

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

108 Tran Hung Dao, Hoan Kiem, Hanoi  
Tel: 024.39421030; Fax: 024.3921032  
Business Registration Certificate No. 0100111948  
Issued the 11th change on November 1, 2018

**SOCIALIST REPUBLIC OF VIETNAM**  
Independence -Freedom -Happiness

Hanoi, 23<sup>rd</sup> April 2019

**PROPOSAL**
**ON APPROVAL OF THE 2018 PROFIT DISTRIBUTION PLAN**

*Pursuant to current relevant regulations of the State and the guidance of Ministries and Agencies in finance and accounting sector;*

*Pursuant to the Charter on Organization and Operation of Vietnam Joint Stock Commercial Bank for Industry and Trade;*

*Pursuant to the 2018 audited financial reports of Vietnam Joint Stock Commercial Bank for Industry and Trade;*

The Board of Directors respectfully request for the General Meeting of Shareholders' approval of the 2018 profit distribution plan as below:

The distribution of separated 2018 profit after tax of VietinBank is as below:

No.	Item	Formula	Amount (VND million )
1	2018 separated profit-after-tax (audited)		5,193,214
2.	Appropriation to charter capital supplementary reserve	$(2)=(1)*5\%$	259,661
3	Appropriation to Financial reserve fund	$(3)=(1)*10\%$	519,321
4	Appropriation to Bonus and Welfare funds		1,417,695
5	Remaining profit after funds appropriations	$(5)=(1)-(2)-(3)-(4)$	2,996,537
6	Dividend payment options		
6.1	Option 1: pay all 2018 dividend in stock (*)	$(6.1) = \text{charter capital} * 8.03\%$	2,989,894
6.2	Option 2: Retain profit in full for charter capital increase		0

7	Retained profit after funds appropriations and dividend payment		
7.1	<i>Option 1: pay dividend in stock</i>	$(7.1) = (5)-(6.1)$	6,643
7.2	<i>Option 2: Retain profit in full for charter capital increase</i>	$(7.2) = (5)-(6.2)$	2,996,537

(\*) According to the rule to handle odd shares, the number of additional shares issued for stock dividend payment to shareholders will be rounded down, amount of less than one share will be eliminated. Thus, in the case of stock dividend payment at the rate of 8.03%, the remaining profit after tax, funds appropriations and dividend payment in 2018 is expected to be VND 6,643 million.

The General Meeting of Shareholders to authorize the Board of Directors to decide the 2018 profit distribution plan after getting the approval from the State competent authorities.

Respectfully submitted to the General Meeting of Shareholders for approval!

**ON BEHALF OF THE BOARD OF DIRECTORS  
CHAIRMAN**

*(Signed and sealed)*

**Le Duc Tho**