

Code EIB
Company name Vietnam Export Import Commercial Joint Stock Bank
Date 02/05/2018
Subject Resolution of Annual General Meeting 2018

Content:

Vietnam Export Import Commercial Joint Stock Bank announces Resolution of 2018 AGM as follows:

1. Approving the BOD's operation reports in 2017 and plans in 2018.
2. Approving 2017 business results and 2018 plans:
 - Total asset in 2017: 149,370 bil. dongs (increasing 16% with the item in 2016)
 - Owner capital: 14,251 bil. dongs (increasing 6% with the item in 2016)
 - Capital mobilization: 117,540 bil. dongs (increasing 14.8% with the item in 2016)
 - Total debit: 101,399 bil. dongs (increasing 14.6% with the item in 2016)
 - Bad debit: 2,298 bil. dongs (bad debit on total debit is 2.27%)
 - 2017 consolidated profit before tax: 1,018 bil. dongs
 - Consolidated CAR: 15.98%
 - Total asset in 2018: 178,000 bil. dongs (increasing 19% with the item in 2017)
 - Capital mobilization: 148,000 bil. dongs (increasing 26% with the item in 2017)
 - Total debit: 113,560 bil. dongs (increasing 17% with the item in 2017)
 - Bad debit on total debit is under 3%
 - 2017 consolidated profit before tax: 1,600 bil. dongs
3. Approving controlled reports of the Supervisory Board in 2017 and for 2018.
4. Approving 2017 financial statements and profit distribution:

Stt	Items	Consolidated amount (mil. dongs)
1	Net profit before provision expensive	1,622,155
2	Provision expensive for credit risk	604,576
3	Profit before tax	1,017,579
4	Profit after tax	822,830
5	Funds	181,223
6	2017 Remaining profit	641,607

7	Balancing accumulated loss as of 31 December 2014	483,109
	2015 profit balanced to this	21,994
	2016 profit balanced to this	242,820
	2017 profit balanced to this	483,109

So, remaining profit after the balance is not allotted to 2017 dividend because it's small.

5. Approving compensation fund for the BOD & the Supervisory Board.
6. Approving personnel changes of the BOD and the Supervisory Board.
7. Approving changes of the company's Charter and Operation regulation.
8. Resolution is valid as of 27 April 2018.