**VBB122033: Board Resolutions**

On August 2, 2024, Vietnam Thuong Tin Commercial Joint Stock Bank announced Resolution No. 110/2024/NQ - HDQT as follows:

‎‎Article 1. Approve the proposal of the Managing Director at Proposal No. 407/2024/TT-TGD dated July 29, 2024 on approving the plan on repurchasing bonds issued by Vietbank in 2022, specifically:

1. Approve the early redemption of bonds issued by Vietbank, specifically:

* Early redemption of bonds with the underlying code VBBL2229001;
* Redemption method: Directly purchase from the bondholders in accordance with the terms and conditions of early redemption of bonds;
* Total expected volume of bonds to be redeemed: 30,000 bonds
* Total expected par value of redeemed bonds: VND300,000,000,000;
* Expected redemption value of 01 bonds: equal to the par value of 01 bonds plus accumulated bond interest from February 9, 2024 to the redemption date but excluding the redemption date, rounded to 03 decimal places.
* Redemption source: Cash flow from business activities of Vietbank;
* Expected time of repurchasing: Q3-Q4/2024.
* Authorize the Managing Director to approve issues related to the redemption under the plan such as: record date, time allowed for bondholders to register for reoffering, date of payment for redemption, approval of cancellation of bond registration after Vietbank completes the redemption of all bonds at VSDC (procedures and expenses incurred at VSDC), and/or other work contents related to the redemption of bonds within the total redemption value under the plan on early bond redemption. At the same time, the Managing Director is responsible for reporting the implementation results to the Board of Directors after completing the work according to the aforementioned authorization.

Plan on early repurchasing for bond code VBB12207

(Basic issue code VBBL2229001)

1. Bond information

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| Name of Issuer | Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank) |
| Name of bonds | Bonds of Vietnam Thuong Tin Commercial Joint Stock Bank (VBBL2229001) |
| Bond code | VBB12207 (Basic issue code: VBBL2229001) |
| Bond par value | VND10,000,000/bond |
| Bond type | Non-convertible bonds, without warrants, not collateral of the Issuer, satisfying the conditions for inclusion in Tier 2 capital under applicable laws. |
| Outstanding bond volume | 30,000 bonds. |
| Total par value of bonds | VND300,000,000,000. |
| Issue date | February 09, 2022 |
| Maturity date | February 09, 2029 |
| Bond form | Book entry |
| Bond terms | 07 years |
| Bond interest | The interest rate applied for the entire term of the bonds is a floating interest rate, details are as follows:  + First five years: Bond interest rate = Reference interest rate + 2.70%/year  + Last two years: Bond interest rate = Reference interest rate + 3.50%/year  In which: The reference interest rate is used to determine the interest rate for each period of calculating the average interest rate of personal savings deposits in VND, postpaid, with a term of 12 months (or the interest rate of an equivalent term) announced at the Interest Rate Determination Date on the official website of 04 Vietnamese commercial banks, including: Vietnam Joint Stock Commercial Bank for Industry and Trade, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Joint Stock Commercial Bank for Investment and Development of Vietnam, and Vietnam Bank for Agriculture and Rural Development. The reference interest rate is rounded down to 2 decimal places. |
| Interest payment term | Interest is paid periodically once a year |
| Payment method of bond principal and interest | + The principal of the bonds will be paid at the par value of the bonds on the maturity date or other maturity date as stipulated in the terms and conditions of the bonds.  + Bond interest: Postpaid payment, once a year on the full year day from the issue date. |
| Redemption bonds before maturity | a. Early redemption of bonds on the date to exercise rights to redemption  Based on ensuring compliance with and in accordance with current regulations of relevant laws (except in the case of a Default Event), the Issuer has the right to early redemption all or part of the bonds at a redemption price equal to the par value at the time of exactly 02 years from the Bond Issue Date on the date to exercise rights to redemption. The bondholder is obliged to reoffer all bonds to the Issuer and receive back 100% of the principal and unpaid interest of the bonds owned by bondholder; at that time, the bonds will be canceled and the Bond Ownership Certificates related to the bonds will automatically expire.  b. Redemption of bonds by agreement  Based on ensuring compliance with and in accordance with relevant legal provisions, the Issuer may propose to redemption the bonds at any time after 01 year from the issue date by any means and at any price in accordance with current legal provisions. Each bondholder has the right to decide whether to give their bonds to the Issuer or not. |
| Organize consulting on bond offering documents | HD Securities Corporation |
| Bond registration organization | From February 9, 2022, to September 21, 2023: HD Securities Corporation  From September 22, 2023 up to date: Vietnam Securities Depository and Clearing Corporation |

