

**VIETNAM JOINT STOCK COMMERCIAL
BANK FOR INDUSTRY AND TRADE**

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Business Registration Certificate No. 0100111948 as
amended the 11th time on November 01, 2018

**THE SOCIALIST REPUBLIC OF VIETNAM
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Hanoi, 22nd May 2020

PROPOSAL**Regarding the authorization for approval of promulgation, revision and supplementation of the Financial Regulation of Vietnam Joint Stock Commercial Bank for Industry and Trade****To: The General Meeting of Shareholders of VietinBank**

In implementation of **Decree No. 93/2017/ND-CP** “*On financial regime for Credit Institutions, foreign banks’ branches and financial supervision, evaluation of the effectiveness of State capital investment in Credit Institutions wholly owned by the State and Credit Institutions where the State is a stakeholder*”(Decree 93) dated August 7, 2017, issued in replacement of Decree No.57/2012/ND-CP (Decree 57), in its Article 28 of Decree 93:

*“Based on the guiding documents on financial regime, credit institutions, foreign banks’ branches formulate their financial regulations and submit them to **the General Meeting of Shareholders or the Board of Directors (if authorized by the General Meeting of Shareholders)**, the Members’ Council for approval to serve as the basis for implementation ”*

Whereas, the Financial Regulation is a document on the financial regime applicable to the system of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank), providing for the safe and secure use of capital, assets and income, expenses and profits of VietinBank the Financial Regulation is built on the principle of compliance with the provisions of the Law on Credit Institutions, the Law on Enterprises, the Tax Laws ... and the Government's Decrees, and relevant guiding circulars; At the same time, it must tally with the practical situation of financial activities and financial management of VietinBank from time to time. In fact, the provisions of the Law are often revised, affecting the financial regime of credit institution while it is difficult to convene the General Meeting of Shareholders to amend, supplement and replace the Financial Regulation of VietinBank as it would take time with a lot of procedures.

Therefore, pursuant to Article 28 of Decree 93, VietinBank's Board of Directors hereby propose the General Meeting of Shareholders to authorize VietinBank's Board of Directors to promulgate, amend and supplement the Financial Regulation of Vietinbank based on the

Proposal on authorization for approval of promulgation, revision and supplementation of the Financial Regulation of Vietnam Joint Stock Commercial Bank for Industry and Trade

applicable provisions of the Law and guiding documents on the financial regime applicable for credit institutions, foreign banks' branches to serve as the basis for implementation.

Looking forward to the approval of the General Meeting of Shareholders.

PP. THE BOARD OF DIRECTORS

CHAIRMAN

(signed and sealed)

Le Duc Tho