

**Code**                    **ACB**  
**Company name**        Asia Commercial Joint Stock Bank  
**Date**                    04/05/2024  
**Subject**                2024 AGM resolution

**Content:**

On April 04, 2024, Asia Commercial Joint Stock Bank issued the resolution on 2024 Annual General Meeting of Shareholders with details as follows:

1. Approve the voting regulation at 2024 Annual General Meeting.
2. Approve the report of the BOD on 2023 business result and 2024 estimated business plan:
  - Total assets: 805,050 billion VND, increases by 12%
  - Profit before tax: 22,000 billion VND, increases by 10%
  - Bad debt ratio: below 2%
3. Approve the report of the Supervisory Board on the Supervisory Board activities and audited financial statements in 2023.
4. Approve the audited consolidated and separate financial statements.
5. Approve the plan to distribute profit in 2023:

Content	Amount (VND)
Profit before tax in 2023	20,067,999,654,032
Profit after tax	16,044,733,866,779
Funds	2,737,329,129,760
Remaining undistributed profit from previous years	6,578,839,059,347
Profit to be distributed in 2023	19,886,243,796,366
Dividend payment in 2023	9,710,125,898,000
Remaining undistributed profit	10,176,117,898,366

6. Approve the plan to distribute profit in 2024:

Content	Amount (VND)
Profit before tax in 2024	22,000,000,000,000
Profit after tax	17,600,000,000,000
Funds	3,040,000,000,000
Remaining undistributed profit from previous years	10,176,117,898,366
Profit to be distributed in 2024	24,736,117,898,366
Dividend payment in 2023	11,166,644,782,000
Remaining undistributed profit	13,569,473,116,366

7. Approve the plan to raise the company's charter capital from 38,840,503,580,000 VND to 44,666,579,120,000 VND by issuing shares to pay dividend:
  - Stock name: Asia Commercial Joint Stock Bank
  - Stock type: common share
  - Par value: 10,000 VND/share
  - Current charter capital: 38,840,503,580,000 VND
  - Exercise ratio: 15% (shareholder who owns 100 shares will receive 15 new shares)
  - Expected issue volume: 582,607,554 shares
  - Expected issue value: 5,826,075,540,000 VND
  - The rights should not be transferred. The new shares are freely transferable
  - Expected outstanding volume after the issuance: 4,466,657,912 shares
  - Expected charter capital after the issuance: 44,666,579,120,000 VND
  - Expected time: quarter 3/2024
  - Plan to deal with fractional shares: the distributed shares will be rounded down to unit, the total fractional shares will be distributed to the Company's trade union
8. Approve the change of Business Registration Certificate and the Company's charter due to the charter capital increase.
9. Approve the remuneration of the BOD and the Supervisory Board in 2024 of 0.6%/profit after tax in 2024.
10. Approve the supplement to the Company's charter and Business Registration Certificate due to the change of business lines.
11. Approve the amendment, supplement to the regulation on internal governance.