

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

Address: 198 Tran Quang Khai, Hoan Kiem, Hanoi
Business Registration No. 0100112437

(11th revision dated November 07th 2014)

No.: /BT2016/NQ-ĐHĐCĐ

Hanoi, October 2016

RESOLUTION**GENERAL SHAREHOLDERS' MEETING OF JSC BANK FOR FOREIGN TRADE
OF VIETNAM****GENERAL SHAREHOLDERS' MEETING OF JSC BANK FOR FOREIGN TRADE
OF VIETNAM**

Pursuant to the Enterprises Law No. 68/2014/QH13 passed by the National Assembly of the Socialist Republic of Vietnam on November 26th 2014 and the guiding documents for the implementation;

Pursuant to the Credit Institutions Law No. 47/2010/QH12 passed by the National Assembly of the Socialist Republic of Vietnam on June 16th 2010 and the guiding documents for the implementation;

Pursuant to the Charter of organization and operation of the Bank for Foreign Trade of Vietnam passed by the Extraordinary General Shareholders' Meeting 2014 on December 26th 2014 according to the Resolution No. 08/BT2014/NQ-ĐHĐCĐ and the registration is confirmed by the SBV based on Document No. 621/NHNN-TTGSNH dated January 28th 2015;

Pursuant to the Minutes of the meeting No. ... of the BOD of the Bank for Foreign Trade of Vietnam dated .. about the passing of the results of the collecting shareholders' opinions for year 2016.

HEREBY DECIDE:

Article 1. Approve in principal the establishment of a subsidiary bank 100% owned by VCB in Laos with the basic content as follows:

- Name in Vietnamese: Ngân hàng TNHH MTV Ngoại thương Việt Nam tại Lào;
- Business area:

- + Financial and banking services;
- + Support activities to promote trade and investment between Vietnam and Laos
- Form: Subsidiary bank 100% owned by Vietcombank;
- Chartered capital: 80 million USD;
- Headquarter: Vientiane, Lao People's Democratic Republic;
- Products and services:
 - + Deposit activities;
 - + Loan activities;
 - + Payment, card and banknote services;
 - + Insurance;
 - + Digital banking: Cash flow management, Mobile banking, internet banking;
 - + Other activities in accordance with Laos' law

Article 2. Authorize the BOD: (i) to decide a number of basic contents specified in Article 1 when necessary; (ii) to carry out the procedures, and solve the issues related to the establishment of Subsidiary Bank 100% owned by Vietcombank in Laos in accordance with the provisions of the law at appropriate time.

Article 3. Enforcement term:

This Resolution was unanimously passed by the General Shareholders' Meeting in the form of writing and is effective from October ... 2016.

Members of the Board of Directors, Supervisory Board, Management Board are responsible to implement this Resolution and organize the implementation under their operational function in line with the provisions of law and Charter of organization and operation of VCB./.

**ON BEHALF OF THE GENERAL SHAREHOLDERS MEETING
CHAIRMAN**

Places to receive:

- As stated in Article 3;
- SBV (to report);
- To save: SP & BODS Department.

Nghiêm Xuân Thanh