

**Code**                    **STB**  
**Company name**   Sai Gon Thuong Tin Commercial Joint Stock Bank  
**Date**                    04/26/2024  
**Subject**                2024 AGM resolution

**Content:**

Sai Gon Thuong Tin Commercial Joint Stock Bank issued the resolution of the 2024 Annual General Meeting of Shareholders to approve the following contents:

1. Approve the the BOD on business result in 2023:
  - Total assets: VND 647,390 billion
  - Bad debt ratio: 2.1%
  - Profit before tax: VND 9,595 billion
2. Approve report of the Board of Manager on business plan in 2024:
  - Total assets: VND 724,100 billion
  - Bad debt ratio: under 2%
  - Profit before tax: VND 10,600 billion
3. Approve the operation of the Supervisory Board in 2023 and operation plan in 2024.
4. Approve the audited consolidated and separate financial statements in 2023.
5. Approve the plan for profit distribution in 2023:
  - Reserve fund: VND 1,111,878 million
  - Reward fund: VND 445,023 million
  - Welfare fund: VND 445,023 million
  - Remaining undistributed profit: VND 18,387,244
6. Approve the plan for profit distribution in 2024:
  - Reward fund: 7% profit after tax after distributing reverse fund
  - Welfare fund: profit after tax after distributing reverse fund
7. Approve the remuneration of the BOD, the Supervisory Board in 2024.
8. Approve the auditor selection for financial statements in 2024.
9. Approve the number of members of the BOD in the 2022-2026 period.
10. Approve the amendment, supplement to the company's charter; internal regulation on corporate governance; operation regulation of the BOD, the Supervisory Board.