

**JSC BANK FOR FOREIGN TRADE
OF VIETNAM****SOCIALIST REPUBLIC OF VIETNAM**
Independent – Freedom – Happiness

Address: 198 Tran Quang Khai, Hoan Kiem, Hanoi
Corporate Registration No.: 0100112437
(12th revision dated December 16th 2016)

Hanoi, April 28th 2017

TRANSLATION

MINUTES**THE 10TH ANNUAL GENERAL MEETING OF SHAREHOLDERS**

Today, at 08:30, April 28th, 2017, at Vietnam National Convention Center – Pham Hung street, Me Tri, Tu Liem, Hanoi, held the 10th Annual General Shareholders Meeting in 2017 (hereafter referred to as “Meeting” or “AGM”) of JSC for Foreign Trade of Vietnam (hereafter referred to as “VCB” or “Bank”).

A. PARTICIPANTS AND THE MEETING’S LEGALITY, VALIDITY:**I. Participants:**

- There were 325 shareholders participated in Meeting, represented for 3,532 shareholders holding 3,433,040,273 shares, accounting for 95.421% of the Bank’s voting shares.
- The Meeting was honored by the presence of:
 - Mr. Doan Thai Son – Director of the Legal Department – State Bank of Vietnam (SBV);
 - Mr. Pham Huyen Anh – Deputy Director of Banking Supervision Agency – SBV;
 - Mr. Dang Van Tuyen – Deputy Director of Personnel Department – SBV;
 - Mr. Pham Van Vu – Deputy Director of SBV’s Hanoi Branch;
 - Major General Nguyen Hung Linh – Director of Investment, Monetary and Financial Security Department - Ministry of Public Security;
 - Mr. Tran Dinh Cuong – CEO of E&Y Vietnam;
 - Representatives from Departments/Agencies of SBV, Party Unit of Central Stated-Owned Enterprises Sector, Investment Monetary and Financial Security Department - Ministry of Public Security, other State authorities, the Bank’s Partners, media agencies;

- Members of the Bank's Board of Directors (BOD), Board of Management (BOM), Supervisory Board (BOS).

II. The meeting's legality and validity:

Ms. Truong Le Hien - Head of Shareholders' Eligibility Examination Committee announced the examination result:

- The total number of the Bank's shares: 3,597,768,575 shares.
- The total number of shareholders was invited to the Meeting: 24,080 shareholders, representing 3,597,768,575 voting shares of the Bank.
- The number of participants who are shareholders or authorized to attend the Meeting: 325 shareholders, representing 3,532 shareholders and 3,433,040,273 shares and accounting for 95.421 % of the Bank's voting shares.
- Pursuant to the 2014 Enterprises Law and the Bank's charter on the organization and operation, the 10th Annual General Meeting of Shareholders of VCB is legal, valid and eligible to proceed.

B. THE MEETING'S CONTENT:

I. Election of the Chair Committee:

To run the Meeting, a Chair Committee has been elected. After the list of nominees was announced by the Organizers, 100% voting shareholders presented at Meeting have approved the Chair Committee, including the following persons:

- Mr *Nghiem Xuan Thanh* - Head of Chair Committee;
- Mr *Pham Quang Dzung* - Member;
- Mr. *Doan Thai Son* - Member¹ ;
- Ms. *Le Thi Hoa* - Member;

II. Appointment of the Secretary Committee; Election of the Vote Counting Committee; Approval of the Meeting's agenda and the Meeting's organization regulations.

1. To prepare the Meeting's Minutes and to draft the Meeting's Resolution, the Chair Committee has appointed a Secretary Committee, including the following persons

¹ Director of Legal Department, State Bank of Vietnam , representing 30% voting shares which owns by SBV

- Mr. *Le Hoang Tung* - Head of Secretary Committee;
 - Ms. *Hoang Le Trang* - Member.
2. To carry out the Meeting's election and voting, a Vote Counting Committee was elected. Upon the list of nominees introduced by the Chair Committee, 100% voting shareholders presented at the Meeting has approved the Vote Counting Committee, including the following persons
- Mr. *Dao Minh Tuan* - Head of Vote Counting Committee;
 - Mr. *Hong Quang* - Member;
 - Mr. *Lai Huu Phuoc* - Member.
3. The Vote Counting Committee has presented the voting methods for the content of the meeting and the AGM has unanimously approved.
4. After the Meeting's opening ceremony, Mr. Nghiem Xuan Thanh announced the Meeting's agenda on behalf of the Chair Committee, Ms. Le Thi Hoa announced the Draft Regulation of the Meeting. The General Shareholders voted and approved the agenda and regulation of the meeting at the rate of 100% of the presented shareholders.

