

**RESOLUTION OF VPBANK'S ANNUAL GENERAL MEETING
No. 01/2020NQ-DHĐCĐ**

- Pursuant to Law No. 47/2010/QH12 on Credit Institutions dated June 16, 2010 and Law No. 17/2017/QH14 dated November 20, 2017 on amendment of the Law on Credit institutions
- Pursuant to Law No. 68/2014/QH13 dated November 26, 2014 on enterprises.
- Pursuant to VPBank's Charter.

Considering the result in the Minutes of Ballot Counting in accordance with Correspondence No. 85/2020/VPB dated April 23, 2020, VPBank's AGM passed the following Resolution:

1. The passing of issued international bond reacquisition with details as follows:

- i. Method: in accordance with the regulations of the stock exchange and related markets;
 - ii. Volume: equivalent to the maximum volume of issued bonds and within statutory limits;
 - iii. Condition and provision: compliant with international regulations on issuance and the Vietnam's law;
 - iv. Tentative timing: in 2020 or 2021 depending on market conditions;
 - v. Procedure and process: in accordance with the Vietnam's and Singapore Exchange's regulations;
2. Assign and authorize the Board of Directors to make decision on details including but not limited to detailed method, prices, volume, timing, conditions and provisions relating to VPBank's rights and obligations on the basis of VPBank's interest optimization and market practice compliance, transaction documents and necessary procedures to conduct the reacquisition.
1. The AGM agrees and approves all the aforementioned decisions and tasks performed by the BOD within the above-mentioned scope of authority
 2. This resolution shall take effect since the date of signing. VPBank's BOD shall be responsible for implementing this Resolution

Recipients:

- VPBank's shareholders
- BOD, Supervisory Board
- BOD office (filing)

Hanoi, 7th May 2020

**P.P. ANNUAL GENERAL MEETING
CHAIRMAN OF THE BOARD OF
DIRECTORS**

(signed)

NGO CHI DZUNG

**RESOLUTION OF VPBANK'S ANNUAL GENERAL MEETING
No. 02/2020/NQ-ĐHĐCĐ**

- Pursuant to Law on Credit Institutions No. 47/2010/QH12 passed on June 16, 2010 and Law on amendments and supplements to some articles of Law on Credit Institutions No. 17/2017/QH14 dated November 20, 2017;
- Pursuant to Law on Enterprises No. 68/2014/QH13 passed on November 26, 2014;
- Pursuant to VPBank's Charter

Considering the result in the Minutes of Ballot Counting in accordance with Correspondence No. 85/2020/VPB dated April 23, 2020, VPBank's AGM passed the following Resolution:

1. Passing of the plan for reacquisition of issued shares as treasury stock
 - ✓ Maximum volume of issued shares registered for reacquisition: 5% of outstanding shares;
 - ✓ Purpose: to reduce the volume of outstanding shares, promote transactions, increase shareholders' value, etc.;
 - ✓ Funding source: tentatively VPBank's undistributed profit after tax as per the latest unaudited/unreviewed financial statements;
 - ✓ Tentative timing: after the approval of the State Securities Commission for reacquisition application and the bank's disclosures of information as required but no later than 30 days since the trading date. Tentatively in 2020;
 - ✓ Transaction method: order matching or/and agreement;
 - ✓ Pricing principle: in accordance with Circular 203/2015/TT-BTC dated December 21, 2015 of the Ministry of Finance and other relevant legislative documents and applicable regulations on stock exchange of Ho Chi Minh Stock Exchange;
 - ✓ Daily order: pursuant to Circular 203/2015/TT-BTC dated December 21, 2015 of the Ministry of Finance and other relevant legislative documents and the applicable regulations on stock exchange of Ho Chi Minh Stock Exchange.
 - ✓ Price (range): pursuant to Circular 203/2015/TT-BTC dated December 21, 2015 of the Ministry of Finance and other relevant legislative documents, and the applicable regulations on stock exchange of Ho Chi Minh Stock Exchange.
2. Authorization to the BOD to execute the reacquisition plan as follows:
 - Make decision on the timing, maximum volume, price (range), and transaction method of treasury stock;
 - Amend and supplement the plan upon the requirements of competent authorities on the bank's reporting;
 - Decide and execute all the steps and procedures related to reacquisition of issued shares.

