

JSC BANK FOR FOREIGN TRADE OF VIETNAM
Address: 198 Tran Quang Khai St., Hoan Kiem, Hanoi
Business Registration No. 0100112437
(11th revision dated 07th November, 2014)

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

Hanoi, April 5th, 2016

INVITATION NOTICE

ANNUAL GENERAL SHAREHOLDERS MEETING 2016

The Board of Directors of the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) cordially invites all the Bank's Shareholders to the Annual General Shareholders Meeting 2016.

Venue: The National Convention Center, Pham Hung, Me Tri, Tu Liem, Ha Noi.

Time: 8:30 AM, April 15th, 2016 (Reception and Check-in from 7:30 AM to 8:30 AM).

Participants: all the Bank's Shareholders whose names are listed on the Bank's Register of Shareholders as of March 01st, 2016.

Agenda:

- (i) Report of the Board of Directors on 2015 operation and 2016 orientation;
- (ii) Report of the Board of Management on business activities in 2015 and plans for 2016;
- (iii) Report of the Supervisory Board on operation in 2015 and orientation for 2016;
- (iv) Approval of the profit distribution plan in 2015;
- (v) Approval of the remuneration for the Board of Directors and the Supervisory Board in 2016;
- (vi) Approval of the capital increase in 2016 by bonus share issuance and private placement.

Documents:

All relevant documents for the Annual General Shareholders Meeting 2016 are available on Vietcombank's website at <http://www.vietcombank.com.vn> (under "Investor Relations/Annual Shareholders' Meeting") from April 05th, 2016.

Registration:

- To facilitate the arrangement of the Meeting, Shareholders are kindly requested to register for the Meeting (using the attached form, also available on Vietcombank's

website: <http://www.vietcombank.com.vn>) before April 12th, 2016 via phone, fax or courier mail to the following address.

Contact address:

Strategic Planning and Board of Directors Secretariat

18th Floor, Vietcombank Tower, 198 Tran Quang Khai, Hanoi, Vietnam

Telephone: +84-4-39343137 (ext. 1507/1508/1509/1822); Fax: +84-4-38251322

- Shareholders, who are unable to attend the Meeting or wish to employ an Attorney-in-Fact, are requested to prepare 02 written copies of the Power of Attorney (using the attached form, also available on Vietcombank's website: <http://www.vietcombank.com.vn>). Please keep 01 copy for your Attorney-in-Fact and send 01 copy to the above address before April 12th, 2016.
- Individual Shareholders or a group of Shareholders who own more than 10% of total shares of Vietcombank for a consecutive period of 6 months or longer are entitled to make a motion that their Proposal be added to the agenda. The Proposal must be in written form and sent to Vietcombank at least 3 days before the day of the Meeting.
- This notice is in lieu of an official invitation. The Shareholders or his/her Attorney-in-Fact are requested to submit the Invitation/Invitation Notice, a valid Identity Card or Passport and a lawful Power of Attorney (in the case of Attorney-in-Fact).

ON BEHALF OF THE BOARD OF DIRECTORS OF VIETCOMBANK

CHAIRMAN

Nghiem Xuan Thanh