III. The meeting's content:

1. Reports of the Board of Directors, Board of Management and Supervisory Board

- 1.1. Mr. Nghiem Xuan Thanh - Chairman of the BOD presented the report of the Board of Directors on the Bank's activities in 2016 and directions for 2017 as well as the key business targets for 2017 which were submitted to the shareholders for approval.
- 1.2. Mr. Pham Quang Dzung - Member of the BOD - CEO presented the report of the Board of Management on the Bank's activities in 2016 and business plan for 2017.
- 1.3. Ms. Truong Le Hien - Head of Supervisory Board, on behalf of Supervisory Board, presented the report on the Supervisory Board's activities in 2016 and directions for 2017.

In 2016, the banking sector restructuring was accelerated with strong measures from the SBV in the direction of improving the financial capacity and corporate governance; and restructuring banking activities in a safe, efficient manner and ensuring sustainable development. Fulfilling its role as one of the leading banks in the system, Vietcombank carried out the direction of the SBV and contributed to the sector's goal and to stabilize the economy. With the motto Speed up – Efficiency – Sustainability set out at the beginning of 2016, the BOD and BOM acted in a timely

manner and provided direction for business operation of Vietcombank as approved at the 2016 AGM.

With the effort and determination of the entire system, Vietcombank overcame many challenges and difficulties of 2016 and achieved impressive results in terms of growth, efficiency and strengthened our position in the market: total assets increased ~17%, deposits & valuable papers and loans grew ~19%, profit growth was the highest over the last 5 years, effectively implemented many transformation projects, finished and synchronized mechanism and internal management policies, etc.

Closely follow the direction of the Government and the SBV, in 2017, VCB will continue with its motto as “Transformation – Effectiveness – Sustainability”; while its direction view is set as “Innovation – Discipline – Responsibility” with the following targets: total assets growth at ~11%, credit growth at ~15%, deposits & valuable papers growth at ~14%, profit before tax at ~VND 9,200 billion, dividend/share’s par value at ~8%,...

2. *Proposal on the appropriation of reserve funds and profit distribution plan in 2016; Proposal on Remuneration for BOD and BOS in 2017:*

Mr. Pham Quang Dzung – BOD Member cum CEO presented the Proposal on the allocation to reserve funds and profit distribution plan in 2016 and Proposal on Remuneration for BOD and BOS in 2017.

3. *Proposal on the resignation of the BOD member, Draft regulation on the supplementary election of the BOD members for the period 2013 – 2018 and Proposal on the supplementary election of the BOD members for the period 2013 – 2018:*

Ms. Le Thi Hoa – BOD member presented the Proposal on the resignation of the BOD member, draft regulation on the supplementary election of the BOD members for the period 2013 – 2018 and Proposal on the supplementary election of the BOD members for the period 2013 – 2018.

4. *Discuss and vote on the proposal of the BOD about the resignation of the BOD member, Draft Regulation on the supplementary election of the BOD members for the period 2013 – 2018; Proposal on the supplementary election of the BOD members for the period 2013 – 2018;*

After presentation of the proposals and draft Regulations on the supplementary election of the BOD members, the Chair committee suggested shareholders to discuss. However, none of the shareholders had any comments.

Based on the content of the Proposal, the AGM has conducted the voting to pass through the following contents:

- 4.1 Approve the resignation of the BOD member for Mr. Yutaka Abe at the following voting result:

The number of agreed voting is 3,377,860,265, accounting for 98.39% total voting shares of the presented shareholders; the number of disagreed voting is 27,859,575, accounting for 0.81% total voting shares of the presented shareholders; the number of other opinion voting is 27,320,433, accounting for 0.8% total voting shares of the presented shareholders.

- 4.2 Approve the Draft Regulation on the supplementary election of the BOD members for the period 2013 – 2018 at the following results:

The number of agreed voting is 3,373,468,618, accounting for 98.27% total voting shares of the presented shareholders; the number of disagreed voting is 10,118,707, accounting for 0.29% total voting shares of the presented shareholders; the number of other opinion voting is 49,452,948, accounting for 1.44% total voting shares of the presented shareholders.

