnam		Representatives of state capital in VietinBank			960,081,982	25.79%	
2	Le Duc Tho		Board member, CEO, authorised person to disclose information			37,527	0.001008%	
2.1	Le Hoc Thuc		Father			0	0%	
2.2	Ngo Thi Soi		Mother			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
2.3	Tran Thi Minh Vy		Wife			11,949	0.000321%	
2.4	Le Minh Duc		Son			0	0%	
2.5	Le Minh An		Daughter			0	0%	
2.6	Le Trung Dung		Brother			0	0%	
2.7	Tran Thi Kim Thuy		Sister - in - law			0	0%	
2.8	Le Anh Tuan		Brother			0	0%	
2.9	Dang Thi Vinh Thanh		Sister - in - law			0	0%	
2.10	Le Kien Cuong		Brother			0	0%	
2.11	Nguyen Thi Thu Phuong		Sister - in - law			119,514	0.0032%	
2.12	State Bank of Vietnam		Representatives of state capital in VietinBank			720,061,487	19.34%	
<b>3</b>	<b>Cat Quang Duong</b>		<b>Board member</b>			<b>0</b>	<b>0%</b>	
3.1	Cat Van Son		Father			0	0%	
3.2	Nguyen Phuoc Dieu Hy		Mother			0	0%	
3.3	Nguyen Thi Bich Huong		Wife			0	0%	
3.4	Cat Bao Chau		Daughter			0	0%	
3.5	Cat Huong Giang		Daughter			0	0%	
3.6	Cat Nguyen Hung		Brother			0	0%	
3.7	Pham Thi Lam		Sister - in - law			0	0%	
3.8	Cat Dieu Huong		Sister			0	0%	
3.9	Phuong Minh Hoa		Brother - in - law			0	0%	
3.10	Cat Dieu Ha		Sister			0	0%	
3.11	Le Duc Cuong		Brother - in - law			0	0%	
3.12	State Bank of Vietnam		Representatives of state capital in VietinBank			720,061,487	19.34%	
<b>4</b>	<b>Nguyen Hong Van</b>		<b>Board member</b>			<b>4,050</b>	<b>0.000109%</b>	
4.1	Nguyen Minh Khanh		Father					
4.2	Vo Hai Duong		Mother					
4.3	Nguyen Manh Cuong		Husband			0	0%	
4.4	Nguyen Si Nguyen		Son			0	0%	
4.5	Nguyen Hong Lam		Brother			0	0%	
4.6	Pham Thuy Linh		Sister - in - law			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
4.7	VietinBank Insurance Joint Stock Company		Chairman of BoD					
4.8	VietinBank Gold and Jewellery Trading Company Limited		Chairman of BoD					
4.9	Vietnam Gold Business Association		Central Executive Committee member					
5	<b>Yotaro Agari</b>		<b>Board Member</b>			0	0%	
5.1	Taiichiro Agari		Father			0	0%	
5.2	Yasuko Agari		Mother			0	0%	
5.3	Nobuko Agari		Wife			0	0%	
5.4	Wakako Agari		Daughter			0	0%	
5.5	Mayuko Agari		Daughter			0	0%	
5.6	Keitaro Agari		Brother			0	0%	
5.7	Tommomi Agari		Sister - in - law			0	0%	
5.8	BTMU		General Manager, Asia and Oceania Planning Division (Singapore)					
5.9	Mitsubishi UFJ Financial Group, Inc		Senior Executive Officer					
5.10	Ayudhya Bank Public Limited		Board Member					
6	<b>Hiroshi Yamaguchi</b>		<b>Board member Deputy CEO</b>			0	0%	
6.1	Zenshi Yamaguchi		Father					
6.2	Futami Yamaguchi		Mother			0	0%	
6.3	Masae Yamaguchi		Wife			0	0%	
6.4	Rina Yamaguchi		Daughter			0	0%	
6.5	Ema Yamaguchi		Daughter			0	0%	
6.6	Yasutaka Yamaguchi		Brother			0	0%	
