

*Ho Chi Minh City, April 16, 2026*

**RESOLUTION**  
**ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026**  
**VIET CAPITAL COMMERCIAL JOINT STOCK BANK**

- Pursuant to Law on Securities No. 54/2019/QH14 dated November 26, 2019;
- Pursuant to Law on Enterprises No. 59/2020/QH14 dated 17/06/2020;
- Pursuant to Law on Credit Institutions No. 32/2024/QH15 approved by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024;
- Pursuant to the Charter of Viet Capital Commercial Joint Stock Bank;
- Pursuant to the Minutes of vote counting, election and minutes of the 2026 Annual General Meeting of Shareholders of Viet Capital Commercial Joint Stock Bank held on April 16, 2026.

**IT IS RESOLVED**

On April 16, 2026, at Origami Ballroom – 3<sup>rd</sup> Floor – Hotel Nikko Saigon – 235 Nguyen Van Cu Street, Cau Ong Lanh Ward, Ho Chi Minh City, Viet Capital Commercial Joint Stock Bank (BVBank) successfully held its Annual General Meeting of Shareholders 2026 (based on charter capital of **VND 6.408.200.000.000**). The General Meeting discussed and unanimously approved the following:

**Article 1. Approve Report No. 56/26/BVBank/BC-HĐQT dated April 15, 2026 of the Board of Directors on the assessment of the Board's performance, implementation results of the GMS resolutions and business results of Viet Capital Commercial Joint Stock Bank in 2025 with an approval rate of 99,996496%.**

- Approve the Report on personnel participating in the Board of Directors for the 2025–2030 term;
- Approve the Report on organization and implementation of the Board of Directors' duties in 2025;
- Approve the Report on implementation results of the 2025 GMS resolutions;
- Approve the implementation plan of the Board of Directors' duties;



- Approve the Disclosure Report in accordance with Points a, b, d Clause 1 and Points a, c, d Clause 2 Article 49 of the Law on Credit Institutions 2024;
- Approve the Report on implementation results of matters under authority of the GMS delegated to the Board of Directors;
- Approve 2025 business performance results.

**Article 2. Approve Proposal No. 40/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the Business Orientation and 2026 Business Plan of Viet Capital Commercial Joint Stock Bank, with approval rate of 99,99844%**

**1. Approve 2026 business orientation, including:**

- Continue enhance centralized management model; ensure safety ratios and operational prudential indicators are implemented in accordance with regulations; strictly control cost management and improve business efficiency.
- Focus develop credit products in line with BVBank's orientation; ensure product development and customer development are closely associated with improving customer quality and increasing usage of other products and services to enhance business efficiency.
- Continue allocate resources to debt management and recovery; strengthen coordination among business units, divisions and relevant departments; apply flexible recovery solutions to optimize effectiveness for BVBank.
- Continue focus on funding activities with efficiency orientation; ensure balance and appropriate alignment with credit growth and treasury operations in each period; develop diversified policies and products to strengthen mobilization, especially increase CASA (current account savings account) in total funding of BVBank.
- Continue invest in information technology in line with BVBank's resources and orientation; ensure safety in all operations, risk prevention and better support for management and customer development activities.
- Continue strengthen training programs, enhance professional ethics awareness combined with motivation policies to further improve staff professionalism. Treat customer management and service at all stages—from customer service, credit appraisal, post-lending monitoring to credit operations—as customer care and advisory activities, aiming to deliver better customer experience and build a service-oriented corporate culture and professionalism as a competitive advantage of BVBank.
- Branch development: To continue strengthening and expanding the Branch Network in line with BVBank's targeted development scale. In 2026, BVBank will continue to develop an additional ten (10) Branches/Transaction Offices.

## 2. Approve 2026 financial plan of BVBank (\*\*):

Unit: Billion VND

No.	Indicator	2025 Actual	2026 plan	Growth rate
1	Total assets	133.048	155.000	16%
2	Customer deposits (TT1)	98.107	111.686	14%
3	Outstanding credit (*)	78.240	92.552	18%
4	Total profit before tax (PBT)	522	700	34%
5	Non-performing loan ratio (NPL ratio)	2.13%	< 3%	

(\*) As approved by the SB of Vietnam.

(\*\*) In order to provide flexibility to BOD in the Bank's governance, the General Meeting of Shareholders authorizes BOD to adjust the targets set out in the 2026 business plan in line with actual conditions and in accordance with the directives of the Government, the SB of Vietnam, and BVBank's business operations.

