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Business registration certificate No. 0100233583 issued by the Department of Planning and Investment dated September 8, 1993, 42nd revision dated December 10, 2021
Operating license No. 94/GP-NHNN dated September 28, 2018 issued by the State Bank of Vietnam
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Hanoi, April 29, 2022

RESOLUTION

VPBANK'S ANNUAL GENERAL MEETING 2022

- Pursuant to Law on Credit Institutions No. 47/2010/QH12 dated June 16, 2021 and Law No 17/2017/QH14 on amendments and supplements to the Law on Credit Institutions dated November 20, 2017;
- Pursuant to the Enterprise Law passed by the National Assembly on June 17, 2020.
- Pursuant to the minutes of VPBank's AGM 2022 on April 29, 2022.

VPBank's AGM approved the following resolutions (Each content of the resolutions can be separated to facilitate applications for permission from regulatory agencies or related parties)

Res 1. Passing of VPBank's standalone and consolidated financial statements for fiscal year ended December 31, 2021 audited by KPMG Vietnam Ltd

Res 2. Passing of the Business Performance Report 2021 and Action plan 2022 with the following indicators (Annex 01).

Business performance 2021

No.	Indicators	Actual 2021 (billion VND)	Budget 2021 (billion VND)	Actual vs budget 2021 (%)	Actual 2021 vs budget 2020 (%)
1	Total assets	547,409	492,409	111%	30.6%
2	Customer deposits and valuable papers	323,133	353,280	91%	9.1%
3	Credit to customers	384,030	376,340	102%	18.9%
4	Standalone NPL ratio	1.51%	<3%	Complete	
5	Profit before tax	14,364	16,654	86%	10.3%

Business targets 2022:

No.	Indicators (billion VND, %) (**)	Actual 2021	Budget 2022	% growth
1	Total assets	547,409	697,413	27%
2	Customer deposits and valuable papers	323,133	413,060	27%
3	Credit extensions to customers (*)	384,030	518,440	35%
4	Standalone NPL ratio (according to Circular 11)	1.51%	<2%	
5	Profit before tax	14,364	29,662	107%

(*) The credit growth is calculated based on the needs and capacity of the bank, the actual quota will be based on the limits/regulations of the State Bank of Vietnam.

(**) The above targets are based on the assumptions/analysis of the growth scenarios of the economy and the industry and the actual capacity of the bank. It is proposed that the Annual General Meeting (AGM) pass and assign the BOD to proactively decide on the bank's operational orientations and may adjust the above targets in accordance with the actual situation and limit/policy of the State Bank of Vietnam.

Res 3. Passing of the Board of Directors' full report (Annex 02)

Res 4. Passing of the Supervisory Board's full report (Annex 03)

Res 5. Passing of profit distribution plan 2021:

No.	Indicators	Amount (VND million)
1	VPBank's consolidated profit after tax (*)	11,477,170
1.1	Non-controlling interest	(244,038)
1.2=1-1.1	Net profit for distribution	11,721,208
2	Total reserves appropriation (*)	4,170,039
2.1	Reserve to supplement charter capital (mandatory)	1,390,064
	<i>Including:</i>	
	<i>VPBank's reserve to supplement charter capital</i>	<i>1,374,354</i>
	<i>VPBank AMC's reserve to supplement charter capital</i>	<i>76</i>
	<i>VPB SMBC FC's reserve to supplement charter capital</i>	<i>15,634</i>
2.2	Financial reserve (mandatory) (*)	2,779,975
	<i>Including:</i>	
	<i>VPBank's financial reserve</i>	<i>2,748,707</i>
	<i>VPBank AMC's financial reserve</i>	<i>-</i>
	<i>VPB SMBC FC's financial reserve</i>	<i>31,268</i>

3=1.2-2.1-2.2	Undistributed profit after fund appropriation	7,551,169
4	Net profit from the transfer of subsidiary's capital which is booked on consolidated financial statement under Retained Earnings (*)	13,706,956
5=3+4	Retained Earnings	21,258,125

(*) Notes: figures from audited consolidated financial statements

(i) Approve the consolidated profit distribution plan 2021 above. Accordingly, undistributed profit after reserves appropriation of VND 21,258,125 million shall be retained to fund the bank's business development.

