
Hanoi, April 18, 2025

**RESOLUTION
OF THE GENERAL MEETING OF SHAREHOLDERS**

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

- Pursuant to the Law on Credit Institutions dated January 18, 2024;
- Pursuant to the Law on Securities dated November 26, 2019, amended and supplemented on November 29, 2024;
- 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 18, 2025,

RESOLUTED:

Article 1. The 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 18, 2025:

1. Approved the 2024 Business Results Report (attached document).
2. Approved the 2025 Business Plan, in which the profit-before-tax target for 2025 is VND 1,800 billion (attached document).
3. Approved ABBANK's 2023 audited Financial Statements; the Report on 2024 activities and operating orientations for 2025 of the Board of Directors (attached documents).

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 retail 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.

4. Approved the Report of the Board of Directors on remuneration for members of the Board of Directors and members of the Board of Supervisors in 2024 and proposal for 2025 (attached document).
5. Approved the Submission of the Board of Directors on the funds allocation and distribution of 2024 profit-after-tax. In particular, to deduct from 2024 profit-after-tax into the reserve fund to supplement charter capital by 10%, financial reserve fund by 10%, bonus and welfare fund by 5%. The remaining profit-after-tax after deduction will be retained, left undistributed (attached document).
6. Approved the Report on financial appraisal, 2024 activities and 2025 operating plan of the Board of Supervisors (attached document).

Approved the list of 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); and authorized 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 2026.

7. Approved the ABBANK Charter (attached document) replacing the Charter dated April 29, 2021 and the accompanying amendments and supplements.
8. Approved Regulation on Internal Governance, Regulation on Operation of the Board of Directors, Regulation on Operation of the Board of Supervisors (attached documents) replacing the current Regulations.

Assign the Board of Directors to issue Regulation on Internal Governance, Regulation on Operation of the Board of Directors; assign the Board of Supervisors to issue Regulation on Operation of the Board of Supervisors.

9. Approved Plan of remedy in case of early intervention - the content framework (attached document) to meet the requirements specified in Article 143 of the Law on Credit Institutions.

Assigned/authorized the Board of Directors to approve specific contents of this Plan. The Board of Directors has the right to adjust and supplement the contents of this Plan in accordance with the provisions of law, the actual situation of ABBANK and/or the direction and guidance of the management agency, and complete reporting this Plan to the State Bank of Vietnam before July 1, 2025.

10. Approved the dismissal of Dato' John Chong Eng Chuan as a member of the Board of Directors due to the change of Maybank's capital representative at ABBANK; approved the dismissal of Mr. Tran Ba Vinh as an independent member of the Board of Directors based on personal wishes.
11. Elected Mr. Syed Ahmad Taufik Albar as a member of the Board of Directors and Mr. Trinh Thanh Hai as an independent member of the Board of Directors of ABBANK (term of elected members: 2025-2027).

Article 2. Effect

This Resolution takes effect from April 18, 2025.

Article 3. Responsible for implementing.

The Board of Directors, the Board of Supervisors and the 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