2. Plan on early redemption of bonds:

Vietbank will redemption all VBB12207 bonds before maturity according to the agreement with customers, details as follows:

* Redemption method: Directly purchase from the bondholder in accordance with the terms and conditions of early redemption of bonds.
* Expected volume of bonds to be redeemed: 30,000 bonds
* Par value: VND10,000,000/bond.
* Expected total par value of repurchasing: VND300,000,000,000.
* Terms and conditions of early redemption of bonds: Vietbank will redemption VBB12207 bonds as presented in Part 1 and the bondholders have registered to reoffer according to Vietbank's procedures during Vietbank's expected redemption period.
* Expected redemption value of 01 bonds: equal to the par value of 01 bonds plus accumulated bond interest from February 9, 2024 to the redemption date but excluding the redemption date, rounded to 3 decimal places.
* Implementation location for repurchasing:
* For bondholders who have deposited bonds at Depository Members: Bondholders implement procedures to reoffer bonds at the depository members where the depository account was opened. Depository Members will transfer the money to redemption the bonds to the depository account of the bondholder.
* For bondholders who have not deposited bonds at Depository Members: Bondholders shall implement procedures to reoffer the bonds at Vietbank. Vietbank shall transfer the money to redemption the bonds to the bondholders according to the payment instructions in the Bond Redemption Request.
* Redemption source: Cash flow from business activities of Vietbank;
* Expected time of repurchasing: Q3-Q4/2024.
* Record date: Q3-Q4/2024.
* Resale registration time: Q3-Q4/2024.
* The early redemption of bonds is completed after the Parties have fulfilled the obligations specified in the above Bond Redemption Proposal.

1. Assign the Chair of the Board of Directors to direct the implementation of the contents approved above by the Board of Directors in accordance with the law, the State Bank of Vietnam and the Charter when implementing.

‎‎Article 2. This Board Resolution takes effect from August 02, 2024.

‎‎Article 3. Members of the Board of Directors and Executive Board, Chief Accountant, the Board of Directors Office, the Divisions/Centers/Departments/Head Office and other units in the entire Vietbank system are responsible for the implementation of this Resolution.

On August 2, 2024, Vietnam Thuong Tin Commercial Joint Stock Bank announced Resolution No. 111/2024/NQ - HDQT as follows:

‎‎Article 1. Approve the proposal of the Managing Director at Proposal No. 407/2024/TT-TGD dated July 29, 2024 on approving the plan on repurchasing bonds issued by Vietbank in 2022, specifically:

1. Approve the early redemption of bonds issued by Vietbank, specifically:

* Early redemption of bonds with underlying code VBBL2229002;
* Redemption method: Directly purchase from the bondholders in accordance with the terms and conditions of early redemption of bonds;
* Total expected volume of bonds to be redeemed: 10,000 bonds
* Total expected par value of redeemed bonds: VND100,000,000,000
* Expected redemption value of 01 bonds: equal to the par value of 01 bond plus accumulated bond interest from February 18, 2024 to the redemption date but excluding the redemption date, rounded to 03 decimal places.
* Redemption source: Cash flow from business activities of Vietbank;
* Expected time of repurchasing: Q3-Q4/2024.
* Authorize the Managing Director to approve issues related to the redemption under the plan such as: record date, time allowed for bondholders to register for reoffering, date of payment for redemption, approval of cancellation of bond registration after Vietbank completes the redemption of all bonds at VSDC (procedures and expenses incurred at VSDC), and/or other work contents related to the redemption of bonds within the total redemption value under the plan on early bond redemption. At the same time, the Managing Director is responsible for reporting the implementation results to the Board of Directors after completing the work according to the aforementioned authorization.

