

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

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

108 Tran Hung Dao, Hoan Kiem, Hanoi  
Tel: 043.9421030 Fax: 043.9421032  
Certificate for the business registration No.  
0100111948 issued on October 22<sup>nd</sup>, 2013  
Website: <http://investor.vietinbank.vn>

*Hanoi, 23<sup>rd</sup> December, 2013*

Số: 11/NQ-DHĐCD

**RESOLUTION  
OF THE SHAREHOLDERS' MEETING**

- Pursuant to the Law on Enterprises No.60/2005/QH11 approved by the National Assembly of the Socialist Republic of Vietnam on 29<sup>th</sup> Nov, 2005;
- Pursuant to the Law on Credit Institutions No.47/2010/QH12 approved by the National Assembly of the Republic Socialist Vietnam 12th, 7th Session, adopted on 16<sup>th</sup>, Jun, 2010;
- Pursuant to the Law on Securities No.70/2005/QH11 and the Law No.62/2010/QH12 on amending and supplementing a number of articles of the Law on Securities, approved by the National Assembly of the Socialist Republic of Vietnam;
- Pursuant to Decree No. 59/ND-CP dated 16<sup>th</sup>, Jul, 2009 of the Government on the organization and operation of Commercial Banks;
- Pursuant to the Charter for Organization and Operation of Vietnam joint stock commercial bank for Industry and Trade;
- Pursuant to the vote counting minutes No 11/BB-DHĐCD on 23<sup>rd</sup> December, 2013 of the Board of Supervisors on shareholder's voting

**THE SHAREHOLDERS OF  
VIETNAM JOINT STOCK COMMERCIAL  
BANK FOR INDUSTRY AND TRADE  
RESOLVE:**

**Article 1.** Approve the 2013 business plan adjustment of Vietnam joint stock commercial bank for Industry and Trade (VietinBank) as follows:

No.	Main criteria	Adjusted plan to be approved by GM	% of approval
1.	Total Assets (VND, bn)	535,000	96.45%
2.	Loans and investment (VND, bn)	503,000	
3.	Loans (*) (VND, bn)	438,000	

No.	Main criteria	Adjusted plan to be approved by GM	% of approval
4.	Total mobilized capital (VND, bn)	475,000	
5.	Chartered capital (VND, bn)	37,234	
6.	Profit before tax (VND, bn)	7,500	
7.	ROA	1.3-1.5%	
8.	ROE	13-15%	
9.	Expected dividend payout	10%	

(\*): Loans based on criteria of the SBV at CV 674/ NHNN-CSTT dated 13<sup>th</sup> Feb, 2012

**Article 2.** This resolution takes effect from 23<sup>rd</sup> December, 2013.

**Article 3.** The Board of Directors, the Supervisory Board, the Management Board are responsible for implementing this Resolution in accordance with the applicable laws and the Vietinbank's Charter.

**Recipients:**

- As mentioned in Article 3;
- State Bank of Vietnam (to report);
- SSC, HOSE, VSD;
- Archive: VietinBank Office, Secretariat of Board of Directors, Treasury and Financial Planning Dept; Capital Market Dept.

**For and on behalf of the GMS  
CHAIRMAN**

*(signed and sealed)*

**Pham Huy Hung**

