



No.: 24/2025/CV-HDQT

Hanoi, February 13, 2025

IRREGULAR INFORMATION DISCLOSURE

To: State Securities Committee
Ho Chi Minh Stock Exchange
Ha Noi Stock Exchange

1. Organization: Vietnam Prosperity Joint-Stock Commercial Bank (“VPBank”)

- Stock symbol: *VPB*

- Address: 89 Lang Ha, Lang Ha ward, Dong Da district, Hanoi

- Telephone: (84-24) 3928 8869

- Fax: (84-24) 3928 8867

2. Content of disclosure

The Vietnam Prosperity Joint Stock Commercial Bank (VPBank) hereby discloses information regarding the Board of Directors' Resolution No. 24/2025/NQ-HĐQT dated February 13, 2025, on the approval of the contracts, transactions between VPBank and OPES Insurance Joint Stock Company.

3. This information was published on VPBank’s website on February 13, 2025 at the link: <https://www.vpbank.com.vn/en/quan-he-nha-dau-tu>.

We hereby committed that the information provided is true and correct and we are completely responsible before the law for the published information./.

Organization Representative

Legal Representative

CHAIRMAN

NGO CHI DUNG

M.S.D.N: 01002336
NGÂN HÀNG
THƯƠNG MẠI CỔ PHẦN
VIỆT NAM
THỊNH YÚNG
Q. ĐÔNG ANH, HÀ NỘI

Hanoi, February 13, 2025

RESOLUTION OF THE BOARD OF DIRECTORS

(No. 29 /2025/NQ-HDQT)

(Approving contracts, transactions with OPES Insurance Joint Stock Company)

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and amendments and supplements;
- Pursuant to the Charter of VPBank,
- Pursuant to the Report on approval of the contract and transaction with OPES Joint Stock Company (the "Proposal")
- Based on the unanimous opinion of the members of the Board of Directors.

VPBANK BOARD OF DIRECTORS

RESOLVES

Article 1: Approve the contracts and transaction between VPBank and OPES Insurance Joint Stock Company ("OPES") that OPES will provide services including "BBB ECC", "Cyber Security Insurance", "Insurance for Board of Directors and Officers (D&O)" and "Financial Institution Professional Indemnity (FIPI)", "Shopee Card Insurance" for the period of 2025-2026 for VPBank according to the detailed contents in the Report.

Article 2: Assign the CEO to organize the selection of the service provider, negotiate and decide on the contents of the transactions and contracts mentioned in Article 1 above, including documents amending, supplementing or canceling and documents related to the transactions, ensure compliance with the provisions of law and in accordance with the business orientation of the parties in the spirit of cooperation and harmony of interests. The CEO may assign and authorize individuals and units of VPBank to perform part or all of the above tasks.

Article 3.- This Resolution takes effect from the date of signing. Relevant individuals and units shall implement this decision./.

Recipients:

- Board of Directors, Supervisory Board;
- Executive Board;
- Saved BOD office.

TM. BOARD

CHAIRMAN



Ngô Chi Dung
NGO CHI DZUNG