6.7	Shizuko Yamaguchi		Sister - in - law			0	0%	
6.8	Yoko Kase		Sister			0	0%	
6.9	Hisao Kase		Brother - in - law			0	0%	
7	<b>Tran Thu Huyen</b>		<b>Board member</b>			1,429	0%	



No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
7.1	Tran Dinh Mao		Father			0	0%	
7.2	Hoang Thi Ngan		Mother			0	0%	
7.3	Nguyen Huu Phuong		Husband			0	0%	
7.4	Nguyen Huu Duy Hoang		Son			0	0%	
7.5	Nguyen Lam Tam Anh		Daughter			0	0%	
7.6	Tran Duc Minh		Brother			0	0%	
7.7	Luong Thanh Chuyen		Sister - in - law			0	0%	
7.8	Tran Tien Duy		Brother			98	0.0000026%	
7.9	Tran Thi Hong Hanh		Sister - in - law			0	0%	
<b>8</b>	<b>Phung Khac Ke</b>		<b>Board member</b>			<b>0</b>	<b>0%</b>	
8.1	Phung Danh Canh		Father					
8.2	Dao Thi Cam		Mother					
8.3	Hoang Thi Lan		Wife			0	0%	
8.4	Phung Thi Lan Huong		Daughter			0	0%	
8.5	Phung Ngoc Quang		Son			0	0%	
8.6	Phung Thi Bich		Sister			0	0%	
8.7	Truong Bang Giao		Brother - in - law					
<b>II- Affiliated persons of Board of Management's members</b>								
<b>1</b>	<b>Le Duc Tho</b>		<b>Board member, CEO, authorised person to disclose information</b>			<b>37,527</b>	<b>0.001008%</b>	
<i>(See section I.2)</i>								
<b>2</b>	<b>Hiroshi Yamaguchi</b>		<b>Board member Deputy CEO</b>			<b>0</b>	<b>0%</b>	
<i>(See section I.6)</i>								
<b>3</b>	<b>Nguyen Hoang Dung</b>		<b>Deputy CEO</b>			<b>43,024</b>	<b>0.001156%</b>	
3.1	Nguyen Van Dong		Father			0	0%	
3.2	Tran Thi Xua		Mother			0	0%	
3.3	Le Thi Nga		Wife			0	0%	
3.4	Nguyen Le Quynh		Daughter			0	0%	
3.5	Nguyen Le Huy Bao		Son			0	0%	
3.6	Nguyen Le Thuy		Sister			0	0%	
3.7	Nguyen Le Tuyet		Sister			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
3.8	Tran Thanh Liem		Brother - in - law			0	0%	
3.9	Nguyen Le Anh		Sister			0	0%	
3.10	Nguyen Hoang Vinh		Brother			0	0%	
3.11	Nguyen Hoang Vien		Brother			0	0%	
3.12	Vu Thi An		Sister - in - law			0	0%	
3.13	Nguyen Le Hong		Sister			0	0%	
3.14	Nguyen Tran Hoa Binh		Brother			11	0.0000003%	
3.15	Mai Kim Loan		Sister - in - law			0	0%	
<b>4</b>	<b>Nguyen Duc Thanh</b>		<b>Deputy CEO</b>			<b>0</b>	<b>0%</b>	
4.1	Tran Thi Nhuong		Mother			0	0%	
4.2	Hoang Viet Phuong		Wife			6	0.0000002%	
4.3	Nguyen Minh Nga		Daughter			0	0%	
4.4	Nguyen Hoang Quan		Son			0	0%	
4.5	Nguyen Thi Lien		Sister			0	0%	
4.6	Nguyen Duc Huyen		Brother			0	0%	
4.7	Duong Thi Thai Ha		Sister - in - law			0	0%	
4.8	Nguyen Thi Khoa		Sister			0	0%	
4.9	Nguyen Duc Huy		Brother			0	0%	
4.10	Nguyen Thi Hien		Sister - in - law			0	0%	
4.11	Nguyen Duc Thanh		Brother			0	0%	
4.12	Do Thi Lan		Sister - in - law			0	0%	
4.13	Nguyen Thi Minh Thuy		Sister			0	0%	
4.14	Nguyen Viet Hoa		Brother - in - law			0	0%	
<b>5</b>	<b>Tran Binh Minh</b>		<b>Deputy CEO, Head of Treasury &amp; Capital Market Department, Head of Credit Approval Department</b>			<b>2,405</b>	<b>0.000065%</b>	