3. The AGM agrees and approves all the aforementioned decisions and tasks performed by the BOD within the above-mentioned scope of authority.
4. This Resolution takes effect from the date of signing. VPBank's BOD shall be responsible for implementing this Resolution.

Recipients:

- *VPBank's shareholders;*
- *BOD, Supervisory Board;*
- *BOD's Office (for filing)*

Hanoi, 7th May, 2020

**P.P. ANNUAL GENERAL MEETING
CHAIRMAN OF THE BOARD OF
DIRECTORS**

(signed)

NGO CHI DZUNG

**RESOLUTION OF VPBANK'S ANNUAL GENERAL MEETING
No. 03/2020NQ-ĐHĐCĐ**

- Pursuant to Law on Credit Institutions No. 47/2010/QH12 passed on June 16, 2010 and Law on amendments and supplements to some articles of Law on Credit Institutions No. 17/2017/QH14 dated November 20, 2017;
- Pursuant to Law on Enterprises No. 68/2014/QH13 passed on November 26, 2014;
- Pursuant to VPBank's Charter.

Considering the result in the Minutes of Ballot Counting in accordance with Correspondence No. 85/2020/VPB dated April 23, 2020, VPBank's AGM passed the following Resolution:

1. Implementation of online AGM: In case of necessity, the BOD may decide to conduct the AGM via online channel or other electronic ones. The online AGM will be equipped with cutting-edge technology to facilitate shareholders' participation, opinion raising, and voting via electronic ballot system or others. The BOD will issue the Statute on online AGM participation and voting via electronic ballot system or other ones.
2. Supplement in case of electronic voting by ballots: the BOD reserves the rights to conduct voting by ballots via electronic channel or others. In such case, voting by ballots via electronic channel will be implemented in accordance with the resolutions issued by the BOD under regulations of the law and/or guidance of the service provider (if any).
3. Introduction of an additional method for sending official AGM invitation, documents and electronic shareholders' ballot: VPBank will send the AGM invitation or written opinion ballot by express to shareholders' addresses or via VPBank's email at ir@vpbank.com.vn to shareholders' emails as registered with Vietnam Securities Depository.
4. Methods for shareholders to send their ballots to the bank: shareholders can send their ballots by mail or via email to the addresses as per VPBank's guidance in documents on opinion collection.
5. Delegation to the BOD to update and supplement the abovementioned points to the VPBank's internal documents for implementation. The BOD reserves the rights to make supplement to, clarification, and adjustment in accordance with regulations of the law and actual situation.

Recipients:

- VPBank's shareholders;
- BOD, Supervisory Board;
- BOD's office (for filing).

Hanoi, 7th May 2020
**P.P. ANNUAL GENERAL MEETING
CHAIRMAN OF THE BOARD OF
DIRECTORS**

(signed)

NGO CHI DZUNG



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Business license No. 0100233583 issued by Ha Noi Department of Planning and Investment on Sept. 8, 2019 and 41st revision issued on Nov. 27, 2018

Operating license No. 94/GP-NHNN dated Sept. 28, 2018 issued by the State Bank of Vietnam

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RESOLUTIONS OF VPBANK'S ANNUAL GENERAL MEETING

No. 04/2020NQ-ĐHĐCĐ

- Pursuant to Law No. 47/2010/QH12 on Credit Institutions dated June 16, 2010 and Law No. 17/2017/QH14 dated November 20, 2017 on amendments of the Law on Credit institutions
- Pursuant to Law on enterprises No. 68/2014/QH13 dated November 26, 2014.
- Pursuant to VPBank's Charter.

Considering the result in the Minutes of Ballot Counting in accordance with Correspondence No. 85/2020/VPB dated April 23, 2020, VPBank's AGM passed the following Resolution:

1. Agree on the adjustment of the foreign ownership stake to 15% of VPBank's charter capital.
2. After registering such adjustment, authorize the Board of Directors to increase/decrease the foreign ownership stake in accordance with legal regulations and actual conditions of the market and the bank.
3. Assign the Board of Directors to register with competent authorities to finalize the foreign ownership stake in the abovementioned cases.

Recipients:

- VPBank's shareholders
- BOD, Supervisory Board
- BOD office (filing)

Hanoi, 7th May 2020

**P.P. ANNUAL GENERAL MEETING
CHAIRMAN OF THE BOARD OF
DIRECTORS**

(signed)

NGO CHI DZUNG