Plan on early redemption for bond code VBB12208

(Basic issue code VBBL2229002)

1. Bond information

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| Name of Issuer | Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank) |
| Name of bonds | Bonds of Vietnam Thuong Tin Commercial Joint Stock Bank (VBBL2229002) |
| Bond code. | VBB12208 (Basic issue code: VBBL2229002) |
| Bond par value | VND10,000,000/bond |
| Bond type | Non-convertible bonds, without warrants, not collateral of the Issuer, satisfying the conditions for inclusion in Tier 2 capital under applicable laws. |
| Outstanding bond volume | 10,000 bonds. |
| Total par value of Bonds | VND100,000,000,000. |
| Issue date | February 18, 2022 |
| Maturity date | February 18, 2029 |
| Bond form | Book entry |
| Bond terms | 07 years |
| Bond interest | The interest rate applied for the entire term of the bonds is a floating interest rate, details are as follows:  + First five years: Bond interest rate = Reference interest rate + 2.70%/year  + Last two years: Bond interest rate = Reference interest rate + 3.50%/year  In which: The reference interest rate is used to determine the interest rate for each period of calculating the average interest rate of personal savings deposits in VND, postpaid, with a term of 12 months (or the interest rate of an equivalent term) announced at the Interest Rate Determination Date on the official website of 04 Vietnamese commercial banks, including: Vietnam Joint Stock Commercial Bank for Industry and Trade, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Joint Stock Commercial Bank for Investment and Development of Vietnam, and Vietnam Bank for Agriculture and Rural Development. The reference interest rate is rounded down to 2 decimal places. |
| Interest payment term | Interest is paid periodically once a year |
| Payment method of bond principal and interest | + The principal of the bonds will be paid at the par value of the bonds on the Maturity Date or other Maturity Date as stipulated in the terms and conditions of the bonds.  + Bond interest: Postpaid payment, once a year on the full year day from the Issue Date. |
| Redemption Bonds before maturity | a. Early redemption of bonds on the date to exercise rights to redemption  Based on ensuring compliance with and in accordance with current regulations of relevant laws (except in the case of a Default Event), the Issuer has the right to early redemption all or part of the bonds at a redemption price equal to the par value at the time of exactly 02 years from the Bond Issue Date on the date to exercise rights to redemption. The bondholder is obliged to reoffer all bonds to the Issuer and receive back 100% of the principal and unpaid interest of the bonds owned by bondholder; at that time, the bonds will be canceled and the Bond Ownership Certificates related to the bonds will automatically expire.  b. Redemption of bonds by agreement  Based on ensuring compliance with and in accordance with relevant legal provisions, the Issuer may propose to redemption the bonds at any time after 01 year from the issue date by any means and at any price in accordance with current legal provisions. Each bondholder has the right to decide whether to give their bonds to the Issuer or not. |
| Organize consulting on bond offering documents | HD Securities Corporation |
| Bond registration organization | From February 18, 2022, to September 25, 2023: HD Securities Corporation  From September 26, 2023 up to date: Vietnam Securities Depository and Clearing Corporation |

2. Plan on early redemption of bonds:

Vietbank will redemption all VBB12208 bonds before maturity according to the agreement with customers, details as follows:

* Redemption method: Directly purchase from the bondholders in accordance with the terms and conditions of early redemption of bonds.
* Expected volume of bonds to be redeemed: 10,000 bonds
* Par value: VND10,000,000/bond.
* Expected total par value of repurchasing: VND100,000,000,000.
* Terms and conditions of early redemption of bonds: Vietbank will redemption VBB12208 bonds as presented in Part 1 and the bondholders have registered to reoffer according to Vietbank's procedures during Vietbank's expected redemption period.
* Expected redemption value of 01 bonds: equal to the par value of 01 bond plus accumulated bond interest from February 18, 2024 to the redemption date but excluding the redemption date, rounded to 3 decimal places.
* Implementation location for repurchasing:
* For bondholders who have deposited bonds at Depository Members: Bondholders implement procedures to reoffer bonds at the depository members where the depository account was opened. Depository Members will transfer the money to redemption the bonds to the depository account of the Bondholders.
* For bondholders who have not deposited bonds at Depository Members: Bondholders shall implement procedures to reoffer the bonds at Vietbank. Vietbank shall transfer the money to redemption the bonds to the bondholders according to the payment instructions in the Bond Redemption Request.
* Redemption source: Cash flow from business activities of Vietbank;
* Expected time of repurchasing: Q3-Q4/2024.
* Record date: Q3-Q4/2024.
* Time to register for reoffering: Q3-Q4/2024.
* The early redemption of bonds is completed after the Parties have fulfilled the obligations specified in the above Bond Redemption Proposal.