(ii) The BOD is responsible to decide on the profit distribution and reserves appropriation plan of VPBank and its subsidiaries in line with law and the State Bank of Vietnam's regulations.

Res 6. Foreign ownership limit

- 1) Agree to change the foreign ownership limit of the bank from 17.5% to 17.38%;
- 2) Before share issuance/offering, foreign ownership ratio is adjusted according to the proposal/resolution No.7 on share issuance/offering on Issuant/Offering plan under ESOP 2022 and resolution No.10 on the increase of Charter capital raising plan (Plan on share issuance from equity to increase capital and private placement with new foreign investors)
- 3) Agree to amend and record the foreign ownership limit of 17.38% (first amendment) and other ratios according to issuance plan in Paragraph e, Clause 2, Article 15 of VPBank's Charter. Assign the BOD to amend and update this content in the Charter and carry out procedures with the competent agency in accordance with the law, ensuring the successful implementation of issuance plan approved by AGM.

Res 7. Passing of the plan for issuing/offering shares to VPBank's staff under ESOP 2022:

Agree the use of the bank's treasury stock for issuance/ offering for the staff under Employee Share Ownership Program 2022 with details as follows:

- Share name: Vietnam Prosperity Joint Stock Commercial Bank
- Type of shares: common
- Face value: VND 10,000
- Number of treasury stock planned for sales/ issuance: 30,000,000
- Pricing: preferential pricing for VPBank staff under ESOP, tentatively VND 10,000 per share
- Total issue value/total value of tentative treasury stock for sales: VND 300,000,000,000 (three hundred billion dong)
- Planned ratio of newly issued shares to outstanding shares: 0.675%
- Eligible buyers: staff of VPBank and its subsidiaries/affiliates as per the criteria and list approved by the BOD. Non-executive members of the BOD are non-eligible.
- Transfer restriction: Employees who can buy treasury shares at preferential prices are subject to three-year transfer restriction from the finalization date of the issuance batch. The BOD is delegated to decide on loosening the transfer restriction time in accordance with the human resource policy in each period of time, yet not exceed the following ratio: maximum 30% of

the shares shall be vested after one year; maximum 35% of the shares shall be vested after two year; the remaining shares shall be vested after three year from the finalization date of the issuance batch. Other rights associated to such shares (if any) are not subject to transfer restriction.

- Purpose: Select experienced and talented employees for long-term companionship in order to together strive, build and develop VPBank and to become VPBank's shareholder.
- Method: using the current treasury stock of VPBank for sales to employees. In particular, share trading/ownership transfer from Vietnam Prosperity Joint Stock Commercial Bank to its employees is carried out according to the applicable law. The number of treasury shares held by the bank will be decreased accordingly.
- Timing: Tentatively Quarter 2 of 2022.
- Plan to use the proceeds from the issuance: the proceeds from the issuance will be used to supplement the the Bank's capital.
- Approval of the adjustment of the bank's foreign ownership limit from 17.38% to 17.602% of charter capital to issue/offer shares for employees. Assign the BOD to amend and update the foreign ownership limit in the Charter and carry out all procedures in accordance with law and regulations with regulatory agencies to ensure the execution of ESOP approved by the AGM.
- The BOD is responsible for carrying out all relevant procedures in regard to shares issuance under ESOP as aforementioned, including but not limited to:
 - (i) Issue regulations on issuing shares under ESOP;
 - (ii) Determine standards and list of eligible staff to participate in the program;
 - (iii) Decide principles on identifying the number of shares distributed to each staff;
 - (iv) Issue restriction policies/requirements applicable to eligible staff;
 - (v) The regulations/ conditions/ methods related to the reacquisition of shares of the leaving staff and/or consideration and decision to reacquire the shares of staff who has a demand for selling (in line with statutory requirements and VPBank's demand), including but not limited to the authorization for the HO Labour Union of VPBank to represent, the funding for share reacquisition by the Labour Union, purchase agreement between the bank and staff, and other necessary tasks.;
 - (vi) Determine the conditions/ list of employees eligible for the distribution of reacquired shares from leaving staff by the Bank/ Labour Union.
 - (vii) Decide the plan to ensure the issuance of shares to be in line with the regulations on foreign ownership ratio.
 - (viii) Other relevant issues for ESOP implementation/operations.
 - (ix) Develop, amend and supplement the detailed plan to sell treasury shares under the ESOP program in accordance with requirements by competent authorities and legal regulations.
 - (x) Decide actual number of treasury shares sold; plan for handling the unsold shares/ treasury shares to ensure not exceeding the planned number of 30,000,000 shares.
 - (xi) Decide to use the undistributed profit and/or other funds of the bank to compensate for the price gap between the ESOP price and the acquisition price of treasury stock in case of insufficient share premium.

