

<b>Code</b>	<b>CTG</b>
<b>Company name</b>	Viet Nam Joint Stock Commercial Bank For Industry And Trade
<b>Date</b>	05/25/2020
<b>Subject</b>	Resolution on the AGM 2020

**Content:**

Viet Nam Joint Stock Commercial Bank For Industry And Trade (CTG) announces the Resolution of Annual General Meeting 2020 dated May 23, 2020 with the following contents:

1. Approving the report on the BOD activities in 2019 and plan for 2020.
2. Approving the business result in 2019:
  - Total assets: 1,240,711 billion dong
  - Outstanding credit: 953,178 billion dong
  - Profit before tax (separate): 11,461 billion dong
  - Profit before tax (consolidated): 11,781 billion dong
  - Bad debts/Outstanding credit: 1.2%
3. Approving the expected financial in 2020:
  - Outstanding credit: increased from 4% - 8.5%
  - Bad debts/Outstanding credit:  $\leq 2\%$
4. Approving the audited financial statements in 2019:
  - Total assets: 1,240,711 billion dong, increased by 6.6% compared to 12/31/2018
  - Outstanding credit: 953,178 billion dong, increased by 7.3% compared to 12/31/2018
  - Separate profit before tax: 11,461 billion dong
  - Consolidated profit before tax: 11,781 billion dong
  - Bad debts/Outstanding credit: 1.2%.
5. Approving the plan for 2019 profit distribution:
  - Separate profit after tax of 2019: 9,283,297 million dong;
  - To distribute to the additional Reserve fund of charter capital (5%): 464,165 million dong;
  - To distribute to the Financial Reserve fund (10%): 928,330 million dong;
  - To distribute to Reward and Welfare fund: 1,848,981 million dong;
  - Remaining profit after the distribution: 6,041,821 million dong;
  - Dividend: to pay stock dividend or to retain the profit to raise capital.
6. Approving the remuneration of the BOD, Supervisory Board in 2020 with 0.31% profit after tax.

7. Approving the resignation of member of BOD - Mr. Hiroshi Yamaguchi and Mr. Hideaki Takase for the term 2019 – 2024.
8. Approving the additional election of member of BOD for the term 2019 – 2024, including:
  - Mr. Masahiko Oki: member of BOD
  - Mr. Shiro Honjo: member of BOD
  - Mrs. Nguyen Thi Bac: Independent member of BOD.