

DRAFT

Hanoi, April 28, 2023

RESOLUTION
OF THE GENERAL MEETING OF SHAREHOLDERS

THE GENERAL MEETING OF SHAREHOLDERS OF
AN BINH COMMERCIAL JOINT STOCK BANK

- Pursuant to the Law on Credit Institutions dated June 16, 2010, amended and supplemented on November 20, 2017;
- Pursuant to the Law on Securities dated November 26, 2019;
- Pursuant to the Law on Enterprises dated June 17, 2020, amended and supplemented on January 11, 2022;
- Pursuant to the Charter of An Binh Joint Stock Commercial Bank dated April 29, 2021, amended and supplemented on April 20, 2022;
- Pursuant to the Minutes of the Annual Meeting of the General Meeting of Shareholders of An Binh Commercial Joint Stock Bank dated April 28, 2023,

RESOLUTED:

Article 1. Contents approved by the General Meeting of Shareholders

The General Meeting of Shareholders of An Binh Commercial Joint Stock Bank (ABBANK) approved the following contents at the annual meeting on April 28, 2023:

1. Approved the report on business performance in the year 2022 (attached document).
2. Approved the business plan for the year 2023, in which the target for profit before-tax of 2023 is VND 2,826 billion (attached document).
3. Approved ABBANK's audited financial statements of the year 2022; Report on activities in 2022 and operation orientation in 2023 of the Board of Directors (attached document). The General Meeting of Shareholders assigns/authorizes the Board of Directors to conduct the following tasks:

- a) To decide adding more business lines in line with ABBANK's retail strategic business orientation; to carry out procedures and dossiers for updating and supplementing business lines in accordance with applicable laws and regulations.
- b) To consider and adjust the business plan based on the actual situation and the direction of the state management agencies.
- c) To decide on implementation of listing ABB shares on the Ho Chi Minh City Stock Exchange, which was approved by the General Meeting of Shareholders when market conditions are favorable. The Board of Directors is entitled:
 - To decide on the time to list ABB shares (transfer from UpCOM market to the listing market).
 - To fulfil required dossiers and carry out necessary procedures to list ABB shares.
 - To decide on other issues related to the implementation of listing ABB shares.
- d) To continue implementation and completion the work of issuing shares to pay dividends approved by the General Meeting of Shareholders at the 2022 annual meeting; To decide on implement the issuance of shares under the Employee Stock Ownership Plan (ESOP), which was approved by the General Meeting of Shareholders, to increase the charter capital of ABBANK when necessary in accordance with the Resolution of the General Meeting of Shareholders and the need of the Bank.
- e) To approve the plan to restructure ABBANK in association with bad debt settlement for the period 2021-2025 in order to implement and comply with the requirements and directions of the Prime Minister and the State Bank of Vietnam; amend, supplement and adjust the plan when necessary.

The Board of Directors is responsible for reporting to the General Meeting of Shareholders at the nearest meeting the implementation of the above work contents (if arising).

4. Approved the Report of the Board of Directors on the remuneration of members of the Board of Directors, members of the Supervisory Board in 2022 and proposals for 2023 (attached document).

5. Approved the Report of the Board of Directors on the fund allocations and 2022 profit after tax distribution. In which, reserve from the profit after tax of 2022 amount equivalence of 5% for the charter capital reserve fund, 10% for financial reserve fund, and 2% for bonus and welfare funds. The remaining profit after tax is retained (attached document).
6. Approved the Report on financial appraisal, operation in 2022 and operation plan in 2023 of the Supervisory Board.
7. Approved the list of reputable international independent auditing companies consist of: KPMG Company Ltd (KPMG), Deloitte Vietnam Company Ltd (DELOITTE), Ernst & Young Vietnam Company Ltd (E&Y), PWC (VIETNAM) Company Ltd – PWC. The General Meeting of Shareholders authorizes the Board of Directors to select one of the independent auditing companies in the above list to audit ABBANK's financial statements for the financial year ended December 31, 2023.

Article 2. Effect

This resolution takes effect from April 28, 2023.

Article 3. Responsibilities for implementation

The Board of Directors, Supervisory Board and General Director of ABBANK shall, based on their functions, duties and powers, be responsible for directing and organizing the implementation of this Resolution./.

Recipients:

- BOD, SB, CEO;
- SBV, SSC;
- Doc. Deposit: BOD's Office and Doc. Division.

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

Đào Mạnh Kháng