5.1	Tran Minh Quyet		Father			0	0%	
5.2	La Thi Hien		Mother			0	0%	
5.3	Nguyen Thi Le Hang		Wife			0	0%	
5.4	Tran Quang Phu		Son			0	0%	
5.5	Tran Khanh Uyen		Daughter			0	0%	
5.6	Tran Thanh Tam		Sister			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
5.7	Phan Trong Tien		Brother - in - law			0	0%	
5.8	Tran Thien Ly		Sister			0	0%	
5.9	Le Thanh Liem		Brother - in - law			0	0%	
5.10	Tran Mai Huong		Sister			0	0%	
5.11	Duong Minh Hai		Brother - in - law			0	0%	
5.12	Tran Thanh Thuy		Sister			0	0%	
5.13	Tran Manh Tien		Brother			0	0%	
5.14	Mai Thi Quy		Sister - in - law			0	0%	
5.15	Tran Quoc Hiep		Brother			0	0%	
5.16	Duong Thi Do Quyen		Sister - in - law			0	0%	
5.17	VietinBank Laos		Chairman of BoD					
6	Tran Cong Quynh Lan		Deputy CEO, Head of IT Center			31,920	0.000857%	
6.1	Tran Cong Minh		Father			0	0%	
6.2	Cao Thi Kim Dung		Mother			0	0%	
6.3	Huynh Nu Tram Anh		Wife			0	0%	
6.4	Tran Cong Quoc Khai		Son			0	0%	
6.5	Tran Cong Khai Ky		Son			0	0%	
6.6	Tran Cong Duy Long		Brother			0	0%	
6.7	Tran Thu Trang		Sister - in - law			0	0%	
6.8	Tran Cong Thien Qui		Brother			0	0%	
6.9	Tran Nguyen Thuy Duong		Sister - in - law			0	0%	
6.10	Tran Cong Bao Phung		Brother			0	0%	
6.11	Tran Kanako		Sister - in - law			0	0%	
6.12	Tran Kim Quynh Tien		Sister			0	0%	
7	Nguyen Dinh Vinh		Deputy CEO, Head of Corporate Department			0	0%	
7.1	Nguyen Dinh Thao		Father			0	0%	
7.2	Vo Thi Hanh Thuc		Mother			0	0%	
7.3	Mai Thanh Loan		Wife			0	0%	
7.4	Nguyen Mai Chi		Daughter			0	0%	
7.5	Nguyen Dinh Son		Brother			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
7.6	Nguyen Vu Dieu Nga		Sister - in - law			0	0%	
7.7	VietinBank Asset Management Company Limited		Chairman of BoD					
7.8	VietinBank Leasing Company Limited		Chairman of BoD					
<b>8</b>	<b>Le Nhu Hoa</b>		<b>Deputy CEO</b>			<b>27,692</b>	<b>0.000744%</b>	
8.1	Le Xuan Son		Father			283	0.000008%	
8.2	Tran Thi Thuoc		Mother			0	0%	
8.3	Pham Duy Binh		Husband			0	0%	
8.4	Pham Thi Thuy Duong		Daughter			0	0%	
8.5	Pham Thi Bao Chau		Daughter			0	0%	
8.6	Pham Duc Luong		Son			0	0%	
8.7	Le Thanh Mai		Sister			17,208	0.000462%	
8.8	Nguyen Huy Oanh		Brother - in - law			0	0%	
8.9	Le Hai Hiep		Brother			0	0%	
8.10	Do Thi Thu Hang		Sister - in - law			0	0%	
<b>III- Affiliated persons of Supervisory Board Members</b>								
<b>1</b>	<b>Nguyen The Huan</b>		<b>Head of Supervisory Board</b>			<b>0</b>	<b>0%</b>	
1.1	Nguyen The Hung		Father			0	0%	
1.2	Chu Thi Dao		Mother			0	0%	
1.3	Nguyen Thi Phuong Chi		Wife			0	0%	
1.4	Nguyen Anh Phuong		Daughter			0	0%	
1.5	Nguyen Hoang Nam		Son			0	0%	
1.6	Nguyen Thuy Nga		Sister			0	0%	
1.7	Hoang Van Lien		Brother - in - law			0	0%	
1.8	Nguyen The Huy		Brother			0	0%	
