

*Hanoi, February 27, 2019*

## BALLOT

### No. 01/2019/VPB - PLYKCD

#### I. Purpose

Pursuant to legal regulations and VPBank's Charter, the Board of Directors of VPBank shall hereby seek the shareholders' opinion on some items presented in part III.

#### II. Shareholder's information

Name: ----- No of shareholder register: -----

Address: -----

Phone number: ----- Fax: -----

ID/passport/business licence: ----- date of issuance: ----- place of issuance: -----

Number of shares held at the time of polling: ----- (shares)

#### III. Issues to be opined and voted.

- The passing of separate and consolidated financial statements 2018 audited by Ernst and Young Vietnam Company Limited. The full financial statements have been published on VPBank website:**

<https://www.vpbank.com.vn/sites/default/files/pictures/VPB%2031.12.18%20-%20FS%20-%20VAS%20-%20consol%20-%20E.pdf>

<https://www.vpbank.com.vn/sites/default/files/pictures/VPB%2031.12.18%20-%20FS%20-%20VAS%20-%20Separate%20-%20E.pdf>

*Agree*

*Disagree*

*Abstain*

- The profit distribution plan for 2018: Based on the audited financial statement, the Board of Directors seek for the shareholders' opinion about the passing of the plan for distributing profit earned in 2018 as follows:**

No.	Item	Amount (VND million)
1	VPBank's consolidated profit after tax (*)	7,355,568
2	Total appropriation to reserves	3,924,391
2.1	Capital supplementary reserve (mandatory) (*)	367,779
2.2	Financial reserve (mandatory) (*)	735,428
2.3	Investment and development fund	2,821,184
3=1-2	Undistributed profit in 2018 after fund appropriation	3,431,177

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

Total undistributed profit in 2018 of VND 3,431,177 million after appropriation as indicated above shall be fully used to fund VPBank operations.

For effective execution of the plan for distributing profit and in accordance with the State Bank of Vietnam's (SBV) policies, it is proposed that the AGM delegate and authorize the Board of Directors to decide on the plan for distributing profit and appropriating funds 2018 for VPBank and its subsidiaries as per legal regulations and the SBV's regulations.

*Agree*

*Disagree*

*Abstain*

**IV. Voting method and deadline:**

1. Please tick "x" or "√" on the checkboxes under each item in section III above.
2. Please provide a signature (of a representative with legal authorization or legal representative, and seal in case of institutional shareholder) at the signature space below. The shareholder's ballot shall be put into an envelop and sent to Board of Directors Office on level 28 of VPBank Tower at No. 89 Lang Ha street, Lang Ha ward, Dong Da district, Ha Noi by the deadline of 5:00 PM, March 11, 2019. The postmark date shall be considered the date of sending the ballot.

**CHAIRMAN OF THE BOARD OF  
DIRECTORS**

*signed*

**NGO CHI DZUNG**