### Article 3. Approve the Report No.1667/26/BVBank/BC-TC dated March 25, 2026 of the Executive Board on the overall performance in fiscal year 2025, with approval rate of 99,996495%

#### a. Approve the Report on key performance indicators for 2025:

Unit: VND billion, times

Performance indicators (5-year period)	2025	2024	2023	2022	2021	25/21
Total assets	133.048	103.536	87.884	79.067	76.511	1,7
Customer deposits	98.107	74.915	67.162	59.614	55.822	1,8
Credit outstanding	78.240	68.142	57.768	50.859	46.389	1,7
Profit before tax	522	391	72	456	311	1,7
NPL ratio (Circular 11)	2,13%	2,69%	2,77%	2,41%	2,11%	
Branch development (Number of business unit)	126	126	116	108	88	1,4

Indicator	2025	2025 plan	vs plan	vs 2024
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Total operating income	2,910	3,000	97%	17%
Total operating expenses	(1,708)	(1,650)	103%	16%
Profit before provisions	1,202	1,350	89%	20%
Provision expenses	(680)	(800)	85%	11%
Profit before tax	522	550	95%	34%
CIR	58.7%	55.0%		

- b. Approve the business performance report for 2025;*
- c. Approve the Report on business support activities of Divisions in 2025;*
- d. Approve 2026 business plan.*

**Article 4. Approve Report No. 11/26/BVBank/BC-BKS dated March 26, 2026 of the Supervisory Board on the Report on the Performance of Duties in 2025, with an approval rate of 99,99832%;**

**Article 5. Approve Proposal No. 41/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the selection of independent auditor for the 2026 and 2027 financial statements with an approval rate of 99,990855%**

The General Meeting of Shareholders approves the selection of **Ernst & Young Vietnam Co., Ltd.** as the firm to following:

- Audit the 2026 and 2027 financial statements.
- Provide assurance services on the operation of the internal control system in the preparation and presentation of financial statements in accordance with applicable regulations for the fiscal years 2026 and 2027.

**Article 6. Approve Proposal No. 42/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the audited financial statements for 2025, with an approval rate of 99,999641%**

**Article 7. Approve Proposal No. 43/26/BVBank/TT-HĐQT dated March 26, 2026 on the profit distribution for 2025, with an approval rate of 99,999521%**

No.	Items	Amount	Notes
1	Consolidated profit before tax for 2025	416.673.307.375	
2	Consolidated profit after tax for 2025	416.475.231.999	
3	<b>Profit after tax used for appropriation to funds</b>	<b>416.475.231.999</b>	
4	<b>Appropriation to funds on a consolidated basis</b>	<b>79.328.369.456</b>	

	<b>Of which, funds of Viet Capital Commercial Joint Stock Bank:</b>		
4.1	Charter capital supplementary reserve fund	41.647.523.200	(3)x10%
4.2	(10%)	37.482.770.880	[(3)-
	Financial reserve fund (10% after appropriation in 4.1)		(4.1)]x10%
5	<b>Retained earnings for 2025 after appropriation to funds as prescribed</b>	337.344.937.919	(5)=(1)-(4)

**Article 8. Approve Proposal No. 44/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Charter capital increase plan for 2026, with an approval rate of 99,999641%**

**Article 9. Approve Proposal No. 45/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the total remuneration, full-time allowances and operating expenses of Members of the Board of Directors and the Supervisory Board in 2026, with an approval rate of 99,99305%**

**a) For members of the Board of Directors:**

- Total remuneration, allowances and bonuses of BOD in 2026: 15 VND billion.
- Operating expenses of the Board of Directors shall be implemented in compliance with BVBank's internal regulations and applicable laws.

**b) For members of the Supervisory Board:**

- Total remuneration, allowances and bonuses of SB in 2026: 6,5 VND billion.
- Operating expenses of the Supervisory Board shall be implemented in compliance with BVBank's internal regulations and applicable laws.

**c) Authorize the BOD to decide the remuneration, bonuses and other benefits for each member of the BOD and SB based on the business performance of BVBank.**

**Article 10. Approve Proposal No. 46/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the approval of the listing of bonds and other securities publicly issued after completion of public offerings of Viet Capital Commercial Joint Stock Bank, with an approval rate of 99,959219%**

**Article 11. Approve Proposal No. 47/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Report on the utilization of proceeds from bond and share issuances, with an approval rate of 99,958018%**

**Article 12. Approve Proposal No. 48/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the transfer of trading of BVB shares from UpCom to listing on the Stock Exchange, with an approval rate of 99,959507%**

**Article 13. Approve Proposal No.49/26/BVBank/ TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the Proposed Remedial Plan in the Event of Early Intervention, with an approval rate of 99,958018%**

**Article 14. Approve Proposal No. 50/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the amendment and supplementation of the BVBank Charter, with an approval rate of 99,956201%**

**Article 15. Approve of the Results of the Election of an Additional Independent Member of the Board of Directors for the term 2025–2030, with details as follows:**

No.	Full Name	Elected Position	Result
1	Mr. Le Minh Huan	Independent Member of BOD	Elected as an Independent Member of BOD

**Article 16. Responsibilities for implementing the Resolution**

The General Meeting of Shareholders unanimously authorizes the Board of Directors, the Supervisory Board and the Executive Management of BVBank to be responsible for disseminating and implementing the contents approved in this Resolution.

**Article 17. Effect**

This Resolution takes effect from April 16, 2026. The Board of Directors shall be responsible for reporting on the status and results of the implementation of this Resolution at the next Annual General Meeting./.

Recipients:

- Shareholders;
- SBV, SSC (to report);
- Members of BOD and SB;
- Archive: BOD Office.

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

**CHAIRMAN OF THE BOARD OF DIRECTORS**



**LE ANH TAI**