- (xii) Decide the timing and method to implement the plan in line with actual situation
- (xiii) Appoint a securities company as the agent for the transaction (if necessary);
- (xiv) Complete all procedures in accordance with legal regulations with state regulatory agencies and related parties on treasury stock sales under ESOP;
- The BOD shall conduct the procedures for registering depository, listing and others procedures related to the bank's current treasury stock, implement selling shares, transferring ownership procedures and decide on other relevant content and procedures in line with requirements by the regulatory agencies to carry out the plan for re-issuance/sale of the treasury stock under ESOP as mentioned above.
- Authorization for the BOD to assign, delegate to the Chairman and/or the CEO to execute the rights/tasks above.

Res 8. Passing of remuneration and operating budget 2022 of VPBank's Board of Directors and Supervisory Board as follows: 0.5% x consolidated profit before tax (remained unchanged as per the Resolution from 2019)

Res 9. Passing the list of the bank's independent audit companies including Ernst & Young Vietnam Limited; KPMG Vietnam Limited; Deloitte Vietnam Company Limited; PWC (Vietnam) Limited; Assign the BOD to select independent audit company from the list above to examine the operation of VPBank in compliance with the applicable law and ensure financial efficiency.

Res 10. Passing the plan on charter capital increase (Plan on share issuance from equity to increase capital and private placement with new foreign investors)

1. 1st Batch of capital increase: Share issuance from equity.

VPBank can increase capital using the following share issuance sources including retained earnings, reserves to supplement charter capital, investment and development reserves, etc. In which, VPBank plan to use the undistributed profit and reserves to supplement charter capital in the first batch of capital increase with details as follows:

No.	Details	Amount (VND)
1	Current charter capital	45,056,929,870,000
2	Total tentative capital increase	22,377,366,930,000
3	Tentative charter capital	67,434,296,800,000

Based on VPBank's operations, the Board of Directors uses undistributed after-tax profits and reserve to supplement charter capital to issue shares from owner's equity, ensuring the compliance with law and regulations.

- Method: share issuance from equity to increase capital
- Number of shares to be issued: maximum 2,237,736,693 shares (This number of issued shares is calculated based on the assumption that ESOP program successfully issued 30 million shares as being submitted to the Annual General Meeting of Shareholders for approval)

- Total face value of shares to be issued: maximum VND **22,377,366,930,000**.
- Tentative issuance rate (numbers of shares to be issued/tentative outstanding shares at the time of right finalization): 50%, in which:
- Tentative ratio of right execution: 50% (e.g.: an eligible shareholder owns 2 common shares will receive 1 additional new share).
- Tentative number of shares after the issuance: **6,743,429,680 shares**.
- Tentative charter capital after the issuance: VND **67,434,296,800,000**.

Note: The number of shares expected to be issued may change when issuing/offering shares under the ESOP program. Authorize the Board of Directors to calculate the number of shares that can be issued based on the issuance ratio (number of shares issued/ tentative number of shares outstanding at the time of right finalization) of 50%, ensuring that the number of issued shares from owner's equity does not exceed 2,237,736,693 shares.

- Sources to increase charter capital: retained earnings and reserve to supplement charter capital based on VPBank's Separate and Consolidated Audited Financial Statement 2021.
- Agree to increase the maximum foreign ownership ratio to 17.642% to implement the plan to issue shares from owner's equity to increase capital. Assign the BOD to amend and update the foreign ownership limit in the Charter and carry out all procedures in accordance with legal regulations with regulatory agencies to ensure the execution of ESOP approved by the AGM
- Plan for fractional shares:

The amount of shares issued as per the right distributing ratio for each shareholder will be presented in integral numbers with the decimal part not being rounded to represent one share. The remaining fractional decimal shares (if any) shall be cancelled and shall not be issued.

