VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY &TRADE

THE SOCIAL REPUBLIC OF VIETNAM Independence – Freedom - Happiness

No: 057 /HDQT-NHCT44

Re: Disclosure on the General Department of Taxation's decision on handling violations Hanoi, 23rd January, 2019

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: 024.39421030

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Disclosure person: Mr. Le Duc Tho - Chairman of the BoDs Address: 108 Tran Hung Dao, Hoan Kiem District, Ha Noi. Fax: 024, 39421032 Telephone: 024.39421030

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

Content of information disclosure:

On 22nd January 2019, Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) received Decision No.71/QD-TCT dated 22nd January 2019 of the General Department of Taxation on handling violations. Accordingly, the additional amount to be paid by VietinBank for year 2017 is 2,339,654,902 VND.

The information has been announced on electronic website of VietinBank on 23rd January 2019 at http://investor.vietinbank.vn.

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

Recipients:

- As above:
- Archive in Administration Office, Secretariat to the BoD and Investor Relation.

LEGAL REPRESENTATIVE CHAIRMAN OF THE BODS

Le Duc Tho