

---

*Hanoi, April 5, 2024*

**DRAFT**

**RESOLUTION  
OF THE GENERAL MEETING OF SHAREHOLDERS**

---

**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 Enterprise dated June 17, 2020, amended and supplemented on January 11, 2022;
- Pursuant to the Charter of An Binh Commercial Joint Stock Bank dated April 29, 2021, amended and supplemented on May 31, 2023;
- Pursuant to the Minutes of the Annual Meeting of the General Meeting of Shareholders of An Binh Commercial Joint Stock Bank dated April 5, 2024,

**ADOPTED RESOLUTION:**

**Article 1. The contents have been 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 5, 2024:

1. Approved the 2023 Business Results Report (attached document).
2. Approved the 2024 Business Plan, in which the pre-tax profit target for 2024 is VND 1,000 billion (attached document).
3. Approved ABBANK's 2023 audited financial statements.

4. Approved the Report on 2023 activities and 2024 operating orientation of the Board of Directors (attached document). The General Meeting of Shareholders assigned/authorized the Board of Directors to implement the following contents:
  - a) Decide to add additional business lines in accordance with ABBANK's business strategic orientation; Carry out procedures and documents to update and supplement business lines according to the provisions of laws.
  - b) Review and adjust the Business Plan to reflect the actual situation and direction of state management agencies.

The Board of Directors is responsible for reporting the implementation of the above assigned/authorized tasks (if any arise) to the General Meeting of Shareholders at the nearest meeting.

5. Approved the Report of the Board of Directors on remuneration for members of the Board of Directors and members of the Supervisory Board in 2023 and proposal for 2024 (attached document).
6. Approved the Submission of the Board of Directors on the funds allocation and distribution of 2023 profit after tax. In particular, to deduct from 2023 profit after tax into the reserve fund to supplement charter capital by 5%, financial reserve fund by 10%, bonus and welfare fund by 10%. The remaining profit after tax after deduction will be retained, left undistributed (attached document).
7. Approved the Report on financial appraisal, 2023 activities and 2024 operating plan of the Supervisory Board.
8. Approved the list of internationally reputable independent auditing companies including: KPMG Company Limited (KPMG), Deloitte Vietnam Company Limited (DELOITTE), Ernst & Young Vietnam Company Limited (E&Y), PWC VIETNAM Company Limited (PWC). The General Meeting of Shareholders authorizes the Board of Directors to select one of the independent audit companies in the list above to audit ABBANK's financial statements for the fiscal years 2024 and 2025.
9. Approved the resignation and dismissal member of the Supervisory Board according to Ms. Pham Thi Hang's personal wishes.

10. Elected Mr. Nguyen Hong Quang to be a member of the Supervisory Board (the member's term 2024-2027).

**Article 2. Effect**

This Resolution takes effect from April 5, 2024.

**Article 3. Responsible for implementing**

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

**Recipients:**

- BOD, SB, CEO;
- SBV, SSC
- Deposited at BOD  
Office, Clerical Section.

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

**Dao Manh Khang**