For example: On the last registration date to exercise shareholders' rights, a shareholder named Nguyen Van A who owns 1,155 shares shall receive $1,155 \times 50\% = 557.5$ shares. Given the above-mentioned rule, after being rounded (1) the number of share that Nguyen Van A can receive is 557 and the remaining fractional share of 0.5 is cancelled.

- Timing: The BOD processes the procedures with competent authorities according to the applicable law. Tentatively in Quarter 2 or/and Quarter 3 of 2022.
- Accordingly, the charter capital is planned to increase from VND 45,056,929,870,000 to VND 67,434,296,800,000 (increased by VND 22,377,366,930,000). The exact number will be decided by BOD after handling fractional shares.

2. 2nd batch of capital increase via a private placement to strategic foreign investor(s) at maximum 15% of charter capital, raising the foreign ownership limit at VPBank to maximum 30% of the charter capital.

- **Type of shares:** common
- **Face value:** VND 10,000 / share
- **Tentative maximum number of shares to be issued:** **1,190,000,000 shares**, equivalent to the maximum foreign ownership limit of 15% of the charter capital after the issuance.
- **Issuance value based on the tentative face value:** **VND 11,900,000,000,000**
- **Method of issuance:** private placement

- **Criteria of eligible investors:** foreign institutes/investors eligible to the private placement in accordance with legal regulation including strategic investors and/or professional investors fulfilling the following requirements:
 - ✓ Sufficient financial capabilities, fulfilment to all payment obligations in accordance with legal regulations;
 - ✓ No conflict of interest with the bank
 - ✓ The share ownership ratio after the issuance is in accordance with the legal regulations;
 - ✓ Meet the conditions of foreign investors/shareholders buying shares of a credit institution in accordance to the applicable law and the regulations of VPBank;
 - ✓ Meet the requirements to prove the funds for such stock purchase and comply with the processes, procedures, and other regulations on the sale/purchase of stock of Vietnam's credit institutions.
- The AGM assigns and delegates the BOD to seek for and select the suitable investors, negotiate other obligations to ensure a successful issuance and to the best benefits of the shareholders and the bank. The BOD is fully entitled to decide the eligible buyers without seeking for the shareholders' opinions. The AGM delegates the BOD to identify and/or hire professional securities companies permitted to offer shares (if necessary) in accordance with the legal regulations and the abovementioned criteria.
- **Number of investors:** 01 tentatively
- **Issuing price:** The issuing price shall be decided by the BOD according to the agreement and negotiation between both parties, ensuring not lower than the book value of VPBank according to audited consolidated financial statements at December 31, 2021.
- **Transfer restrictions:** all the shares issued under the above-mentioned private placement will be subject to one to three years of transfer restrictions from the day of issuance completion. The specific restricted period shall depend on the agreement between VPBank and each investor(s) and its/their shareholder status according to relevant law and regulations.
- **Timing:** upon approval from the State Bank of Vietnam and the State Securities Commission, tentatively to be executed in 2022.
- **Tentative new charter capital after issuance: VND 79,334,296,800,000**
 The data on the tentative number of issued shares is based on assumptions of foreign ownership stake prior to the issuance and charter capital prior to the shares issuances in the previous batch of capital increase, and exclusive of the number of shares cancelled due to rounding rules. Therefore, the above figures are not final. The BOD can change the detailed numbers in view of the reality.

