

Hanoi, April 29, 2014

PROPOSAL
2014 ANNUAL GENERAL MEETING OF SHAREHOLDERS
On approval of profit distribution plan for 2013

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

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

Pursuant to the Resolution No. 08/NQ-DHDCD dated April 13, 2013 of the 2013 General Meeting of Shareholders of Vietnam Joint Stock Commercial Bank for Industry and Trade;

Pursuant to the Resolution No. 11/NQ-DHDCD dated December 23, 2013 of the General Meeting of Shareholders of Vietnam Joint Stock Commercial Bank for Industry and Trade on approval of adjustment to some business indicators in 2013;

Pursuant to the 2013 audited financial statements and results of the evaluation of the financial statements by the Supervisory Board of Vietnam Joint Stock Commercial Bank for Industry and Trade;

The Board of Directors respectfully submits to the Annual General Meeting of Shareholders for approval of the profit distribution plan for 2013 as follows:

In VND million

1	2013 Profit after Tax		5,870,959
2	Appropriation to Charter Capital Supplementary Reserve	(1) x 5%	293,548
3	Appropriation to Financial Reserve	(1) x 10%	587,096
4	Appropriation to Bonus and Welfare Fund		1,100,000
5	Distributed Profit from Previous Year of Subsidiaries		163,026
6	Cash Dividend	Charter capital x 10%	3,723,405
7	Remaining Profit after Tax after deducting Reserves and Dividend Payment	(1)-(2)- (3)- (4)- (5)- (6)	3,884

Respectfully submits to the Annual General Meeting of Shareholders for approval!

**ON BEHALF OF THE BOARD OF DIRECTORS
BOARD MEMBER AND GENERAL DIRECTOR**

(Signed and sealed)

Nguyen Van Thang