BVBank
Ngân hàng Bản Việt

No.: 02/25/BVBank/NQ-ĐHĐCĐBT

**THE SOCIALIST REPUBLIC OF VIETNAM**
**Independence - Freedom - Happiness**
*Ho Chi Minh City, December 26, 2025*

# RESOLUTION
# EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS 2025
# VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- *Pursuant to Securities Law No. 54/2019/QH14 dated November 26, 2019;*
- *Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;*
- *Pursuant to Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024;*
- *Pursuant to the Charter of Viet Capital Commercial Joint Stock Bank;*
- *Pursuant to the Minutes of Voting Counting, Election, and the Meeting Minutes of the 2025 Extraordinary General Meeting of Shareholders of Viet Capital Commercial Joint Stock Bank held on December 26, 2025,*

## RESOLVES:

On December 26, 2025, at T78 Guest House – 145 Ly Chinh Thang, Xuan Hoa Ward, Ho Chi Minh City, Viet Capital Commercial Joint Stock Bank (BVBank) convened the 2025 Extraordinary General Meeting of Shareholders (on the basis of charter capital of VND 6,408,200,000,000). The General Meeting discussed and voted on:

**Article 1. Approve Report No. 181/25/BVBank/BC-HĐQT dated December 19, 2025, of the Board of Directors (BOD) summarizing the operational results of BVBank's BOD for the 2020–2025 term and the operational orientations for the 2025–2030 term, with an approval rate of 99.993478%**

- Approve the Summary Report on the BOD's operations for the 2020–2025 term, comprising the following contents:
  - Report on personnel changes of BOD Members during the 2020–2025 term;
  - Report summarizing BVBank's business results during the 2020–2025 term;
  - Report on the organization and execution of tasks by the BOD during the 2020–2025 term.
- Approve BVBank's development orientations for the new term 2025–2030:
  - Continue accelerating the increase of BVBank's charter capital via efficient plans tailored to each period;
  - Assess, review, and adjust strategies (if necessary) and development models to better align with the new situation and orientations;
  - Build and develop a competent, professional workforce; continuously foster and enhance corporate culture and professional ethics; appropriately reward staff and employee income based on contributions to the Bank's business efficiency;
  - Ensure operational safety in all activities with continuous emphasis on risk management, while key business targets—such as Total Assets, mobilization growth, and average credit growth—reach 20% or more, or comply with the growth ceiling permitted by the State Bank of Vietnam (SBV); progressively improve credit quality year by year, striving to keep the non-performing loan (NPL) ratio below 2% by the end of the term;
  - Invest in developing the IT infrastructure to meet operational safety requirements while fulfilling management, governance, and product/service development needs under high-growth demands;
  - Continue strengthening and expanding the branch network in line with the development scale targeted by BVBank. In 2026, BVBank plans to establish 05 new business locations, including 02 Branches and 03 Transaction Offices;
  - Further diversify products and services to satisfy customer needs, enhance non-interest income, and target non-interest income to account for 10%–20% of the Bank's total operating income by the end of the term.

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- **Approve the financial plan orientations of BVBank for the 2025–2030 period (**):**

| Target | 2026–2030 | % |
|---|---|---|
| Total Assets | 154,000 – 296,000 | 18% |
| Outstanding Loans | 92,000 – 179,000 | 18% |
| Charter Capital | 9,500 – 14,000 | |
| Non-Performing Loan (NPL) ratio (*) | < 3% | |
| ROE | 10% | |

*(Unit: Billion VND)*

*(*) Subject to SBV approval.*
*(**) To provide operational flexibility for the BOD in managing the Bank, the GMS authorizes the BOD to adjust targets within the 2025–2030 term business plan to reflect actual circumstances, under directives from the Government, SBV, and BVBank's business performance.*

**Article 2. Approve Report No. 46/25/BVBank/BC-BKS dated December 02, 2025, of the Supervisory Board regarding the duty implementation report for the 2020–2025 term, with an approval rate of 99.99539%**

**Article 3. Approve Proposal No. 177/25/BVBank/TT-HĐQT dated December 17, 2025, of the BOD regarding the Charter Capital Increase Plan for 2026 of BVBank, with an approval rate of 98.601045%**

**Article 4. Approve Proposal No. 178/25/BVBank/TT-HĐQT dated December 17, 2025, of the BOD regarding amendments and supplements to BVBank's Charter, with an approval rate of 99.996823%**

**Article 5. Approve the election results for Members of the Board of Directors and Supervisory Board for the 2025–2030 term, as follows:**

1. **List of elected Members of the Board of Directors:**

| No. | Full Name | Nominated Position | Result |
|---|---|---|---|
| 1 | Mr. Le Anh Tai | Member of the BOD | Elected as Member of the Board of Directors |
| 2 | Mr. Ly Hoai Van | Member of the BOD | Elected as Member of the Board of Directors |
| 3 | Mr. Nguyen Nhat Nam | Member of the BOD | Elected as Member of the Board of Directors |
| 4 | Mr. Pham Quang Khanh | Member of the BOD | Elected as Member of the Board of Directors |
| 5 | Ms. Nguyen Thi Thu Ha | Member of the BOD | Elected as Member of the Board of Directors |
| 6 | Mr. Pham Thanh Son | Independent Member of the BOD | Elected as Independent Member of the Board of Directors |

2. **List of elected Members of the Supervisory Board (BOS):**

| No. | Full Name | Nominated Position | Result |
|---|---|---|---|
| 1 | Mr. Ly Cong Nha | Member of the BOS | Elected as Member of the |

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| No. | Full Name | Nominated Position | Result |
|---|---|---|---|
| | | | Supervisory Board |
| 2 | Mr. Le Hoang Nam | Member of the BOS | Elected as Member of the Supervisory Board |
| 3 | Ms. Nguyen Thi Thanh Thuy | Member of the BOS | Elected as Member of the Supervisory Board |
| 4 | Ms. Nguyen Thi Thanh Tam | Member of the BOS | Elected as Member of the Supervisory Board |
| 5 | Ms. Bui Thi Quanh | Member of the BOS | Elected as Member of the Supervisory Board |

**Article 6. Implementation Responsibilities**

The General Meeting of Shareholders unanimously assigns the new-term BOD, SB, and Executive Board of BVBank the responsibility to disseminate and execute the approved contents stipulated in this Resolution.