- **Issuance purpose and use of the proceeds obtained from the issuance:** in light of the demand to increase finance and management capabilities to extend operating scale of the bank through credit growth, the tentative proceeds of the private placement (at least VND 22,342 billion) will be used to serve VPBank’s borrowers.
 - **Foreign ownership limit:** the issuance plan in accordance with the legal regulations on the maximum foreign ownership ratio of the bank is as follows: pass on the increase of maximum foreign ownership limit to 30% of the charter capital to ensure the execution of private placement to foreign investors. Planned stock issuance is equivalent to maximum 15% of the charter capital to foreign investors. In case foreign investors buy less than 15% of VPBank's charter capital, the maximum foreign ownership ratio will also be adjusted down accordingly. Assign the BOD to calculate and decide on the appropriate ratio of foreign ownership/charter capital based on actual situation, adjust that ratio in VPBank's Charter and carry out procedures for adjustment of foreign ownership limit with regulatory agencies in accordance with the law, ensuring that the private placement plan for foreign investors is approved by the AGM.
3. Pass the change of charter capital in the bank’s operating licence, business registration certificate, and amend, supplement the Charter of the Bank to record the corresponding new charter capital after each batch of capital increase and record the corresponding foreign ownership limit in the Charter after each batch of issuance.
 4. Pass the depository registration concerning the newly issued shares with Vietnam Securities Depository and Clearing Corporation and the listing of the additional shares on Hochiminh Stock Exchange.
 5. Assign the BOD to decide on related work items and implement the issuance plan to increase the bank’s charter capital, including but not limited to the following:
 - Develop, finalize, amend, and supplement the “plan for increasing the charter capital” according to law and regulations and the State Bank of Vietnam’s requirements.
 - Develop, finalize, amend, and supplement the documents and materials related to the offering/issuance plans, report on proof of funding and using, etc. according to law and regulations on securities, the requirements of competent authorities, and in view of the reality when implementing the necessary procedures.
 - Decide on the timing for finalizing the list of eligible shareholders to exercise shareholder rights, detailed timelines... in line with the plan and the reality/requirements of competent authorities.
 - Decide on and implement the necessary content, documents, and procedures after increasing the charter capital/issuing shares such as registration, listing of additional shares, amendment of

licence, updating of charter capital in business registration, amendment of charter capital in the charter, foreign ownership limit, disclosure of information, and other procedures/work items according to law and regulations.

- Decide on the criteria for choosing professional investors and specific investors to make the offerings in case of private placement.
- Decide on the price and offering conditions, negotiation options, options of conducting the sales transaction, and decisions.
- Decide on the number of shares in each issuance batch, the exact amount of increased charter capital/volume of shares as compared with the tentative figures in each charter capital increase plan mentioned above as a result of the following: (i) plan on ESOP, the number of shares sold to staff under ESOP, (ii) result of the stock issuance using equity, (iii) result of private placement with investors, (iv) the plan for handling fractional shares or un-issued shares in the plan, etc.
- Decide to continue implementing the plans for increasing charter capital in 2023 prior to the AGM 2023 or pursue another option in view of the reality and in the interests of shareholders in case VPBank has not done the increase of charter capital in 2022.
- Amend, supplement and decide the plan on the use of the proceeds obtained from the stock issuance to increase charter capital as approved by the AGM, ensure the efficiency and the appropriateness with the business reality of the bank.
- Decide on the signing of contracts, transaction documentations, and relevant documents and carry out the procedures with regulatory agencies and stakeholders to increase charter capital on both batches.
- Decide on the selection of consultancies to carry out the work related to the above-mentioned issuances (if necessary).
- While undertaking the above-mentioned tasks, the BOD shall be entitled to:
 - Decide on the items within the scope and authorized tasks in this resolution.
 - Implement and/or give directions, assign, and delegate authority to the Chairman of the BOD and related individuals and parties at VPBank to carry out the necessary procedures with competent authorities and other stakeholders; finalize, amend/supplement, sign documents according to law and regulations and/or requirements of competent authorities.

Res 11. Approval /Pass of plans for capital contribution/ acquisition of subsidiaries as follows:

- Company: **OPES INSURANCE COMPANY**
- Business registration certificate: 0108335971 issued by Hanoi Tax department dated June 21, 2018
- Operating licence: No. 79/GP/KDBH issued by the Ministry of Finance dated March 20, 2018, supplemented and amended for the third time on December 16, 2021
- Charter capital: 550,000,000,000 VND (VND 550 billion)

- Main businesses:
 - Non-life insurance
 - Health insurance
 - Reinsurance
 - Fund management and capital investment in Vietnam
- **Purchase percentage:** All (100%) or the majority (expected to be above 90%) of the Company charter capital/ owner equity, detailed amount of capital contribution/share purchase depending on the agreement between the existing shareholders of the company and relevant regulations in terms of the company's legal model, ensure legal compliance and requirements to become the Bank's subsidiary.
- **Pricing:** expected to not exceed 1.5 of the company's book value. Delegate the BOD to decide on the price after negotiations with relevant parties in light of the corporation assessment and market condition.

