

JSC BANK FOR FOREIGN TRADE OF VIETNAM

Address: 198 Tran Quang Khai St., Hoan Kiem, Hanoi

Business Registration No. 0100112437

(11th revision dated 07th Novemer,2014)

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom – Happiness

Hanoi, April 9, 2015

INVITATION NOTICE

ANNUAL GENERAL SHAREHOLDERS MEETING 2015

The Board of Directors of the Joint Stock Commercial Bank for Foreign Trade of Vietnam (VCB) cordially invites all of the Bank's Shareholders to the Annual General Shareholders Meeting 2015.

Venue: National Convention Center, Pham Hung, Me Tri, Tu Liem, Ha Noi

Time: 8:30 AM, April 24th, 2015 (Check-in from 7:30 AM to 8:30 AM)

Participants: All of the Bank's Shareholders as listed on the Bank's Register of Shareholders as of March 24th, 2015.

Agenda:

- (i) Board of Directors' report on VCB 2014 activities and the orientation for 2015;
- (ii) Executive Boards' report on VCB 2014 business activities and 2015 business plan;
- (iii) Supervisory Board's 2014 report and 2015 plan;
- (iv) Approval of 2014 profit distribution plan;
- (v) Approval of 2015 Board of Directors and Supervisory Board's remuneration;

Documents:

Meeting documents, including reports and proposals prepared for the Annual General Shareholders Meeting 2015 are available on Vietcombank's website at <http://www.vietcombank.com.vn> (under "Investor Relations/Annual Shareholders' Meeting") from April 09th, 2015.

Registration:

- To facilitate arrangements for the Meeting, Shareholders are kindly requested to register for the Meeting using the attached form (also available on Vietcombank's website: <http://www.vietcombank.com.vn>) by April 21st, 2015 via phone, fax or courier mail service to the following address.

Contact address:

Strategic Planning and Board of Directors Secretariat

JSC Bank for Foreign Trade of Vietnam

18th Floor, Vietcombank Tower, 198 Tran Quang Khai, Hanoi, Vietnam

Telephone:+84-4-39343137(ext.1507/1508/1509/1517/1822);Fax: +84-4-38251322

- Shareholders who are unable to attend the Meeting or wish to employ an Attorney-in-Fact are requested to prepare 02 written copies of the Power of Attorney using the attached form (also available on Vietcombank's website: <http://www.vietcombank.com.vn>). Please keep 01 copy for your Attorney-in-Fact and send 01 copy to the above address no later than April 21st, 2015;
- Individual Shareholders or a group of Shareholders who own more than 10% of total shares of Vietcombank for a consecutive period of 6 months or longer are entitled to make proposals for the Meeting's agenda. Proposals must be submitted in written form at least 3 days before the date of the Meeting.
- This notice is in lieu of an official invitation. The Shareholders or his/her Attorney-in-Fact are requested to submit the Invitation/Invitation Notice, a valid Identity Card or Passport and a lawful Power of Attorney (where an Attorney-in-Fact is employed).

ON BEHALF OF THE BOARD OF DIRECTORS OF VIETCOMBANK

CHAIRMAN

Nghiem Xuan Thanh