



**VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK (VPBANK)**

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Business registration certification No. 0100233583 issued by Hanoi Authority for Planning and Investment the first time on September 8, 1993 and the 41<sup>st</sup> time on November 27, 2018.

**Operating Licence No.** 0042/NH-GP dated August 12, 1993 issued by the State Bank of Vietnam

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*Hanoi, September 1<sup>st</sup>, 2021*

**BOARD OF DIRECTORS' RESOLUTION**

**(No. 183/2021/NQ-HĐQT)**

*(on passing of contracts and transactions with relevant parties)*

- Pursuant to Law on Credit Institutions No. 47/2010/QH12 dated June 16, 2021 and Law No. 17/2017/QH14 dated November 20, 2017 of the National Assembly of Vietnam amending, supplementing some articles of the Law on Credit Institutions.
- Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- In accordance with the Charter of Vietnam Prosperity Joint Stock Commercial Bank (VPBank);
- In accordance with the resolutions of VPBank's Annual General Meeting held on April 29, 2021
- In accordance with the consent of BOD members.

**THE BOARD OF DIRECTORS OF VIETNAM PROSPERITY**

**JOINT STOCK COMMERCIAL BANK RESOLVES:**

**Article 1: To pass the contracts/transactions between VPBank and the following to meet VPBank's business and operating demands from time to time (except when forbidden by law):**

- a) VPBank's majority shareholders and their related persons;
- b) The authorized representative of an institutional shareholder holding 10% or more of the total common shares of VPBank and their related persons;
- c) Members of the BOD, the Supervisory Board and the Chief Executive Officer;
- d) Related persons of the managers and members of VPBank's Supervisory Board;
- e) Enterprises which are subsidiaries or associate companies of VPBank;
- f) Enterprises which capital is contributed or shares are held by members of the Board of Directors, members of the Supervisory Board, the Chief Executive Officer and other

managers of VPBank;

- g) Enterprises which capital is contributed or more than 10% of which charter capital is held collectively or individually by related persons of members of the Board of Directors, members of the Supervisory Board, the Chief Executive Officer and other managers of VPBank.

**Article 2: To grant the limit/value of each contract/transaction within legal limits as follows:**

- a) Maximum VND 500 (five hundred) million for the contracts/transactions/extension of unsecured credit card limit applicable to those stated in Article 1 herein and governed by Clause 1, Article 126 of Law on Credit Institutions; maximum VND 1 (one) billion for secured credit card issuance;
- b) Maximum VND 30 billion (for individual) and VND 300 billion (for institution) for contracts/transactions/extension of credit limit, pre-settlement risk limit and indirect credit risks.
- c) Maximum 20% of VPBank's charter capital stated in the latest financial reports per transaction or limit in the case of other contracts/transactions, including but not limited to those concerning deposits, cooperation, capital contribution, debt selling and purchasing, account, payment service, service and goods purchase collection or payment, and other contracts/transactions in line with the needs of each party and legal regulations. All cases in excess of this limit shall be subject to the resolutions of VPBank's Annual General Meeting and VPBank's Charter issued from time to time.

**Article 3: The principles to perform the contract:**

- The conditions on fee, interest rates and value of the contracts shall not be more favorable/ preferential than those applied to the corresponding groups of customers or partners of the bank.
- The contracts' conditions shall be in line with VPBank's applicable regulations;
- Contracts/transactions shall be based on the contract/document templates issued by VPBank or approved by competent levels as per the bank's internal regulations and meet all conditions stated in the paragraphs a and b above, ensuring compliance with legal regulations.
- Other items not yet regulated in the resolution shall be treated in accordance with relevant internal regulations, process and the law.

**Article 4: To assign and authorize the Chief Executive Officer to decide on the details of the contracts/agreements and relevant documents, sign the contracts and transactions,**

including the amending, supplementing or terminating documents and those related to the above transactions, ensure compliance with legal regulations, follow the business directions of all parties in a cooperative manner and win-win spirit, and authorize other people as per VPBank's internal regulations.

**Article 5:** The resolution takes effect on the signing date. Related individuals and functions shall be responsible for executing the resolution./.

*Recipients:*

- *BOD, Supervisory Board;*
- *Board of Management;*
- *BOD Office (for filing).*

**P.P. THE BOARD OF DIRECTORS  
CHAIRMAN**

*(signed)*

**NGO CHI DZUNG**