

**VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
(VIETINBANK)**

RESOLUTION OF THE BOARD OF DIRECTORS
on collecting shareholder's written opinions to adjust VietinBank's 2013 business plan

On 14th November, 2013, The VietinBank's Board of Directors approved the bank's 2013 business plan adjustment to collect shareholder's written opinions as follows:

No.	Items (VND billion)	2012 (year-end figures)	2013 business plan approved by AGM		Figures as of 30thSep2013	2013 adjusted business plan to be approved by GSM	
				% increased compared to 2012 figures			% increased compared to 2012 figures
1	Total Assets	503,530	555,000	10%	528,609	535,000	6.2%
2	Loans and investment	467,879	524,000	12%	491,728	503,000	7.5%
3	Loans (*)	405,743	450,000	11%	429,894	438,000	8.0%
4	Total mobilized capital	460,082	495,000	8%	465,851	475,000	3.2%
5	Chartered capital	26,218	37,234	42%	32,661	37,234	42.0%
6	Profit before tax	8,168	8,600	5%	7,047	7,500	-8.2%
7	ROA (%)	1.69%	1.5%-1.8%		1.4%	1.3-1.5%	
8	ROE (%)	19.9%	15-18%		12.6%	13-15%	
9	Expected dividend rate (%)	16%	12%			10%	

(*): Loan outstanding based on criteria of SBV at CV 674/ NHNN-CSTT on 13th Feb, 2012

**On behalf of the Board of Directors
CHAIRMAN**

(signed and sealed)

Pham Huy Hung