- 4.3 Approve the supplementary election of the BOD members for the period 2013 – 2018, the number of supplementary election is 03 and tentative personnel for election at the following results:

The number of agreed voting is 3,364,834,225, accounting for 98.01% total voting shares of the presented shareholders; the number of disagreed voting is 28,517,573, accounting for 0.83% total voting shares of the presented shareholders; the number of other opinion voting is 39,688,475, accounting for 1.16% total voting shares of the presented shareholders.

5. *Supplementary election of the BOD members for the period 2013 – 2018:*

The AGM has conducted the supplementary election on the BOD members for the period 2013 – 2018 in the form of secret ballot.

6. *Proposal of the BOD to approve the audited Financial Statements for 2016 and selection of an independent auditing firm to audit and review the financial statements*

Mr. Pham Quang Dzung – BOD member cum CEO presented the Proposal on approving the 2016 audited Financial Statements and selection of an independent auditing firm to audit and review the financial statements in 2018.

7. Proposal of the BOD on the plan to increase charter capital in 2017:

Ms. Le Thi Hoa – BOD member presented about the Proposal on the charter capital increase plan in 2017.

8. Discussion and voting for approval of the reports and proposals²:

AGM has conducted a discussion on the reports and proposals submitted to AGM. Head of Chair Committee has received 12 inquiries and responded fully. The summary is as follows:

A shareholder requested about outstanding loans of VCB to PVEP which was in difficult financial situation, did VCB have to restructure this loan and what was the orientation for this loan?

A shareholder requested about updated issuing status for GIC, M&A plan, IT investment plan, and the progress of the project to establish a consumer finance company.

VCB currently owns shares in 5 financial institutions, what is divesting plan in 2017?

What are the expected provisions in 2017? Further explanation for profit growth target of 8% in 2017 which was 25% in 2016?

On behalf of the Chair Committee, Mr. Nghiem Xuan Thanh has responded to those inquiries as follows:

PVEP belongs to PVN Group, a traditional customer of VCB, has been operating effectively. PVEP also has credit relationship with many other financial institutions; the outstanding loan of PVEP at VCB is not large, projects funded by VCB are effective. Besides credit relationship, PVEP also has deposit relationship and uses other products. Their debt at VCB is assessed safe currently, no need to be restructured.

In the context that Vietnamese commercial banks find it difficult to look for partners to raise capital, it is positive signal that GIC is interested in buying VCB shares. According to current regulations, for joint stock banks dominated by SBV like VCB, the offering price should not be lower than the market price and the valuation price. GIC's bid price in 2016 had not met that requirement, so the likelihood of being accepted is not feasible. After being approved by the AGM, VCB will continue to contact and negotiate with other big investors to seek opportunities to raise capital for VCB.

M&A is a long-term plan, currently VCB has not found any bank meeting our criteria (network expansion, strength in the retail segment). When there are appropriate opportunities, VCB will submit to the General Shareholders' Meeting for consideration.

² Excluding the discussed and approved proposals on supplementary member to be elected as above

VCB's IT system still meets operational needs. However, with requirements for transformation and development of VCB in upcoming time, it requires IT system to continue to be invested in upgrading, etc.

Regarding the establishment of a consumer finance company: according to current regulations, each credit institution is allowed to maintain only one financial company. VCB currently has a financial leasing company. VCB is considering providing the appropriate direction for the maintenance or conversion of this financial company.

Regarding ownership at financial institutions, VCB owns shares in 5 financial institutions but mainly at MB and EIB. VCB will maintain the ownership at MB, will submit to the SBV to divest from the EIB (profit expected). With the remaining 3 financial institutions, the size of investment capital in these institutions is not large, VCB will continue to divest in 2017.

Regarding profit plan in 2017: 2016 business results were impressive, reflecting VCB's strong efforts (profit growth in both size and speed). The result is a combination of growth in capital usage, improvement of NIM, asset quality control, non-interest income growth, and cost control. Compared with the target of profit growth of other large commercial banks, the 2017 plan of VCB has shown a great effort of VCB; in 2017 VCB will reduce credit growth (due to capital constraints) to ensure sustainable development. Government and SBV are also urging financial institutions to maintain stability and reduce lending rates while interest rates are in the trend of increase that leads to the decrease in NIM. VCB will strive to achieve and exceed the target for 2017 profit plan.

Some shareholders required about the current number of customers, the plan for the upcoming periods, and orientation of digital banking development of VCB; what are the expected risk provisions for 2017 and specific credit growth targets for each client group?

About VCB's plan to increase capital in 2017, so far have there been foreign partners who asked to buy?

