

Hanoi, March 2018

THE REPORT

(Proposed dividend payment rate in 2018)

To: General Shareholder Meeting

Based on the business plan of 2018 and the actual situation, BOD of BIC proposes the profit allocation plan and the dividend payment rate in 2018 as follows:

1. The assumptions for the implementation of the 2018 profit and allocation plan:

With the plan of separate profit of BIC, BIC assumes profit allocation plan of the year 2018 as follows:

- Statutory reserve: accrue 5% profit after tax equivalent to 6,864 million VND.
- Bonus and welfare fund: according to the related regulations, the maximum level that BIC can allocate to this fund is 03 times of total salary per month (in case of meeting the assigned criteria by BOD). With planned profit of 2018, BOD proposes the same allocation of 2017 to this fund by 1.4 times of average salary per month, equivalent to 25 billion VND.
- Investment and Development fund: For the purpose of having reserves for large project investment (head office, core software) or to supplement the Corporation's chartered capital..., BOD continues to propose to accrue to this fund with the accrual level from 15% to 20% of BIC's separate profit after tax.

2. Dividend payment rate proposal

With the assumption of profit before tax in 2018 by 176 billion VND and profit after tax allocation as proposed in point 1, BOD proposes the dividend payment rate in 2018 by 7% (details as attached table).

The remaining retained earnings after dividend payment is used for financial reserve for force majeure of the Corporation (if any).

For the General Shareholder Meeting of BIC to consider and approve./.

ON BEHALF OF BOD

CHAIRMAN

Tran Luc Lang