1. Assign the Chair of the Board of Directors to direct the implementation of the contents approved above by the Board of Directors in accordance with the law, the State Bank of Vietnam and the Charter when implementing.

‎‎Article 2. This Board Resolution takes effect from August 02, 2024.

‎‎Article 3. Members of the Board of Directors and Executive Board, Chief Accountant, the Board of Directors’ Office, the Divisions/Centers/Departments/Head Office and other units in the entire Vietbank system are responsible for the implementation of this Resolution.

On August 02, 2024, Vietnam Thuong Tin Commercial Joint Stock Bank announced Resolution No. 112/2024/NQ - HDQT as follows:

‎‎Article 1. Approve the proposal of the Managing Director at Proposal No. 407/2024/TT-TGD dated July 29, 2024 on approving the plan on repurchasing bonds issued by Vietbank in 2022, specifically:

1. Approve the early redemption of bonds issued by Vietbank, specifically:

* Early redemption of bonds with underlying code VBB122033;
* Redemption method: Directly purchase from the bondholders in accordance with the terms and conditions of early redemption of bonds;
* Total expected volume of bonds to be redeemed: 10,000 bonds
* Total expected par value of redeemed bonds: VND100,000,000,000;
* Expected redemption value of 01 bonds: equal to the par value of 01 bond plus accumulated bond interest from the most recent interest payment date to the redemption date but excluding the redemption date, rounded to 03 decimal places.
* Redemption source: Cash flow from business activities of Vietbank;
* Expected time of repurchasing: Q3-Q4/2024.
* Authorize the Managing Director to approve issues related to the redemption under the plan such as: record date, time allowed for bondholders to register for reoffering, date of payment for redemption, approval of cancellation of bond registration after Vietbank completes the redemption of all bonds at VSDC (procedures and expenses incurred at VSDC), and/or other work contents related to the redemption of bonds within the total redemption value under the plan on early bond redemption. At the same time, the Managing Director is responsible for reporting the implementation results to the Board of Directors after completing the work according to the aforementioned authorization.

