

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

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Business Reg. No. 0100111948 granted for the 10<sup>th</sup> time  
on 29/04/2014

**SOCIAL REPUBLIC OF VIETNAM**  
**Independence – Freedom - Happiness**

Hanoi, December 20<sup>th</sup>, 2016

**PROPOSAL TO THE GENERAL MEETING OF SHAREHOLDERS**  
***On payment of cash dividend for the year 2015***

*Dear valued shareholders!*

The Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) would like to express our sincere thanks for your kind cooperation and support for the development of VietinBank so far.

The Board of Directors would like to report and propose to the General Shareholders' Meeting for approval on 2015's cash dividend as follows:

According to the Resolution of the 2016 Annual General Meeting of Shareholders (AGM) No.15/NQ-DHDCD dated 26<sup>th</sup> April 2016, the General Meeting of Shareholders has approved that the 2015 profit would not be distributed to help strengthen VietinBank's capital base and financial capability to serve its growth in accordance with the development strategy and to comply with capital adequacy ratios as stipulated by the State Bank of Vietnam and to be in line with international practice. In the same, the General Meeting of Shareholders has authorized the Board of Directors to propose to the competent State authorities as prescribed by the Law such 2015 profit distribution plan and seek for the General Meeting of Shareholders' written approval.

To implement the State Bank of Vietnam's instruction that requests VietinBank to pay 2015's dividend in cash, based on the Resolution No.14/NQ-DHDCD of 2015 AGM dated 14<sup>th</sup> April 2015, The Board of Directors would like to propose to the General Meeting of Shareholders for approval of 2015's dividend payment plan as follows:

- Form of dividend payment: in cash
- Distribution rate: 7%/par value of each share (VND 700 of cash dividend per share).

The Board of Directors look forward to your kind consideration and approval.

Thank you very much for your support.

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



*Nguyen Van Thang*  
**Nguyen Van Thang**