**Article 7. Enforcement**

This Resolution takes effect from December 26, 2025. The BOD is responsible for reporting on the implementation progress and results of this Resolution at the next Annual General Meeting./.

**Recipients:**
- Shareholders;
- SBV, SSC (for reporting);
- Members of BOD, BOS;
- Archived at BOD Secretariat Office.

**ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS**
**CHAIRMAN OF THE BOARD OF DIRECTORS**

*(Signed and Sealed)*

**LE ANH TAI**

**BVBank**
Ngân hàng Bản Việt

VIET CAPITAL COMMERCIAL JOINT STOCK BANK
No.: 177/25/BVBank/TT-HĐQT

*Ho Chi Minh City, December 17, 2025*

# PROPOSAL

***(Re: Plan on Charter Capital Increase for 2026)***

## To: GENERAL MEETING OF SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly on January 18, 2024;*
- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, and its amending and supplementing documents;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019, and its amending and supplementing documents;*
- *Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020, detailing the implementation of a number of articles of the Law on Securities and its amending and supplementing documents;*
- *Pursuant to Circular No. 20/2025/TT-NHNN dated July 31, 2025, providing guidance on dossiers and procedures for approval of prospective personnel of commercial banks, foreign bank branches, and non-bank credit institutions;*
- *Pursuant to the Charter of Viet Capital Commercial Joint Stock Bank,*

## A. REPORT ON THE PROGRESS OF CHARTER CAPITAL INCREASE

| Resolution | Content | Plan Approved under Resolution | Results | Notes |
|---|---|---|---|---|
| **Charter capital increase plan under Resolution No. 01/24/BVBank/NQ-DHDCD dated April 19, 2024** | Charter capital increase via public offering at an 8:1 ratio | Capital increase of VND 689,810,000,000, equivalent to the issuance of 68,981,000 shares | Capital increase of VND 689,737,850,000, equivalent to the successful issuance of 68,973,785 shares | - Charter capital prior to increase: VND 5,518,462,150,000.<br>- Charter capital after completion: VND 6,408,200,000,000. |
| | Charter capital increase under Employee Stock Ownership Plan (ESOP) | Capital increase of VND 200,000,000,000, equivalent to the issuance of 20,000,000 shares | Capital increase of VND 200,000,000,000, equivalent to the successful issuance of 20,000,000 shares | |
| **Charter capital increase plan under Resolution No. 01/25/BVBank/NQ-DHDCD dated April 24, 2025** | Charter capital increase via public offering at a 6:1 ratio | Capital increase of VND 1,068,033,330,000, equivalent to the issuance of 106,803,333 shares | Not yet implemented | |
| | Charter capital increase under Employee Stock Ownership Plan (ESOP) | Capital increase of VND 200,000,000,000, equivalent to the issuance of 20,000,000 shares | Not yet implemented | |

In order to carry out the capital increase roadmap in line with the business plan, the Board of Directors respectfully submits to the General Meeting of Shareholders (GMS) for approval to cancel the implementation of the capital increase plan under Resolution No. 01/25/BVBank/DHDCD dated April 24, 2025.

Concurrently, submitting to the GMS the capital increase plan for the year 2026.

## B. CHARTER CAPITAL INCREASE PLAN FOR 2026

1. **Capital Increase Plan:** Aiming to enhance financial capacity, expand the scale of operating capital, increase competitiveness, and ensure stable and sustainable development of the Bank, the Board of Directors respectfully submits to the GMS for approval of the Plan to increase charter capital in 2026 as follows:
   - Current charter capital: **VND 6,408,200,000,000**.
   - Expected additional charter capital to increase in 2026: **VND 3,504,100,000,000**, of which:

| No. | Target Beneficiaries and Issuance Method | Expected Number of Shares to be Issued (Unit: shares) | Expected Issuance Value at Par Value (Unit: VND) |
|---|---|---|---|
| 1 | Public share offering (issuance to existing shareholders) at a 2:1 ratio (shareholders owning 02 shares will receive 01 purchase right) | 320,410,000 | 3,204,100,000,000 |
| 2 | Share issuance under the Employee Stock Ownership Plan (ESOP) of the Bank | 30,000,000 | 300,000,000,000 |
| **Total (expected)** | | **350,410,000** | **3,504,100,000,000** |

   - Total expected maximum charter capital after increase: **VND 9,912,300,000,000**

a. **Component 1:** Increase charter capital through a public share offering (issuance to existing shareholders) at a 2:1 ratio (a shareholder owning 01 share will receive 01 right, and every 02 rights will be entitled to purchase 01 share), with a total issuance value of VND 3,204,100,000,000 (In words: Three trillion, two hundred and four billion, one hundred million Vietnamese dongs).