Plan on early repurchasing for bond code VBB122033

1. Bond information

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| Name of Issuer | Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank) |
| Name of bonds | Bonds Public Offering of Vietnam Thuong Tin Commercial Joint Stock Bank in 2022 (Phase 1) |
| Bond code | VBB122033 |
| Bond par value | VND10,000,000/bond |
| Bond type | Non-convertible bonds, not accompanied by warrants and not secured by assets and satisfy the conditions to be included in VietBank's Tier 2 capital according to current regulations. |
| Outstanding bond volume | 10,000 bonds. |
| Total par value of bonds | VND100,000,000,000. |
| Issue date | September 16, 2022 |
| Maturity date | September 16, 2029 |
| Bond form | Book entry |
| Bond terms | 07 years |
| Bond interest | The Issuer will decide the determination method and the appropriate bond interest rate (Reference Rate, Interest Margin) apply accordingly depending on the market conditions at the time of issue of the bonds, in accordance with the applicable laws in each period. The interest rate applied to Round 1 bonds is a floating interest rate set as follows:  + First five years: Reference interest rate + 2.50%  + Last two years: Reference interest rate + 3.50%  In which, the reference interest rate used to determine the interest rate for each interest period is the average interest rate of personal savings deposits in VND, postpaid with a term of 12 months (or the interest rate of an equivalent term) announced at the Interest Rate Determination Date on the official website of 04 Vietnamese commercial banks, including: Vietnam Joint Stock Commercial Bank for Industry and Trade, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Joint Stock Commercial Bank for Investment and Development of Vietnam, and Vietnam Bank for Agriculture and Rural Development. The reference interest rate will be rounded to two decimal places. |
| Interest payment term | Interest is paid periodically once a year |
| Payment method of bond principal and interest | + Bond principal: Unless the bonds are redeemed before maturity, the principal of the bonds will be repaid at 100% of their par value on the Maturity Date. If the bonds are redeemed before maturity on the date to exercise rights to redemption, the principal of the bonds will be repaid at 100% of their par value on the date to exercise rights to redemption. If the bonds are redeemed before maturity in accordance with other bond conditions, the principal of the bonds will be repaid in one lump sum on the corresponding date to exercise rights to early redemption.  + Bond interest: Postpaid payment, once a year on the Interest Payment Date until the Issuer completes its obligations related to the Bonds. |
| Redemption Bonds before maturity | a. Early redemption of bonds on the date to exercise rights to redemption  Based on ensuring compliance and conformity with relevant legal provisions, by sending a Notice to the bondholders (this Notice is irrevocable) as prescribed in the corresponding Bond Offering Prospectus, the Issuer has the right to redemption all but not part of the bonds before maturity on the Date to exercise rights to redemption at a redemption price equal to the par value of the bonds.  If the Issuer redemptions the bonds on the date to exercise rights to redemption, the bondholder is obligated to reoffer all bonds to the Issuer and receive 100% of the principal amount of the bonds owned by them: At that time, the bonds will be canceled and the Bond Ownership Certificates related to the bonds will automatically cease to be valid (before the bonds are registered and centrally deposited at the Depository Center), or as prescribed in relevant legal documents, the regulations of the Depository Center and other provisions of Vietnamese law (in case the bonds are registered and centrally deposited at the Depository Center).  b. Redemption of bonds by agreement  Based on ensuring compliance and conformity with relevant legal provisions, the Issuer, through the Bondholder Representative, may propose to redemption the bonds at any time by any means and at any price in accordance with current legal provisions. Each bondholder has the right to decide whether to give their bonds to the Issuer or not. The bond offering is carried out publicly for all bondholders. Any bonds redeemed by the Issuer shall not be counted in the voting rate at the Meeting of Bondholders to decide on matters relating to measures to be taken against the Issuer. |
| Organize consulting on bond offering documents | HD Securities Corporation |
| Bond registration organization | From September 16, 2022, to November 30, 2022: HD Securities Corporation  From December 01, 2022 up to date: Vietnam Securities Depository and Clearing Corporation |

2. Plan on early redemption of bonds:

Vietbank will redemption all VBB122033 bonds before maturity according to the agreement with customers, details as follows:

* Redemption method: Directly purchase from the bondholders in accordance with the terms and conditions of early redemption of bonds.
* Expected volume of bonds to be redeemed: 10,000 bonds
* Par value: VND10,000,000/bond.
* Expected total par value of repurchasing: VND100,000,000,000.
* Terms and conditions of early redemption of bonds: Vietbank will redemption VBB122033 bonds as presented in Part 1 and the bondholders have registered to reoffer according to Vietbank's procedures during Vietbank's expected redemption period.
* Expected redemption value of 01 bonds: equal to the par value of 01 bond plus accumulated bond interest from the most recent interest payment date to the redemption date but excluding the redemption date, rounded to 3 decimal places.
* Implementation location for repurchasing:
* For Bondholders who have deposited bonds at a Depository Member: Bondholders implement procedures to reoffer bonds at the depository members where the depository account was opened. Depository Members will transfer the money to redemption the bonds to the depository account of the Bondholders.
* For Bondholders who have not deposited bonds at Depository Members: Bondholders shall implement procedures to reoffer the bonds at Vietbank. Vietbank shall transfer the money to redemption the bonds to the bondholders according to the payment instructions in the Bond Redemption Request.
* Redemption source: Cash flow from business activities of Vietbank;
* Expected time of repurchasing: Q3-Q4/2024.
* Record date: Q3-Q4/2024.
* Time to register for reoffering: Q3-Q4/2024.
* The early redemption of bonds is completed after the Parties have fulfilled the obligations specified in the Bond Redemption Proposal above.

1. Assign the Chair of the Board of Directors to direct the implementation of the contents approved above by the Board of Directors in accordance with the law, the State Bank of Vietnam and the Charter when implementing.

‎‎Article 2. This Board Resolution takes effect from August 02, 2024.

‎‎Article 3. Members of the Board of Directors and Executive Board, Chief Accountant, the Board of Directors’ Office, the Divisions/Centers/Departments/Head Office and other units in the entire Vietbank system are responsible for the implementation of this Resolution.