



**SAI GON – HANOI
COMMERCIAL JS BANK**

**SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

Hanoi, April 25th 2024

No.: 01/NQ-DHDCD

RESOLUTION OF THE 32nd ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2024

SAIGON – HANOI COMMERCIAL JOINT STOCK BANK

- Pursuant to the Law on Credit Institutions No. 47/2010/QH12 dated June 16, 2010, the Law on amending and supplementing a number of articles of the Law on Credit Institutions No. 17/2017/QH14 dated November 20th, 2017 and guiding documents;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and guiding documents;
- Pursuant to the current Charter of Saigon - Hanoi Commercial Joint Stock Bank;
- Pursuant to the Minutes No.01/BB-DHDCD of the 32nd Annual General Meeting of Shareholders in 2024 dated April 25, 2024,

DECIDES:

Article 1: Approve the report on business performance in 2023 and business strategic orientation in 2024 of the Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank No. 01/BC-HDQT.SHB-DHDCD dated March 29, 2024 with 2.436.094.149 votes in favor, equal to 98,59607% of the total number of voting shares of the attending shareholders.

(13.574.101 votes of disapproval, equal to 0,54938% of the total number of voting shares of the attending shareholders ; 230.701 votes of no opinion, equal to 0,00934 % of the total number of voting shares of the attending shareholders).

Article 2: Approve the Report on business performance in 2023 and business plan in 2024 of the Board of Management of Saigon - Hanoi Commercial Joint Stock Bank No. 02/BC-BDH.SHB-DHDCD dated March 29, 2024 with following contents:

- SHB's business performance results in 2023; Transformation strategy for the period 2024 - 2028 and business plan for 2024.
- Business development plan for the period 2021 - 2025 of Saigon - Hanoi Commercial Joint Stock Bank (SHB's restructuring plan for the period 2021 - 2025 according to Decision No. 689/QD-TTg dated June 8, 2022 regarding approval of the Project to restructure the system of credit institutions associated with handling NPLs in the period 2021 - 2025), (hereinafter referred to as the Plan), and assigned to SHB's board of directors to: consider and decide on all issues related to the execution, amendment, supplement and completion of the Plan according to the requirements of State management agencies and the actual business operations of SHB; Direct

the development, approval and implementation of detailed solutions based on the plan approved by the General Meeting of Shareholders.

2.436.091.323 votes in favor, equal to 98,59596 % of the total number of voting shares of the attending shareholders.

(13.579.827 votes of disapproval, equal to 0,54962 % of the total number of voting shares of the attending shareholders ; 225.925 votes of no opinion, equal to 0,00914 % of the total number of voting shares of the attending shareholders)

Article 3: Approve the Report on performance in 2023 and the plan in 2024 of the Board of Supervisors of Saigon - Hanoi Commercial Joint Stock Bank No. 03/BC-BKS.SHB-DHDCD dated March 29, 2024 with 2.435.420.961 votes in favor, equal to 98,56883 % of the total number of voting shares of the attending shareholders.

(13.574.101 votes of disapproval, equal to 0,54938 % of the total number of voting shares of the attending shareholders ; 881.800 votes of no opinion, equal to 0,03569 % of the total number of voting shares of the attending shareholders)

Article 4: Approve the 2023 profit allocation plan as per Proposal No. 01/TTr-HDQT dated March 29, 2029 of the Board of Directors with 2.435.989.723 votes in favor, equal to 98,59185 % of the total number of voting shares of the attending shareholders.

(13.619.382 votes of disapproval, equal to 0,55122% of the total number of voting shares of the attending shareholders ; 287.970 votes of no opinion, equal to 0,01166 % of the total number of voting shares of the attending shareholders)

Article 5: Approve the Plan for charter capital increase by issuing stock dividend for 2023 to existing shareholders as per Proposal No. 02/TTr-HDQT dated March 29, 2024 of the Board of Directors and the attached plan to increase capital with 2.435.616.644 votes in favor, equal to 98,57675% of the total number of voting shares of the attending shareholders.

(14.058.318 votes of disapproval, equal to 0,56898 % of the total number of voting shares of the attending shareholders ; 174.676 votes of no opinion, equal to 0.00707 % of the total number of voting shares of the attending shareholders)

Article 6: Approve the listing of SHB's bonds as per Proposal No. 03/TTr-HDQT dated March 29, 2024 of the Board of Directors with 2.431.575.837 votes in favor, equal to 98,41320% of the total number of voting shares of the attending shareholders.

(13.869.198 votes of disapproval, equal to 0,56133% of the total number of voting shares of the attending shareholders ; 697.310 votes of no opinion, equal to 0,02822 % of the total number of voting shares of the attending shareholders)

Article 7: Approve the amendment to the Charter and a number of internal documents of SHB as per Proposal No. 04/TTr-HDQT dated March 29, 2024 of the Board of Directors with 2.431.703.802 votes in favor, equal to 98,41838% of the total number of voting shares of the attending shareholders .

(13.584.534 votes of disapproval, equal to 0,56133% of the total number of voting shares of the attending shareholders ; 697.310 votes of no opinion, equal to 0,02822 % of the total number of voting shares of the attending shareholders).

Article 8: Approve the resignation of BOD's member for the term 2022 – 2027 as per Proposal No. 05/TTr-HDQT dated April 25th, 2024 of the Board of Directors with 2.394.470.111 votes in favor, equal to 96,91142 % of the total number of voting shares of the attending shareholders.

(51.371.342 votes of disapproval, equal to 2,07915% of the total number of voting shares of the attending shareholders ; 311.791 votes of no opinion, equal to 0,01262 % of the total number of voting shares of the attending shareholders).

Article 9: Approve the selection of an audit firm to review SHB's 2024 financial statements as per Proposal No. 01/TTr-BKS dated March 29, 2024 of the Board of Supervisors with 2.407.576.407 votes in favor, equal to 97,44188% of the total number of voting shares of the attending shareholders.

(13.374.101 votes for disapproval, equal to 0,54129% of the total number of voting shares of the attending shareholders ; 25.210.937 votes of no opinion, equal to 1,02036% of the total number of voting shares of the attending shareholders).

Article 10: Assign the Board of Directors, Chairman of the Board of Directors and Chief Executive Officer of SHB to be responsible for implementing the resolutions of the 32nd General Meeting of Shareholders of SHB in 2024 mentioned above. The resolutions of the General Meeting of Shareholders at the previous meetings which have not been completed, will continue to be implemented and the results are to be reported at the next General Meeting of Shareholders.

Article 11: This Resolution takes effect from April 25, 2024. The Board of Directors, Board of Supervisors, Chief Executive Officer and all shareholders of Saigon - Hanoi Commercial Joint Stock Bank are responsible for the implementation of this Resolution.

Article 12: The Board of Directors is responsible for disclosing the Resolution of the 32nd Annual General Meeting of Shareholders in 2024 and posting it on the website of Saigon - Hanoi Commercial Joint Stock Bank (www.shb.com.vn) in accordance with the law on information disclosure.

Recipients:

- As Article 11 (to implement);
- The State Bank of Vietnam (to report);
- State Securities Commission (to report);
- HCMC Stock Exchange (for information disclosure)
- Filed at Admin, AMG of SHB documents.

**PP. GENERAL MEETING OF
SHAREHOLDERS
CHAIRMAN OF THE BOARD OF
DIRECTORS**

(signed and sealed)

DO QUANG HIEN