- Stock ticker: BVB;
- Type of shares: Ordinary shares;
- Par value: VND 10,000/share;
- Charter capital prior to issuance: VND 6,408,200,000,000;
- Number of outstanding shares prior to issuance: 640,820,000 shares;
- Expected number of shares to be issued: 320,410,000 shares;
- Issuance method: Additional public offering of securities (Issuing shares to existing shareholders according to right execution ratio);
- Target participants: Existing shareholders listed in the list of shareholders as of the record date entitled to purchase additional issued shares (the record date is authorized to the Board of Directors to decide).
- Distribution method:
  - Shares issued to existing shareholders will be distributed via the exercise of purchase rights;
  - Issuance ratio: 2:1 (As of the last registration date to exercise rights, a shareholder owning 01 share will be entitled to 01 right, and every 02 rights will be entitled to purchase 01 additional issued share);
  - Purchase rights are not transferable.
- Handling of fractional shares and unsubscribed shares:
  - For shares issued to existing shareholders, the number of shares a shareholder is entitled to purchase will be rounded down to the unit digit; the fractional part (if any) will be aggregated and handled under the plan for handling surplus fractional shares resulting from rounding as set forth below;

*Example: On the last registration date, shareholder Nguyen Van A owns 125 shares. The number of shares shareholder Nguyen Van A is entitled to purchase is 125 / 2 * 1 = 62.5 shares. After rounding down to the unit digit, the number of shares shareholder Nguyen Van A is eligible to register to buy is 62 shares, and the 0.5 fractional share will be aggregated and handled under the surplus fractional share handling plan below.*

- The surplus shares resulting from rounding (fractional shares) and remaining unsubscribed shares will be authorized by the GMS to the Board of Directors to distribute to other targets (including the Bank's shareholders wishing to increase their shareholding) on the principle that the selling price shall not be lower than the offering price to existing shareholders and in strict compliance with legal regulations;
- In the event that the share distribution deadline expires according to the law (including any extension period, if applicable) and there remain undistributed shares, such undistributed shares shall be canceled and the Board of Directors shall issue a decision to conclude the offering.

- Principle for determining offering price: Not lower than VND 10,000/share.
- Offering price: The GMS authorizes the Board of Directors to decide based on the above Pricing Principle, ensuring compliance with applicable laws and the highest interests of the Bank and its shareholders.
- Shares currently subject to transfer restrictions (if any) are still entitled to purchase additional issued shares. The additional issued shares are not subject to transfer restrictions.
- Transfer restrictions: Shares issued to existing shareholders will not be subject to transfer restrictions. Fractional shares and unsubscribed shares offered to other investors will be subject to a transfer restriction of 01 (one) year from the closing date of the offering pursuant to Clause 2, Article 42 of Decree No. 155/2020/ND-CP dated December 31, 2020.
- Share dilution level after issuance: The share offering may cause: (i) Dilution of share price in case the offering price is lower than the closing price of BVB shares on the ex-rights trading date for existing shareholders; and/or (ii) Dilution of earnings per share (EPS): The EPS indicator may decrease (be diluted) because the total number of outstanding shares increases compared to the present and the proceeds from the offering have not yet generated immediate revenue and profit.
- Expected implementation time: In 2026. The specific timing is authorized to the Board of Directors to decide after obtaining approvals from competent State management authorities.
- Plan for using capital increase proceeds: The entire increased capital will be utilized as follows:

| No. | Purpose of Capital Use | Amount (VND) |
|---|---|---|
| 1 | Supplementing lending capital | 3,204,100,000,000 |
| **TOTAL** | | **3,204,100,000,000** |

b. **<u>Component 2:</u> Increase charter capital under the Employee Stock Ownership Plan (ESOP) with a maximum total issuance value at par value of VND 300,000,000,000 (In words: Three hundred billion Vietnamese dongs evenly).**

- Stock ticker: BVB;
- Type of shares: Ordinary shares;
- Par value: VND 10,000/share;
- Target Beneficiaries: Employees of the Bank and its subsidiaries in accordance with the list approved by the Board of Directors (hereinafter referred to as "Employees"). The General Meeting of Shareholders authorizes the Board of Directors to decide and issue the Regulations, the list of Employees, and the number of shares each Employee is entitled to purchase under the ESOP;
- Criteria for Employees participating in the ESOP:
  - Job title and position (*);
  - Seniority/length of service;
  - Employee performance evaluation results of 2025;
  - Personnel included in the management succession planning for 2026 (excluding cases already appointed during the

year);

- Level of contribution of the Employee during their service.

  *(*) In case an Employee concurrently holds multiple positions leading to multiple methods of determining the number of distributed shares, the number of shares distributed to such Employee shall be the highest number among those calculation methods.*

- Principle for determining the number of shares distributed to each Employee: Details in Appendix 01 attached to this Proposal;
- Expected number of shares to be issued: Maximum 30,000,000 shares;
- Principle for determining offering price: Not lower than VND 10,000/share;
- Offering price: Authorizing the Board of Directors to decide based on the above Pricing Principle, ensuring compliance with applicable legal regulations and the highest interests of the Bank as well as the Bank's Shareholders;
- Total issuance value at par value: Maximum VND 300,000,000,000;
- Transfer restriction condition: Additional issued shares will be subject to a transfer restriction of 01 (one) year from the completion date of the issuance pursuant to Clause 8, Article 64 of Decree No. 155/2020/ND-CP;
- Plan for handling unsubscribed shares: The GMS authorizes the Board of Directors to re-distribute them to other employees eligible for the ESOP at a price decided by the Board of Directors;
- Implementation time: In 2026 and Q1/2027. The specific timing is authorized to the Board of Directors to decide after obtaining approvals from competent State authorities;
- Plan for using proceeds from the offering: The entire proceeds from the offering will be used as follows:

| No. | Purpose of Capital Use | Amount (VND) |
|---|---|---|
| 1 | Supplementing lending capital | 300,000,000,000 |
| **Total** | | **300,000,000,000** |

- Plan for handling transfer-restricted shares of resigning Employees: The GMS authorizes the Board of Directors to decide on the plan for handling transfer-restricted shares of resigning Employees. In case the Bank repurchases the shares of resigning employees, the GMS authorizes the Board of Directors to decide on the detailed plan to sell the repurchased ESOP shares pursuant to the ESOP Regulations issued by the Board of Directors.

