

DISCLOSURE OF INFORMATION ON STOCK ISSUE UNDER ESOP OF VPBANK

I. Introduction on the issuer

1. Name of organization (full name): Vietnam Prosperity Joint stock Commercial Bank
2. Transaction name: VPBank
3. Head office address: 89 Lang Ha street, Lang Ha ward, Dong Da district, Ha Noi
4. Tel: 84-24 3928 8869 Fax: 84-24 3928 8867
5. Stock symbol (if any): VPB
6. Charter capital: VND 15,706,230,150,000 (in words: fifteen thousand, seven hundred six billion, two hundred thirty million, one hundred fifty thousand dong)
7. Place of account opening: Operation Center of the State Bank of Vietnam
8. Account number: 453100811
9. Legal basis for business activities:
 - Business Registration Certificate No. 0100233583 issued by Hanoi Department of Planning and Investment for the first time on 08/09/1993, changed for the 39th time on 17/11/2017 and specialized business licenses.
 - Main business lines:

No.	Business sectors	Code
1	<ul style="list-style-type: none"> - Taking short, medium and long-term funds from all organizations of different economic sectors and residents in the forms of term, non-term deposits denominated in VND. - Entrusting, receiving entrusted investment and development capital from local organizations. - Borrowing from the State bank and other credit institutions. - Granting short, medium and long-term loans to organizations and individuals based on their characteristics and capital ability. - Discounting trade bills, bonds and and valuable papers; - Contributing capital, participating in joint venture and buying shares in accordance with existing laws. - Conducting payment services among banks - Conducting foreign exchange, gold trading amd international payments, 	6419

	<p>mobilizing types of funds from overseas and conducting other banking services in relation with foreign entities as permitted by the State Bank of Vietnam.</p> <ul style="list-style-type: none"> - Issuing domestic and international credit cards, debit cards - Providing international payment services as per regulations - Providing domestic and international foreign exchange services as per regulations - Buying and selling corporate bonds as per legal regulations - Receiving entrustment and conducting lending entrustment - E-wallet - Investment in future government bond contracts - Providing asset management services - Granting credit in the form of re-discounting of negotiable instruments and other valuable papers 	
2	<p>Conducting insurance business as an agent and broker Details: insurance agent's activities</p>	6622
3	<p>Conducting other financial services which are not categorized (except for insurance and social insurance) Details:</p> <ul style="list-style-type: none"> - Asset storage, safe leasing services - Securities custody - Debt buying and selling 	6499
4	<p>Conducting financial service support which are not categorized Details:</p> <ul style="list-style-type: none"> - Banking, financial, corporate finance consultation, consultation on the purchase, sales, merger, consolidation of enterprises and investment. 	6619

- Main products and services of VPBank:

- Retail products

- Savings deposit products such as regular savings, savings with advance receipt of interest...
- Current accounts
- Card issue and payment of different types
- Credit products for retail customers such as home loan, auto loan, oversea study loan, consumer overdraft, etc.
- E-banking products such as internet banking, SMS banking.

- Retail financial products such as money transfer, cash counting, cash verification, remittance payment, international payment, etc.
- Products for corporate customers
 - Deposit products such as term, non term deposits.
 - International payment such as collection, L/C opening, money transfer, etc.
 - Credit products such as guarantee, working capital loan, corporate overdraft, loans to agricultural projects, etc.
 - E-banking products for corporate customers.
 - Payment and other products
- Products for financial institutions and other credit institutions
 - Total equity capital: according to consolidated audited data as of 31/12/2017
- Equity capital: VND 29,695,710 million (In words: twenty nine thousand, six hundred ninety five billion, seven hundred ten million dong)
- Total assets: VND 277,752,314 million (in words: two hundred seventy seven thousand, seven hundred fifty two, three hundred fourteen million dong)

II. Purpose of stock issue

Issue stocks to staff of VPBank under the ESOP 2018 as the Resolution of the Annual General Meeting 2018 for the purpose of:

- Increasing the role, responsibility and benefits of staffs;
- Linking the benefits of staffs with the interests of the Company, and creating motivation for employees.
- Encouraging staffs to work passionately at the Company;
- Attracting and retaining talents for the long-term development of the Company.

III. Stock issue plan under the Company's ESOP

1. Name of stock: VPBank stock.
2. Type of stock: common stock.
3. Face value: VND10,000.
4. Total issued shares: 2,496,272,872, including 2,423,053,272 common shares and 73,219,600 treasury shares.
5. Outstanding shares: 2,423,053,272
6. Quantity of treasury shares: 73,219,600
7. Quantity of shares planned to issue: 33,695,094

8. Issue price: VND10,000/share
9. Total issue value by face value: VND336,950,940,000
10. Issue ratio (tentative shares to be issued/number of outstanding shares): 1.39%
11. Source of capital: N/A
12. Transfer restriction: the transfer of issued shares will be restricted in 3 (three) years since the date of issue in accordance with the Resolution of the Annual General Meeting 2018.
13. Tentative timeline: from 07/9/2018 to 07/10/2018.

Recipients:

Vietnam Prosperity Joint stock Commercial Bank

- As above
 - The BOD, the Supervisory Boards (to report)
 - State Securities Commission
 - HOSE
 - Archived at BOD Office