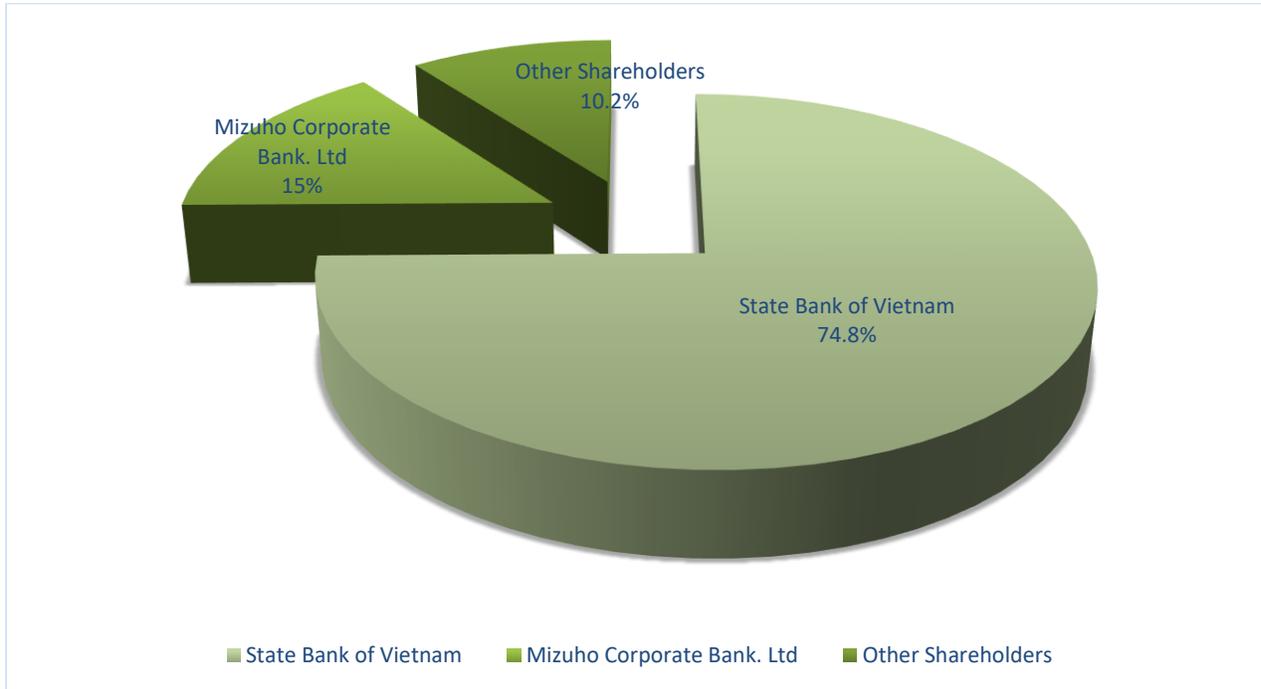


VCB SHAREHOLDERS STRUCTURE



Currently, the banks' largest shareholder is the State Bank of Vietnam (representative of the State capital at VCB) holds 74.8% of the charter capital. The strategic shareholder Mizuho Corporate Bank. Ltd holds 15% of the charter capital. The other shareholders (including domestic and foreign organizations and individuals) hold 10.2% of the charter capital of VCB.