**2. Approval of amendments to the Bank's Charter, License of Operation, and Enterprise Registration Certificate based on actual issuance results:**

The GMS approves amendments to the charter capital stated in the Enterprise Registration Certificate, License of Operation, and Charter of Viet Capital Commercial Joint Stock Bank after the Bank completes the share issuance to increase charter capital based on the actual issuance results in each phase.

**3. Regarding depository registration and trading registration/listing of additional issued shares:**

The entire quantity of additional issued shares will be registered for depository at the Vietnam Securities Depository and Clearing Corporation (VSDC) and registered for trading with the Hanoi Stock Exchange or listed with the Ho Chi Minh City Stock Exchange / Vietnam Stock Exchange in accordance with prevailing laws.

**4. Information disclosure:**

Viet Capital Commercial Joint Stock Bank shall disclose information and submit reports on the charter capital increase plan and share issuance in accordance with prevailing laws and instructions of the State Bank of Vietnam, the State Securities Commission, and the Stock Exchanges.

**5. General Meeting of Shareholders authorizes the Board of Directors to implement related tasks:**

The General Meeting of Shareholders authorizes the Board of Directors to decide on all matters relating to the issuance, specifically:

- Adjusting the plan for utilizing proceeds from the issuance where necessary to align with actual conditions, investment strategies, and development orientations of the Bank in accordance with legal regulations;

- Adjusting the issued charter capital value and the expected number of shares to be issued in each specific plan and phase, provided that the issued charter capital value does not exceed the maximum charter capital value approved by the General Meeting of Shareholders;
- Accurately calculating figures, revising, supplementing, actively formulating, and explaining the securities issuance application dossiers submitted to the State Bank of Vietnam and the State Securities Commission; actively adjusting the issuance plan and related dossiers as required by the State Bank of Vietnam, the State Securities Commission, and other competent authorities;
- Deciding specific offering prices for the additional public offering to existing shareholders and the ESOP issuance (including price adjustments to suit actual circumstances) according to principles approved by the GMS;
- Selecting appropriate times to close the list of shareholders for right execution and times to implement the issuance, including supplementing, amending, finalizing, and deciding the share distribution schedule to ensure the issuance is executed in full compliance with the law;
- Deciding on supplementing and amending all issues and contents of the Capital Increase Plan according to this Proposal (including contents not yet presented in this Proposal) to complete dossiers as requested by competent State authorities;
- Executing necessary procedures to implement the approved capital increase share issuance plan; handling fractional shares and unsubscribed shares during issuance and distribution; recognizing the actual number of shares issued;
- Deciding and promulgating Regulations; deciding on agreements and commitments with specific employees, and approving the list and number of shares issued to each participating Employee under the Program;
- Deciding contents of contracts, documents, and records during the execution of issuance procedures;
- Deciding solutions to ensure that the share issuance/offering in each tranche complies with statutory requirements on foreign ownership limits;
- Selecting and deciding on consulting units to execute the 2026 Charter Capital Increase Plan;
- Performing procedures to amend and supplement the License of Operation, Enterprise Registration Certificate, and Charter of Viet Capital Commercial Joint Stock Bank according to the new charter capital level after completing the share issuance under this Proposal;
- Conducting additional depository registration with the Vietnam Securities Depository and Clearing Corporation (VSDC) and additional trading registration with the Hanoi Stock Exchange or listing with the Ho Chi Minh City Stock Exchange / Vietnam Stock Exchange for the entire actual quantity of issued shares;
- Executing other related tasks to accomplish the assigned contents;
- Depending on specific circumstances, the Board of Directors is entitled to authorize the Chief Executive Officer (General Director) to perform one or several specific tasks mentioned above.

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval of the Charter Capital Increase Plan for the year 2026.

*Respectfully submitted./.*

***Recipients:***

- General Meeting of Shareholders;
- Board of Directors;
- Filed: BOD Office.

**ON BEHALF OF THE BOARD OF DIRECTORS**

**CHAIRMAN**

*(Signed and sealed)*

**LE ANH TAI**

**APPENDIX 01**

**Principles for determining the number of shares distributed to each employee under the ESOP**

## 1. Target beneficiaries

Employee ("NLD") of Viet Capital Commercial Joint Stock Bank (hereinafter referred to as "the Bank" or "BVBank") and its subsidiaries who are eligible to participate in the ESOP are classified into the following groups:

<table>
<tr><th>Group</th><th>Position</th><th>General Conditions</th></tr>
<tr><td>1</td><td>Division Director</td><td></td></tr>
<tr><td>2</td><td>Full-time members of Committees under the Board of Directors, Deputy Divistion Directors, Regional Directors, Directors of the Debt Management and Recovery Center, Credit Management Center, Digital Banking Center, and Collateral Valuation Center</td><td rowspan="6">- 2025 performace rating of I or above.Employees without a 2025 performance rating shall be deemed equivalent to rating S;<br>- Employees in Groups 5, 6, and 7 must have at least 3 months of official employment (excluding internship/probationary periods) at BVBank and/or BVBank subsidiaries as of the time determined by the Board of Directors.<br>- At the time of preparing the list, Employees:<br>+ Must not be in the process of resignation (including cases where a resignation application has been submitted but not yet approved);<br>+ Must not have been subject to a disciplinary decision within the preceding 12 months;<br>+ Must not be under consideration for disciplinary action (where no disciplinary decision has been issued), subject to suspension from work, or subject to investigation, prosecution, or trial..</td></tr>
<tr><td>3</td><td>Head of Internal Audit Department, Heads of Head Office Units, Deputy Directors of the Debt Management and Recovery Center, Credit Management Center, Digital Banking Center, and Collateral Valuation Center, Assistants/Secrectaries to the Chairman of the Board of Directors, Assistants to the General Director, Directors of Branches/Business Centers, Head of Business Units who are Deputy Directors of Branches/Business Centers assigned to be in charge of Retail Banking/Corporate Banking operations, and Bank Directors with grades from DV-7 (score ≥ 4.5) to DV-1.</td></tr>
<tr><td>4</td><td>Deputy Heads of Head Office Units, Director of AMC Company, Heads/Deputy Heads of Departments under Centers, Heads of Business Units not classified in Group 3, Deputy Heads of Business Units.</td></tr>
<tr><td>5</td><td>Employees with a grade of 3.2 or above (excluding positions classified in Groups 1 to 4)</td></tr>
<tr><td>6</td><td>Employees with grades from 4.4 to 4.1</td></tr>
<tr><td>7</td><td>General workers (Drivers, Security Guards, Janitors)</td></tr>
</table>

The list of Employees participating in the ESOP and the number of ESOP shares to be purchased by each Employee shall be decided by the Bank's Board of Directors based on the authorization granted by the General Meeting of Shareholders.

**2. Criteria and principles for determining shares distributed to each employee**

2.1. The Board of Directors shall determine the number of shares to be distributed to each employee based on the following criteria:

- Job title and position as of the time determined by the Board of Directors, classified into the target groups specified in Section 1 above (*).
- Seniority/length of service: the period of official employment at BVBank and/or BVBank AMC Company up to the date of finalizing the personnel list;
- 2025 employee performance rating;
- Personnel included in the management succession planning for 2026 (excluding those already appointed during the year).
- The Employee's level of contribution during their service.

(*): In case an Employee concurrently holds multiple positions resulting in multiple methods of determining the number of shares to be distributed, the number of shares distributed to such Employee shall be the highest number under such methods.

2.2. The principles for determining the shares of each Employee participating in the purchase of ESOP shares are as follow:

2.2.1. For the beneficiaties in Group 1:

Number of shares distributed to each Employee: 300,000 shares/Employee.

2.2.2. For the beneficiaties from Group 2 to Group 7:

The number of shares to be purchased shall be calculated based on 5 criteria: Position Coefficient, Seniority Coefficient, Performance Rating Coefficient, Succession Planning Coefficient, and Contribution Coefficient, as follows:

❖ Calculation formula:

*Shares purchased by each Employee = (Total number of shares under the ESOP – Total number of shares distributed under Section 2.2.1) × Aggregate Coefficient of each Employee participating in the ESOP in Groups 2 to 7 / Total Aggregate Coefficients of all Employees participating in the ESOP in Groups 2 to 7.*

*Where, Aggregate Coefficient = Position Coefficient × Seniority Coefficient × Performance Rating Coefficient × Succession Planning Coefficient × Contribution Coefficient*

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❖ Details of how the coefficients are determined:

a. Position Coefficient:

| **Job Position** | **Position Coefficient** |
|---|---|
| Group 2 | 8,0 |
| Group 3 | 4,0 |
| Group 4 | 2,5 |
| Group 5 | 1,0 |
| Group 6 | 0,8 |
| Group 7 | 0,5 |

b. Seniority Coefficient:

| **Years of Service** | **Seniority Coefficient** |
|---|---|
| 10 years or more | **3,0** |
| 7 to under 10 years | **2,5** |
| 5 to under 7 years | **2,0** |
| 3 to under 5 years | **1,5** |
| Under 3 years | **1,0** |

c. Performance Rating Coefficient

| **2025 Performance Rating** | **2025 Performance Rating Coefficient** |
|---|---|
| O (Far Exceeds Expectations) | 2,0 |
| E (Exceeds Expectations) | 1,5 |
| S (Meets Expectations) | 1,0 |
| I (Below Expectations) | 0,5 |

d. Succession Planning Coefficient:

| Personnel Category | Succession Planning Coefficient |
|---|---|
| Personnel included in the management succession planning for 2026 (excluding those already appointed during the year) | 1,5 |
| Other personnel | 1,0 |

e. Contribution Coefficient

| Level of Contribution | Contribution Coefficient |
|---|---|
| Based on the Employee's level of contribution during their service as decided by the Board of Directors | 0 – 2,0 |

For clarification, for Employees participating in the ESOP who hold the position of Deputy Division Director in Group 2, the number of shares to be purchased under the ESOP shall be calculated based on the above formula but shall not be less than 100,000 shares

2.3. Principle for rouding shares: The number of shares shall be rounded down to the nearest hundred to ensure that the total number of shares distributed to all groups does not exceed the total number of shares under the ESOP. Any fractional shares remaining after rounding, if any, shall be re-distributed to the Head of Office of Board of Directors.