1.9	Pham Thi Minh Tu		Sister - in - law			0	0%	
<b>2</b>	<b>Pham Thi Thom</b>		<b>Member of Supervisory Board</b>			<b>0</b>	<b>0%</b>	
2.1	Pham Can		Father			0	0%	
2.2	Pham Thi Khuya		Mother			0	0%	
2.3	Kim Duc Cuong		Husband			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
2.4	Kim Duc Minh		Son			0	0%	
2.5	Kim Huong Thao		Daughter			0	0%	
2.6	Pham Anh Tuan		Brother			0	0%	
2.7	Nguyen Thi Hien		Sister - in - law			0	0%	
2.8	Pham Thi Hoa		Sister			0	0%	
2.9	Dinh Dang Dinh		Brother - in - law			0	0%	
2.10	Pham Ngoc Chung		Brother			0	0%	
2.11	Nguyen Thi Hoa		Sister - in - law			0	0%	
2.12	Pham Tien Thuc		Brother			0	0%	
2.13	Nguyen Thuy Hai		Sister - in - law			0	0%	
2.14	Pham Duc Tan		Brother			0	0%	
2.15	Vu Thi Nguyet		Sister - in - law			0	0%	
2.16	Pham Ngoc Thanh		Brother			0	0%	
2.17	Nguyen Thi Oanh		Sister - in - law			0	0%	
2.18	Pham Thi Ngo		Sister			0	0%	
2.19	Ta Van Hien		Brother - in - law			0	0%	
2.20	Pham Thu Tam		Brother			0	0%	
2.21	Pham Thi Tra Ly		Sister - in - law			0	0%	
2.22	State Bank of Vietnam		Manager of Accounting system, Finance and Accounting Department			0	0%	
<b>3</b>	<b>Tran Minh Duc</b>		<b>Member of Supervisory Board</b>			<b>0</b>	<b>0%</b>	
3.1	Tran Thai Bai		Father			0	0%	
3.2	Pham Thi Mao		Mother			0	0%	
3.3	Pham Thi Hoang Anh		Wife			0	0%	
3.4	Tranh Chinh Minh		Son			0	0%	
3.5	Tran Minh Anh		Daughter			0	0%	
3.6	Tran Thi Thu Huong		Sister			0	0%	
3.7	Vu Phuong Lam		Brother - in - law			0	0%	
<b>4</b>	<b>Pham Thi Hong Phuong</b>		<b>Member of Supervisory Board</b>			<b>94</b>	<b>0.0000025%</b>	
4.1	Pham Quoc Luong		Father			0	0%	
4.2	Tran Thi Thao		Mother			0	0%	

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No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
4.3	Nguyen Thai Chinh		Husband			5,695	0.000153%	
4.4	Nguyen Phuong Ly		Daughter			0	0%	
4.5	Nguyen Thai Duong		Son			0	0%	
4.6	Pham Thi Hong Thanh		Sister			0	0%	
4.7	Nguyen Tran Dung		Brother - in - law			0	0%	
4.8	Pham Thi Hong Thuy		Sister			0	0%	
4.9	Nguyen Duy Hoa		Brother - in - law			0	0%	
4.10	Pham Quoc Hung		Brother			0	0%	
4.11	Dang Thanh Tra		Sister - in - law			0	0%	
4.12	Pham Thi Hong Lien		Sister			8,031	0.000216%	
4.13	Nguyen Quang Trung		Brother - in - law			0	0%	
4.14	Pham Thi Hong Loan		Sister			0	0%	
4.15	Nguyen Minh Dong		Brother - in - law			0	0%	
<b>IV- Affiliated of Chief Accountant</b>								
<b>1</b>	<b>Nguyen Hai Hung</b>		<b>Chief Accountant</b>			<b>19,288</b>	<b>0.000518%</b>	
1.1	Nguyen Minh Chau		Father			0	0%	
1.2	Nguyen Thi Lieu		Mother			0	0%	
1.3	Tran Thanh Phuong		Wife			2,865	0.000077%	
1.4	Nguyen Phuong Ngan		Daughter			0	0%	
1.5	Nguyen Minh Nghia		Son			0	0%	
1.6	Nguyen Manh Ha		Brother			0	0%	

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