On behalf of the Chair Committee, Mr. Pham Quang Dzung has responded to those inquiries as follows:

VCB's clients include three main groups: financial institutions, corporates and individuals. VCB has strong customer base of financial institutions, currently, all financial institutions operating in Vietnam and almost 2000 financial institutions abroad have account relationship with VCB. In 2017, VCB expects to further expand this customer base. Regarding corporates, VCB focuses on the customer development of FDIs. Every year, VCB sets new customer development targets (including corporates and individuals) and allocates quotas to units.

By the end of 2016, VCB has set up E-banking department - this is the first step in the development of VCB's digital banking, it has set a specific roadmap for the strong development of this segment in the near future, heavily invest in internet banking and mobile banking and promote to deliver services through these channels.

The provision in 2017 is estimated at 6,000 billion VCB. Regarding credit growth, VCB aims to increase wholesale credit by ~12% and retail by ~40%.

VCB's capital increase plan continues to receive the attention of some partners, after being approved by the AGM, VCB will carry out specific work to expedite the implementation of this capital increase plan.

Shareholders requested more information about VCB's participation in supporting a weak financial institution.

A shareholder questioned about positive and negative affect of technology revolution 4.0 to the banks? What is strategy of VCB to adapt to this trend? Is VCB's IT strategy up to 2020 including preparation for this revolution?

On behalf of the Chair Committee, Mr. Nghiem Xuan Thanh has responded to those inquiries as follows:

As a large commercial bank, VCB is supporting a financial institution as the request of the SBV through staff assignments, experience sharing, technical assistance, etc. and does not provide financial support to this financial institution - it is also the general direction of the SBV (not to affect the financial situation of the supported bank).

The technology revolution 4.0 has a far-reaching impact, creating major changes in governance. Technology revolution is a challenge or an opportunity depending on each bank. Trends in the use of digital channels and e-banking products are increasing. VCB has actively researched and signed cooperation agreements with some Fintech partners to provide digital services to customers and at the same time has invested in technology to strongly develop the e-banking products of the banks. VCB's IT strategy 2020 also takes into account the development trend of the technology revolution 4.0.

Regarding the content of 2016 expected profit distribution, a shareholder had comment on the number of bonus and welfare fund being high.

The Chief accountant, as instructed by the Chair, explained. Accordingly, the distribution for 2016's bonus and welfare fund is in accordance with the current law, based on the approved salary fund. In addition, according to Decree 53, VCB is entitled to set up additional bonus fund based on profit exceeding the plan (~ 200 billion VND).

Mr. Nghiem Xuan Thanh also added that VCB has the highest labor productivity in the market, the setting of bonus and welfare fund is in accordance with the law and

motivates laborers. However, VCB always ensures higher increase of labor productivity than increase of labor's income.

A shareholder requested further information on credit growth in Q1 FY2017. The shareholder commented: VCB's plan to raise capital is including public offering and private placement, what is the plan to be followed? Please clarify the principle of price determination of not lower than the transaction price of the trading day before the issuance date. What is the current outstanding balance of real estate loans of VCB?

On behalf of the Chairman, Mrs. Le Thi Hoa answered. Accordingly, in order to obtain the approval of the competent authorities, the offering price must be in line with the market price and valuation price. Whether which plan is implemented will depend on market conditions.

Mr. Nghiem Xuan Thanh answered some contents. Accordingly, credit growth of VCB reached a high level (8.2%), the structure and quality of growth were in the right direction, focused on good customers, efficient who contributed to improving NIM.

Regarding the capital increase plan, based on the opinions of shareholders, the Head of Chair Committee has submitted to the AMG for adjustment of the principle of price determination in the issuance plan as follows: not lower than the price determined by an organization providing corporate valuation services, in accordance with market price determined under the principles approved by the competent authorities.

VCB's real estate loans account for 8% of the bank's portfolio, VCB has been selecting good segments, efficient projects, ensures credit quality and business efficiency.

