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| Code | VCB |
| Company name | Joint Stock Commercial Bank For Foreign Trade Of Viet Nam |
| Date | 05/02/2018 |
| Subject | Resolution of Annual General Meeting 2018 |

Content:

Joint Stock Commercial Bank for Foreign Trade Of Viet Nam (Vietcombank) announces the resolution of Annual General Meeting 2018 dated April 27, 2018 as follows:

Article 1: Approving the reports of the Board of Directors, the Executive Board, the Supervisory Board on their activities; the audited financial statements of 2017; and the profit distribution plan for 2017 of Vietcombank with the following points:

1. Consolidated business results in 2017:

- Total assets: 1,035,293 billion dongs
- Loans: 557,688 billion dongs
- Deposits and valuable papers: 726,734 billion dongs
- Profit before tax: 11,341 billion dongs
- Number of employees: 16,227 persons
- Salary cost over profit before tax excluding salary: 37%
- Number of new branches: 5
- NPL ratio: 1.11%

2. Profit distribution plan in 2017:

- Profit after tax in 2017: 8,849,164 million dongs
- Profit in previous year's adjustments: 44,350 million dongs
- Profit after tax for distribution: 8,893,515 million dongs
- Allocation to additional charter capital reserve fund (5%): 444,676 million dongs
- Allocation to financial reserve fund (10%): 889,351 million dongs
- Remuneration of the independent member of the BOD: 267 million dongs
- Allocation to bonus and welfare fund: 1,893,560 million dongs
- Dividend payment for 2016 (Charter capital x 8%): 2,878,215 million dongs
- Other deductions: 159 million dongs
- Undistributed profit, after tax, allocation to reserves and dividend payment: 2,787,287

million dongs.

Article 2: Approving the business orientation in 2018 of Vietcombank.

- Total assets: 1,055,004 billion dongs
- Loans: 641,341 billion dongs
- Deposits and valuable papers: 835,744 billion dongs
- Profit before tax: 13,300 billion dongs
- Number of employees: increasing no more than 6%
- Salary cost over profit before tax excluding salary: 37%
- Number of new branches: 6
- NPL ratio: below 1.5%
- Dividend: 8%/par value

Article 3: Approving the remuneration of the Board of Directors and the Board of Supervisors in 2018: 0.35%/profit after tax in 2018.

Article 4: Approving to authorize the Board of Directors to choose one of the following independent audit companies to audit Vietcombank's financial statements:

- Ernst & Young Vietnam;
- Deloitte Vietnam;
- KPMG Vietnam;
- Price Waterhouse Coopers Vietnam.

Article 5: Approving the plan for the difference payable to shareholders who are Vietcombank's employees and bondholders in IPO 2007. Accordingly, Vietcombank will add the payable to Equity and funds of Vietcombank in 2018 with an amount of 412,454,461 dongs.

Article 6: Approving the amendment to the Articles of Association.

Article 7: Approving that the number of members of the Board of Directors for the term of 2018 – 2023 will be 11 members, including 01 independent member. Approving to elect the following persons to the Board of Directors for the term of 2018 – 2023:

- Mr. Truong Gia Binh
- Mr. Pham Quang Dung
- Mr. Nguyen My Hao
- Mr. Nguyen Manh Hung
- Mr. Hong Quang
- Mr. Eiji Sasaki
- Mr. Nghiem Xuan Thanh
- Mr. Pham Anh Tuan.

Article 8: Approving that the number of members of the Board of Supervisors for the term of 2018 – 2023 will be 5 members. Approving to elect the following persons to the Board of Supervisors for the term of 2018 – 2023:

- Ms. Truong Le Hien
- Ms. Do Thi Mai Huong
- Ms. La Thi Hong Minh
- Ms. Vu Thi Bich Van

Article 9: This resolution shall take effect from April 27, 2018.