Res 12. Agreement on capital contribution to the subsidiary securities firm ASC with the total contribution is VND 20,000 billion. The BOD is responsible to organize and implement additional capital contribution with amount and timing, detailed timeline, aligning with the Company's needs and VPBank's capital and needs while taking all the CAR ratios and limits on capital contribution and share purchase as prescribed by law into consideration.

Res 13. Agreement on other capital contribution, cooperation, joint venture, other association:

1. Agreement on the principles and approval on plans/transactions VPBank will conduct capital contribution/share purchase, establish or acquire subsidiary, association, cooperation and participate in plans to restructure/support credit institutions, weak credit fund and other forms with other business, credit institutions, etc. as follow:
2. Contribute capital/purchase share, establish or acquire companies to turn them into subsidiaries to carry out permitted businesses in compliance with the law and other relevant guiding documents:
 - (i) Form: receive transfer of capital contribution, share purchase, corporation acquisition in compliance with the law
 - (ii) Participated areas: All legal corporations operating in Vietnam in law-abiding areas that VPBank is allowed to contribute capital and purchase shares, including but not limited to: securities; manage and distribute investment fund certificates, investment portfolio management and stock trading; financial leasing; remittances, foreign exchange, gold trading, factoring, payment intermediary services; credit information...;
 - (iii) Rate of capital contribution/share purchase: all or a part of the charter capital of target companies that VPBank contributes capital or share purchases, depend on agreements with all related parties and within the law's requirements;
 - (iv) Purchase price: according to the agreement based on the assessment of the current state of the enterprise, agreement with related parties and market conditions

(v) VPBank's total investment in all transactions: in compliance with law and regulation

- Joint venture, association, cooperation: Seeking, participating, implementing business opportunities, plans to restructure/support credit institutions, weak credit funds or other forms with other businesses, credit institutions... in various fields in which VPBank is allowed to participate in accordance with the law when given the opportunity, in line with the orientation of the competent authority, and for the interests of shareholders. Value of transaction, capital contribution, cooperation... from 20% or more of the Bank's charter capital recorded in the most recent audited financial statement.
3. The BOD is authorized to decide, organize the implementation, search for appropriate businesses for VPBank to participate in capital contribution, share purchase, acquisition, joint venture, association, cooperation, restructuring/support credit institutions and other forms as mentioned in the above section (**target enterprises**) and decide, organize the implementation of detailed plans, and report back to the most nearest Annual General Meeting. The BOD is fully authorized to negotiate with the selling parties (seller)/ partners; work, discuss and agree with competent authorities and make decisions on all relevant matters involved with the transactions mentioned above, inclusive but not limited to target selection, VPBank's participation rate, price and other conditions attached thereto; organizational structure, legal form of the target enterprise; models/methods of cooperation, association, plans to participate in restructuring/support (for credit institutions); decide the transactions between VPBank and credit institutions according to the plan approved by the competent authority, decide on the transaction contents, documents signed and/or participated by VPBank to perform the transaction, as well as other matters during VPBank's investment, cooperation, restructuring/support; decide to amend, supplement and amend plans, issues and transactions in accordance with the agreement with competent authorities, related parties...

During the implementation of the above content, the BOD is entitled to decide on the contents within the scope of assigned tasks and assigned to the Chairman of the BOD, CEO, other units and individuals (in accordance with the Bank's regulation) to perform the above tasks.

Res 14. Transactions with subsidiaries/affiliates:

Approve in principle the deposit transactions, loan contracts, business cooperation contracts, syndicated loan contract and investment agreements and other transactions between VPBank and its subsidiaries, etc. to ensure to meet the cooperation's requirements and in line with relevant laws. Agree on the maximum limit/value of each contract/transaction up to 20% of VPBank's owner equity. In case the operation requires, assign and authorize the BOD to decide on the transactions and contracts valued more than the abovementioned, report to the nearest AGM (if any).