9. Voting for approval of the reports and proposals:

Upon presented reports and proposals, after the discussion has been made, the Meeting has voted (by voting card) to approve the following content:

9.1 Approval of the reports of BOD, BOM, BOS, 2016 financial statement audited and assessed by Supervisory Board; and 2016 profit distribution plan. Main contents as below:

i. 2016 consolidated business results:

✓ Total assets:	787,907 billion VND;
✓ Loans:	460,808 billion VND;
✓ Deposits & valuable papers:	600.737 billion VND;
✓ Profit before tax:	8,523 billion VND;
✓ The number of employees:	15,615 persons;

✓ Salary costs over profit before tax excluding salary:	37%;
✓ New branches:	5;
✓ NPL ratio:	1.46%
<i>ii. Profit distribution plan for 2016:</i>	
✓ Profit after tax 2016:	6,611,929 million VND;
✓ Profit in previous year's adjustments:	35 million VND;
✓ Profit after tax for distribution:	6,611,964 million VND;
✓ Allocation to additional charter capital reserve fund (5%):	330,598 million VND;
✓ Allocation to financial reserve fund (10%):	661,196 million VND;
✓ Remuneration of the independent member of the BOD:	267 million VND;
✓ Allocation for bonus and welfare fund:	1,408,902 million VND;
✓ 2016 Dividend payment by cash (charter capital x 8%):	2,878,215 million VND;
✓ Other deductions:	5,270 million VND;
✓ Undistributed profit after tax, allocation to reserves and dividend payment:	1,327,516 million VND;

The number of agreed voting is 3,433,036,220, accounting for ~100% total voting shares of the presented shareholders; the number of disagreed voting is 4,053, accounting for ~0.0% total voting shares of the presented shareholders. No shareholder has other opinions.

9.2 Approval: To authorize BOD to select an independent auditing firm for the review of Quarter II's financial statements and the audit of 2018 financial statements and Vietcombank's internal control activities, the selection will be based on the list of auditing firms approved by the 6th Annual General Shareholders Meeting at Resolution No. 06/TN2013/NQ-DHDCD dated April 25th, 2013.

The number of agreed voting is 3,433,040,273, accounting for 100% total voting shares of the presented shareholders; the number of disagreed voting is 0, accounting for 0% total voting shares of the presented shareholders. No shareholder has other opinions.

9.3 Approval of 2017 business orientations:

- i. Main objective in 2017: Drastically transform all aspects of operations, place quality and efficiency as focus, and strive to achieve and exceed all the business targets proposed by the AGM, forming a basis to achieving the goal of sustainable development in accordance with international standards.
- ii. In 2017, Vietcombank sets out the motto “Transformation – Effectiveness – Sustainability” and management orientation “Innovation – Discipline – Responsibility”.
- iii. Major orientations:

Regarding business activities: renovate drastically customer relationship as a basis for business development; control credit quality, promote collection from NPLs and written-off loans; renovate drastically treasury activities, FX and trade finance; strengthen subsidiaries’ activities, increase efficiency of investing activities; focus on enhancing financial capability, etc.

Regarding management activities: continue to complete action plans to implement Development Scheme to 2020; timely implement projects on enhancing management capacity; promote the development of high-quality human resources; increase the effectiveness of human resources promotion planning and training; continue to complete the organization structure; strengthen risk management, audit, control; focus on investment to upgrade and renovate comprehensively IT activities.

- iv. Key targets in 2017:

✓ Total assets:	874,577 billion VND, up 11%;
✓ Credit:	547,133 billion VND, up 15%;
✓ Deposits & valuable papers:	684,841 billion VND, up 14%;
✓ Profit before tax:	9,200 billion VND, up 8%;
✓ The number of employees:	growth by less than 5%;
✓ Salary cost over profit before tax excluding salary	37%;
✓ New branches:	5;
✓ NPL ratio:	less than 2.0% credit;
✓ Dividend payout ratio (%/par value):	8%.

The number of agreed voting is 3,433,040,273, accounting for 100% total voting shares of the presented shareholders. No shareholder disagreed or had other opinions.

9.4 Approval of the remuneration for BOD, BOS in 2017:

AGM approved the remuneration for BOD, BOS to be 0.35% of the Bank's profit after tax in 2017, from the Bank's approved salary budget for 2017 with voting results as follows:

The number of agreed voting is 3,433,040,273, accounting for 100% total voting shares of the presented shareholders. No shareholder disagreed or had other opinions.

9.5 Approval of the plan to increase charter capital in 2017:

i. Share issuance via public offering or private placement amounting to 10% of charter capital as at the date of issue:

- Maximum expected charter capital increase: 3,597,768,570,000 VND (which is 10% current charter capital, the specific increased amount will be based on charter capital as at the date of issue and offering results);
- Type of shares: common shares, par value 10,000 VND/share.
- Expected maximum number of shares to be issued: 359,776,857 shares.
- Principles to determine offering price: not lower than (i) the price determined by an organization providing corporate valuation services, and (ii) market price determined through principles approved by relevant authorities.
- Issuance subjects:
 - + *Public offering*: Vietnamese institutions and individuals; foreign institutions and individuals;
 - + *Private placement*: financially strong institutional investors, possibly include one or several existing shareholders of VCB (specific requirements as stated in capital increase plan for 2016 approved by AGM), maximum 10 investors.

