

Code	VIB
Company name	Vietnam International Commercial Joint Stock Bank
Date	03/16/2023
Subject	Resolution on the AGM in 2023

Content:

On March 15, 2023, Vietnam International Commercial Joint Stock Bank announces the Resolution of the Annual General Meeting of Shareholders 2023 to approve the following contents:

1. The AGM approved the business result in 2022:
 - Profit before tax: 10,581 billion dongs
 - Charter capital: 21,077 billion dongs
 - Total assets: 342,799 billion dongs
 - Credit balance: 233,920 billion dongs
 - Capital mobilization: 231,899 billion dongs
 - Bad debt ratio: 1.79%.
2. The AGM approved the business plan in 2023:
 - Profit before tax: 12,200 billion dongs
 - Total assets: 428,500 billion dongs
 - Credit balance: 292,500 billion dongs
 - Capital mobilization: 292,600 billion dongs
 - Bad debt ratio: under 3.00%.
3. The AGM approved the report on the BOD activities.
4. The AGM approved the report from the Supervisory Board.
5. The AGM approved the audited financial statements in 2022.
6. The AGM approved the plan for 2022 profit distribution:

Unit: VND million

Content	Separate	Consolidated
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Profit before tax	10,567,240	10,581,115
Profit after tax	8,461,027	8,468,767
Appropriation to charter capital supplementary reserve	423,051	424,261
Appropriation to Financial reserve fund	846,103	848,522
Appropriation to Reward, Welfare	100,000	100,000
Retaining profit at the beginning of the period	569,222	586,452
Remaining profit after appropriation to finds	7,650,378	7,671,719

7. The AGM approved the plan for increasing charter capital for 2023 from VND21,076,729,450,000 to VND25,368,075,340,000.
8. The AGM approved the remuneration and others costs of the BOD, Supervisory Board in 2021:
 - BOD: 6,050,784,450 dongs
 - Supervisory Board: 3,687,907,418 dongs.