No. 01/26/BVBank/NQ-DHDCD

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

*Ho Chi Minh City, April 16, 2026*

# RESOLUTION
# ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026
# VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- *Pursuant to Law on Securities No. 54/2019/QH14 dated November 26, 2019;*
- *Pursuant to Law on Enterprises No. 59/2020/QH14 dated 17/06/2020;*
- *Pursuant to Law on Credit Institutions No. 32/2024/QH15 approved by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024;*
- *Pursuant to the Charter of Viet Capital Commercial Joint Stock Bank;*
- *Pursuant to the Minutes of vote counting, election and minutes of the 2026 Annual General Meeting of Shareholders of Viet Capital Commercial Joint Stock Bank held on April 16, 2026.*

## IT IS RESOLVED

On April 16, 2026, at Origami Ballroom – 3rd Floor – Hotel Nikko Saigon – 235 Nguyen Van Cu Street, Cau Ong Lanh Ward, Ho Chi Minh City, Viet Capital Commercial Joint Stock Bank (BVBank) successfully held its Annual General Meeting of Shareholders 2026 (based on charter capital of **VND 6.408.200.000.000).** The General Meeting discussed and unanimously approved the following:

**Article 1. Approve Report No. 56/26/BVBank/BC-HĐQT dated April 15, 2026 of the Board of Directors on the assessment of the Board's performance, implementation results of the GMS resolutions and business results of Viet Capital Commercial Joint Stock Bank in 2025 with an approval rate of 99,996496%.**

- Approve the Report on personnel participating in the Board of Directors for the 2025–2030 term;
- Approve the Report on organization and implementation of the Board of Directors' duties in 2025;
- Approve the Report on implementation results of the 2025 GMS resolutions;
- Approve the implementation plan of the Board of Directors' duties;

- Approve the Disclosure Report in accordance with Points a, b, d Clause 1 and Points a, c, d Clause 2 Article 49 of the Law on Credit Institutions 2024;
- Approve the Report on implementation results of matters under authority of the GMS delegated to the Board of Directors;
- Approve 2025 business performance results.

**Article 2. Approve Proposal No. 40/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the Business Orientation and 2026 Business Plan of Viet Capital Commercial Joint Stock Bank, with approval rate of 99,99844%**

1. **Approve 2026 business orientation, including**:

- Continue enhance centralized management model; ensure safety ratios and operational prudential indicators are implemented in accordance with regulations; strictly control cost management and improve business efficiency.
- Focus develop credit products in line with BVBank's orientation; ensure product development and customer development are closely associated with improving customer quality and increasing usage of other products and services to enhance business efficiency.
- Continue allocate resources to debt management and recovery; strengthen coordination among business units, divisions and relevant departments; apply flexible recovery solutions to optimize effectiveness for BVBank.
- Continue focus on funding activities with efficiency orientation; ensure balance and appropriate alignment with credit growth and treasury operations in each period; develop diversified policies and products to strengthen mobilization, especially increase CASA (current account savings account) in total funding of BVBank.
- Continue invest in information technology in line with BVBank's resources and orientation; ensure safety in all operations, risk prevention and better support for management and customer development activities.
- Continue strengthen training programs, enhance professional ethics awareness combined with motivation policies to further improve staff professionalism. Treat customer management and service at all stages—from customer service, credit appraisal, post-lending monitoring to credit operations—as customer care and advisory activities, aiming to deliver better customer experience and build a service-oriented corporate culture and professionalism as a competitive advantage of BVBank.
- Branch development: To continue strengthening and expanding the Branch Network in line with BVBank's targeted development scale. In 2026, BVBank will continue to develop an additional ten (10) Branches/Transaction Offices.

2. **Approve 2026 financial plan of BVBank (**):**

*Unit: Billion VND*

| No. | Indicator | 2025 Actual | 2026 plan | Growth rate |
|---|---|---|---|---|
| 1 | Total assets | 133.048 | 155.000 | 16% |
| 2 | Customer deposits (TT1) | 98.107 | 111.686 | 14% |
| 3 | Outstanding credit (*) | 78.240 | 92.552 | 18% |
| 4 | Total profit before tax (PBT) | 522 | 700 | 34% |
| 5 | Non-performing loan ratio (NPL ratio) | 2.13% | < 3% | |

*(*) As approved by the SB of Vietnam.*

*(**) In order to provide flexibility to BOD in the Bank's governance, the General Meeting of Shareholders authorizes BOD to adjust the targets set out in the 2026 business plan in line with actual conditions and in accordance with the directives of the Government, the SB of Vietnam, and BVBank's business operations.*

**Article 3. Approve the Report No.1667/26/BVBank/BC-TC dated March 25, 2026 of the Executive Board on the overall performance in fiscal year 2025, with approval rate of 99,996495%**

*a. Approve the Report on key performance indicators for 2025:*

*Unit: VND billion, times*

| Performance indicators (5-year period) | 2025 | 2024 | 2023 | 2022 | 2021 | 25/21 |
|---|---|---|---|---|---|---|
| Total assets | 133.048 | 103.536 | 87.884 | 79.067 | 76.511 | 1,7 |
| Customer deposits | 98.107 | 74.915 | 67.162 | 59.614 | 55.822 | 1,8 |
| Credit outstanding | 78.240 | 68.142 | 57.768 | 50.859 | 46.389 | 1,7 |
| Profit before tax | 522 | 391 | 72 | 456 | 311 | 1,7 |
| NPL ratio (Circular 11) | 2,13% | 2,69% | 2,77% | 2,41% | 2,11% | |
| Branch development (Number of business unit) | 126 | 126 | 116 | 108 | 88 | 1,4 |

| Indicator | 2025 | 2025 plan | vs plan | vs 2024 |
|---|---|---|---|---|

| | | | | |
|---|---|---|---|---|
| Total operating income | 2,910 | 3,000 | 97% | 17% |
| Total operating expenses | (1,708) | (1,650) | 103% | 16% |
| Profit before provisions | 1,202 | 1,350 | 89% | 20% |
| Provision expenses | (680) | (800) | 85% | 11% |
| Profit before tax | 522 | 550 | 95% | 34% |
| CIR | 58.7% | 55.0% | | |

*b.* *Approve the business performance report for 2025;*

*c.* *Approve the Report on business support activities of Divisions in 2025;*

*d.* *Approve 2026 business plan.*

**Article 4. Approve Report No. 11/26/BVBank/BC-BKS dated March 26, 2026 of the Supervisory Board on the Report on the Performance of Duties in 2025, with an approval rate of 99,99832%;**

**Article 5. Approve Proposal No. 41/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the selection of independent auditor for the 2026 and 2027 financial statements with an approval rate of 99,990855%**

The General Meeting of Shareholders approves the selection of **Ernst & Young Vietnam Co., Ltd.** as the firm to following:

- Audit the 2026 and 2027 financial statements.
- Provide assurance services on the operation of the internal control system in the preparation and presentation of financial statements in accordance with applicable regulations for the fiscal years 2026 and 2027.