The number of agreed voting is 3,368,256,343, accounting for 98.11% total voting shares of the presented shareholders; the number of disagreed voting is 23,579,461, accounting for 0.69% total voting shares of the presented shareholders; the number of other opinions voting is 41,204,469, accounting for 1.2% total voting shares of the presented shareholders.

ii. The AGM approved the amendment of Vietcombank's Charter relating to the new charter capital after share issuances in accordance with the approved issuance plan and actual issuance results;

- iii. The AGM approved that the bank's existing shareholders refuse their pre-emptive rights (if any) to the additional shares issued by Vietcombank under public offering and private placement plan, except for existing shareholders who are foreign institutions with the intention to participate in the private placement (the process will then comply with selection criteria and the laws);
- iv. The AMG authorized the BOD to:
- Decide on the selection criteria; the number of the investors to be offered as well as a list of investors to be offered; the number of shares to be issued to each investor; timing of the issuance; offering price (upon receiving approvals from relevant authorities); negotiate and decide the terms and conditions of relating contracts;
 - Supplement and revise the issuance plans as per requests of relevant authorities (if any) in accordance with prevailing regulations;
 - Decide the detailed plan for capital increase based on the approval of the relevant authorities in accordance with the relevant laws;
 - Proceed with all the necessary procedures to successfully issue Vietcombank shares, register Vietcombank's new charter capital (to reflect the actual successfully increased amount), amend Vietcombank's Charter (relating to the new charter capital), complete all the procedures after the capital increase, to list the additionally issued shares on the Hochiminh Stock Exchange after the issuance is completed;
 - Decide all the other issues relating or incurring from the capital increase.

The number of agreed voting is 3,366,301,549, accounting for 98,06% total voting shares of the presented shareholders; the number of disagreed voting is 65,222,730, accounting for 1,9% total voting shares of the presented shareholders; the number of other opinions voting is 1,515,994, accounting for 0,04% total voting shares of the presented shareholders.

10. Results of supplementary election of members of BOD for office term 2013 - 2018:

Mr. Dao Minh Tuan - Head of Vote Counting Committee announced the Results of supplementary election of members of BOD for office term 2013 – 2018. Based on the voting results:

- Mr Eiji Sasaki, Japanese nationality, Passport No. TK0667396 issued by Japanese Ministry of Foreign Affair on November 26, 2009, was elected as a member of BOD for office term 2013 - 2018 with 3.355.642.818 votes, accounting for

97.74% total votes. The BOD member office term for Mr Eiji Sasaki is the remaining time of office term 2013 – 2018.

- Mr Nguyen My Hao, ID No. 012594827 issued by Hanoi Public Security on May 2, 2003, was elected as a member of BOD for office term 2013 - 2018 with 3.339.877.872 votes, accounting for 97.28% total votes. The BOD member office term for Mr Nguyen My Hao is the remaining time of office term 2013 – 2018
- Mr Pham Anh Tuan, ID No. 021744805 issued by Hochiminh City Public Security on February 23, 2006, was elected as a member of BOD for office term 2013 - 2018 with 3.338.875.509 votes, accounting for 97.25% total votes. The BOD member office term for Mr Pham Anh Tuan is the remaining time of office term 2013 – 2018.

11. Other contents rather than the proposals, reports to AGM have been approved:

None.

This meeting minutes has 14 pages, prepared at 12:15 on April 28th, 2017 after the 10th Annual General Meeting of Shareholders completed its main agenda.

This minutes is announced at the meeting and approved by shareholders represented 100% voting shared at the Meeting./.

ON BEHALF OF SECRETARY COMMITTEE

HEAD OF SECRETARY COMMITTEE

(Signed)

Le Hoang Tung

ON BEHALF OF CHAIR COMMITTEE

HEAD OF CHAIR COMMITTEE

(Signed and sealed)

Nghiem Xuan Thanh

Attachments:

- Examination of shareholders' eligibility Minutes;
- Regulations on organizing the AGM;
- Reports of BOD, BOM, BOS;
- Proposals: on 2016 profit distribution plan; on 2017 remuneration for BOD, BOS; on resignation of member of BOD and supplementary election of members of BOD, on approval of FS and selection of auditing firm, on plan to increase chartered capital in 2017;