Res 15. Agreement to assign BOD the following matters:

- Assign BOD to decide on matters under the power of the owners of the bank's subsidiaries.
- Agree on current organization structure, governance system of the Bank. Delegate the BOD to make necessary adjustment according to specific conditions
- The BOD is responsible to decide on solutions to overcome major financial changes of the bank (if any). Report to the next AGM.

Res 16. Passing of the supplement to VPBank’s operating licence:

Contents of supplementary licenced activities:

No.	ACTIVITIES
1	Provide commodities derivatives products;
2	Conduct currency swap with foreign financial institutions in international markets to support FX liquidity of VPBank;
3	Conduct currency forward and currency swap with foreign financial institutions in international markets to prevent and mitigate risk to VPBank’s banking book;
4	Conduct currency forward and currency swap with foreign financial institutions in international markets to prevent and mitigate risk to VPBank’s currency forward and currency swap contracts with eligible domestic credit institutions which have been signed and performed;
5	Conduct currency option with foreign financial institutions in international markets to prevent and mitigate risks to VPBank’s transactions with eligible domestic credit institutions which have been signed and performed;
6	Trade, provide derivatives products concerning FX, interest, currency and other financial asset in domestic and foreign markets;
7	Provide consultancy on bond issuing dossier; act as bond issuing agent;
8	Assign others as payment agent, act as payment agent.
9	Act as depository bank, supervisory bank
10	Act as the representative of bond holders
11	Act as agent to distribute certificate of deposit
12	Act as agent to distribute securities within the law
13	Services of clearing and settlement of securities transactions in accordance with the law
14	Business activities related to banking and other business lines on the basis of compliance with legal regulations and guidance, approval and permission of competent state agencies.

- Approve the amendment/supplementation/update of the Charter, Establishment and Operation License, Business Registration Certificate, etc. to record the contents of business lines, scope of activities and other changes (if any) in accordance with the law.

- Assign the following tasks to the Board of Directors:

- ✓ Decide on related issues when making amendments and supplements to the Operation Licence as the above table including supplementation, clarification, and revision in compliance with law and regulations, the SBV’s requirements, state regulators, and actual situation.

- ✓ Decide on and register with/submit to the SBV and state regulators about the amendments and/or supplements to Operation License listed in the above table.
- ✓ Decide on and submit to competent agencies about the Business Registration, the supplements and amendments to Licence on Establishment and Operations of VPBank and information about shareholders, charter capital and other information upon changes to VPBank's Business Registration Certificate.
- ✓ Decide on the registration of amended and supplemented business activities in Establishment and Operations License of VPBank apart from contents in above table when amendments and supplements must be made in accordance with law and regulations, requirements of competent state agencies and/or according to actual situations.
- ✓ Update and record business lines in the bank's Charter, Establishment and Operation License, Business Registration Certificate, etc. when approved/agreed by the competent authority.

Res 17. Approving and agreeing to charge off written-off bad debts satisfying the following conditions: after at least 5 years from the date of using provisions for settlement and after conducting all measures to collect debts that cannot be recovered. After charge-off, these debts must be continuously monitored on the management system for at least 10 years, except for debts that the customer is a corporate that has gone bankrupt or dissolved in accordance with the law, and after liquidating and handling all assets or individual customers who have died, been declared missing under a court's decision and have completed in handling this person's estate and obligations in accordance with law. The list of debts to be charged off is decided by the Board of Directors, ensuring compliance with legal regulations.

Res 18. Pass the amended Charter of Vietnam Prosperity Commercial Joint Stock Bank and the tasks assigned to the BOD as follows:

- ✓ Approve the amendment and supplementation of the Charter of VPBank (amended content and full document of the Charter) according to attached Appendix 04.
- ✓ Assign the BOD to decide on relevant issues when amending and supplementing VPBank's Charter according to the provisions of the above content, including the addition, clarification and amendment of the contents, adjust the order of Articles, Clauses and Points in accordance with the law and the actual situation.
- ✓ Assign the Board of Directors to decide on related matters in the implementation of registration/submission to the SBV and relevant authorities on amendments, supplements and adjustments to the contents of the Charter at the above contents.

The resolution takes effect on the date of its signing. VPBank's BOD, BOM and related individuals/units are responsible for executing this resolution.

P.P THE BOARD OF DIRECTORS

CHAIRMAN

(signed)

Ngo Chi Dzung

