

Code **VCB**
Company name Joint Stock Commercial Bank For Foreign Trade Of Viet Nam
Date 04/21/2023
Subject Resolution on the AGM 2023

Content:

On April 21, 2023, Joint Stock Commercial Bank For Foreign Trade Of Viet Nam announces the resolution of annual general meeting 2023 to approve the following contents:

1. The AGM approved the report of the Board of Directors.
2. The AGM approved the audited financial statements in 2022.
3. The AGM approved the business result in 2022:
 - Total assets: 1.813.815 billion dongs
 - Credit balance: 1,156,148 billion dongs
 - Total capital mobilization: 1,257,806 billion dongs
 - Bad debt ratio: 0.68%
 - Profit before tax: 37,368 billion dongs.
4. The AGM approved the 2022 profit allocation:

No.	Content	Amount (VND million)
1	Profit before tax in 2022 (according to the separate financial statements in 2022)	29,387,006
2	Profit of previous year	3,080
3	Profit to distribute to funds	29,390,086
4	Remaining profit after tax after distributing	21,680,231
5	Dividend payment	21,680,231
6	Remaining profit after tax after distributing and dividend payment	0

5. The AGM approved the business plan in 2023:
 - Total assets: increase 9%
 - Credit balance: maximum increase 14%
 - Profit before tax: minimum increase 15%
 - Bad debt ratio: less than 1.5%.
6. The AGM approved the remuneration of the Board of Directors and the Supervisory Board.

7. The AGM approved the selection of the auditor for the financial statements in 2023.
8. The AGM approved the amendment, supplement of the Company's charter, the BOD's operating regulation, the internal regulation of Corporate Governance.
9. The AGM approved the list of members of the Board of Directors for the period 2023-2028.
10. The AGM approved the list of members of the Supervisory Board for the period 2023-2028.