

**PROPOSAL**  
 (For profit distribution 2018)

**Attention to: VALUED SHAREHOLDERS OF VPBANK**

The Board of Directors submits the profit distribution plan 2018 to the AGM of VPBank as follows:  
 Based on the audited standalone and consolidated financial statements 2018, the Board of Directors (BOD) submits the profit distribution plan 2018 to the AGM for approval as follows:

No.	Item	Amount (VND million)
<b>1</b>	<b>VPBank's consolidated profit after tax (*)</b>	<b>7,355,568</b>
<b>2</b>	<b>Total funds appropriation</b>	<b>3,924,391</b>
2.1	Capital supplementary reserve (mandatory) (*)	367,779
	<i>Including</i>	
2.1.1	<i>VPBank's Capital supplementary reserve</i>	202,997
2.1.2	<i>VPB FC's (FE Credit) Capital supplementary reserve</i>	164,717
2.1.3	<i>VPB AMC's Capital supplementary reserve</i>	65
2.2	Financial reserve (mandatory) (*)	735,428
	<i>Including</i>	
2.2.1	<i>VPBank's financial reserve</i>	405,994
2.2.2	<i>VPB FC's (FE Credit) financial reserve</i>	329,434
2.3	Investment and development fund	2,821,184
	<i>Including</i>	
2.3.1	<i>VPBank's investment and development fund</i>	21,000
2.3.2	<i>VPB FC's (FE Credit) investment and development fund</i>	2,800,184
3=1-2	<b>Undistributed profits in 2018 after fund appropriation (to be kept as retained earnings)</b>	<b>3,431,177</b>

(\*) Note: figures from audited consolidated financial statements

It is proposed that the AGM delegates and authorizes the BOD to decide on profit and fund distribution plan 2018 of VPBank and its subsidiaries as per legal regulations and SBV's stipulations; and approve to keep undistributed profits in 2018 as retained earnings and no appropriation of investment & development funds or other reserves fund will be executed so as to maintain funding sources for the bank's operation purpose.

*Recipients:*

- *Valued shareholders*
- *BOD office (for filing)*

**P.P BOARD OF DIRECTORS  
CHAIRMAN**

**(Signed)**

**Ngo Chi Dzung**