**Article 6. Approve Proposal No. 42/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the audited financial statements for 2025, with an approval rate of 99,999641%**

**Article 7. Approve Proposal No. 43/26/BVBank/TT-HĐQT dated March 26, 2026 on the profit distribution for 2025, with an approval rate of 99,999521%**

| No. | Items | Amount | Notes |
|---|---|---|---|
| 1 | Consolidated profit before tax for 2025 | 416.673.307.375 | |
| 2 | Consolidated profit after tax for 2025 | 416.475.231.999 | |
| 3 | **Profit after tax used for appropriation to funds** | **416.475.231.999** | |
| 4 | **Appropriation to funds on a consolidated basis** | **79.328.369.456** | |

| | | | |
|---|---|---|---|
| | **Of which, funds of Viet Capital Commercial Joint Stock Bank:** | | |
| 4.1 | Charter capital supplementary reserve fund (10%) | 41.647.523.200 | (3)x10% |
| 4.2 | Financial reserve fund (10% after appropriation in 4.1) | 37.482.770.880 | [(3)-(4.1)]x10% |
| 5 | **Retained earnings for 2025 after appropriation to funds as prescribed** | 337.344.937.919 | (5)=(1)-(4) |

**Article 8. Approve Proposal No. 44/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Charter capital increase plan for 2026, with an approval rate of 99,999641%**

**Article 9. Approve Proposal No. 45/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the total remuneration, full-time allowances and operating expenses of Members of the Board of Directors and the Supervisory Board in 2026, with an approval rate of 99,99305%**

**a) For members of the Board of Directors:**

- Total remuneration, allowances and bonuses of BOD in 2026: 15 VND billion.
- Operating expenses of the Board of Directors shall be implemented in compliance with BVBank's internal regulations and applicable laws.

**b) For members of the Supervisory Board:**

- Total remuneration, allowances and bonuses of SB in 2026: 6,5 VND billion.
- Operating expenses of the Supervisory Board shall be implemented in compliance with BVBank's internal regulations and applicable laws.

**c) Authorize the BOD to decide the remuneration, bonuses and other benefits for each member of the BOD and SB based on the business performance of BVBank.**

**Article 10. Approve Proposal No. 46/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the approval of the listing of bonds and other securities publicly issued after completion of public offerings of Viet Capital Commercial Joint Stock Bank, with an approval rate of 99,959219%**

**Article 11. Approve Proposal No. 47/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Report on the utilization of proceeds from bond and share issuances, with an approval rate of 99,958018%**

**Article 12. Approve Proposal No. 48/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the transfer of trading of BVB shares from UpCom to listing on the Stock Exchange, with an approval rate of 99,959507%**

**Article 13. Approve Proposal No.49/26/BVBank/ TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the Proposed Remedial Plan in the Event of Early Intervention, with an approval rate of 99,958018%**

**Article 14. Approve Proposal No. 50/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the amendment and supplementation of the BVBank Charter, with an approval rate of 99,956201%**

**Article 15. Approve of the Results of the Election of an Additional Independent Member of the Board of Directors for the term 2025–2030, with details as follows:**

| No. | Full Name | Elected Position | Result |
|---|---|---|---|
| 1 | Mr. Le Minh Huan | Independent Member of BOD | Elected as an Independent Member of BOD |

**Article 16. Responsibilities for implementing the Resolution**

The General Meeting of Shareholders unanimously authorizes the Board of Directors, the Supervisory Board and the Executive Management of BVBank to be responsible for disseminating and implementing the contents approved in this Resolution.

**Article 17. Effect**

This Resolution takes effect from April 16, 2026. The Board of Directors shall be responsible for reporting on the status and results of the implementation of this Resolution at the next Annual General Meeting./.

*Recipients:*

- Shareholders;
- SBV, SSC *(to report)*;
- Members of BOD and SB;
- Archive: BOD Office.

**ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS**

**CHAIRMAN OF THE BOARD OF DIRECTORS**

M.S.D.N: 0301378892 C.T.C.P NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN BẢN VIỆT THÀNH PHỐ HỒ CHÍ MINH

**LE ANH TAI**

BVBank
Ngân hàng Bản Việt

No. 44/26/BVBank/TT-HĐQT

*Ho Chi Minh City, March 26, 2026*

**PROPOSAL**

***(Re: Charter capital increase plan for 2026)***

**To: GENERAL MEETING OF SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK**

- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly on January 18, 2024 and its amendments and supplements;*
- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and its amendments and supplements;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and its amendments and supplements;*
- *Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 on detailing the implementation of a number of articles of the Law on Securities and its amendments and supplements;*
- *Pursuant to the Charter of Viet Capital Commercial Joint Stock Bank.*

At the Extraordinary General Meeting of Shareholders in 2025, the GMS approved the charter capital increase plan for 2026 of BVBank with the following contents:

- Current charter capital: VND 6.408.200.000.000.
- Expected additional charter capital increase in 2026: VND 3.504.100.000.000, of which:

| Resolution | Description | Approved plan under the Resolution | Implementation result |
|---|---|---|---|
| Capital increase plan under Resolution No. 02/25/BVBank/NQ-DHDCDBT (Extraordinary) dated December 26, 2025 (Proposal No. 177/25/BVBank/TT-BOD dated December 17, 2025) | Capital increase via public offering of shares (offering to existing shareholders) at the ratio of 2:1 | Increase of VND 3.204.100.000.000 equivalent to issuance of 320.410.000 shares | Not yet implemented |
| | Capital increase under Employee Stock Ownership Plan (ESOP) | Increase of VND 300.000.000.000 equivalent to issuance of 30.000.000 shares | Not yet implemented |

- Total expected maximum charter capital after increase: VND 9.912.300.000.000.

The Board of Directors respectfully submits to the GMS for approval the continuation of the implementation of the above-mentioned charter capital increase plan for 2026.

Respectfully./.

***Recipients:***

- *GMS;*
- *BOD;*
- *Archive: BOD Office*

**ON BEHALF OF THE BOARD OF DIRECTORS**

**CHAIRMAN**

*(Signed)*

**LE ANH TAI**

No.: 91/26/BVBank/NQ-HĐQT

*Ho Chi Minh City, July 3, 2026*

# RESOLUTION

*Re: Implementation of the 2026 Charter Capital Increase Plan*

## THE BOARD OF DIRECTORS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- *Pursuant to the prevailing Law on Credit Institutions;*
- *Pursuant to the Charter of Viet Capital Commercial Joint Stock Bank;*
- *Considering Submission No. 31/26/BVBank/TTr-VP.HDQT dated June 30, 2026 regarding the implementation of the 2026 Charter Capital Increase Plan;*
- *Pursuant to the Minutes of Vote Counting No. 01/07/26/BBKP dated July 03, 2026 regarding the approval of the Written Ballot of the Board of Directors No. 01/07/26/PLYK-HĐQT dated 03/07/2026;*
- *Based on the actual circumstances,*

## HEREBY RESOLVES

**Artile 1**. To approve the matters relating to the implementation of the 2026 Charter Capital Increase Plan in accordance with Submission No. 31/26/BVBank/TTr-VP.HĐQT dated June 30 of the Office of the Board of Directors.

**Artile 2.** To authorize the Chairman of the Board of Directors and/or the General Director to:

- Decide on the specific timing of each offering/issuance tranche ;
- Decide on and sign documents included in the registration dossier for the public offering/share issuance report dossier, and carry out other necessary procedures for the registration of the public offering/submission of the share issuance report, and report the results of each offering/issuance tranche to the State Securities Commission of Vietnam;
- Sign contracts and agreements, issue notices and other documents relating to each offering/issuance tranche;
- Carry out procedures relating to the restricted account for receiving share subscription proceeds for each offering/issuance tranche;
- Determine the record date for finalizing the list of shareholders and carry out the procedures for finalizing the list of shareholders for the purpose of conducting the public offering of shares to existing shareholders;
- Carry out the procedures for the distribution of shares offered to existing shareholders/the issuance of shares to employees; and record the actual number of shares issued upon completion of the offering procedures;

- Carry out procedures for amending and supplementing the Banking License, the Enterprise Registration Certificate and the Charter Viet Capital Commercial Bank to reflect the new charter capital upon completion of the above two offering/issuance tranches;
- Carry out the registration of additional deposited shares with the Vietnam Securities Depository and Clearing Corporation (VSDC) and the registration of the listing of the additional shares on the Ho Chi Minh Stock Exchange (HOSE) in respect of the total number of shares actually issued;
- Decide on the utilization of the proceeds from the above two offering/issuance tranches;
- Perform other authorized matters as specifically set out in the Charter Capital Increase Plan; and Decide on such other matters and perform such other tasks as deemed necessary by the Chairman of the Board of Directors or the General Director for the completion of the Charter Capital Increase Plan.

**Article 3.** This Resolution shall take effect from the date of its signing. The Members of the Board of Management and all relevant departments, units and individuals shall be responsible for the implementation of this Resolution./.

**Recipients:**
- BOD, BS (for information));
- As stated in Article 3 (for implementation);
- Archived at the Office of BOD.

**ON BEHALF OF THE BOARD OF DIRECTORS**

**CHAIRMAN OF BOD**

*(signed and sealed)*

**LE ANH TAI**

BVBank
Ngân hàng Bản Việt

No.: 98/26/BVBank/NQ-HDQT

*Ho Chi Minh City, August 03,2026*

# RESOLUTION

*Regarding the approval of the registration dossier for the 2026 public offering of additional shares to Existing Shareholders*

## BOARD OF DIRECTORS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- *Pursuant to the applicable Law on Credit Institutions;*
- *Pursuant to Law on Securities No. 54/2019/QH14 date November 26, 2019 and the documents amending and supplementing the same;*
- *Pursuant to Decree No. 155/2020/ND-CP date December 31, 2020 of the Goverment elaboration of some articles of the Law on Securities and the documents amending and supplementing;*
- *Pursuant to Circular No. 118/2020/TT-BTC date December 31, 2020 of Ministry of Finance on providing guidance on offering and issuance of securities, tender offer, share repurchase, registration and delisting of public companies;*
- *Pursuant to Charter of Viet Capital Commercial Joint Stock Bank;*
- *Pursuant to Resolution of General Meeting of Shareholders No. 02/25/BVBank/NQ-DHDCDBT date December 26, 2025;*
- *Pursuant to Resolution of 2026 Annual General Meeting of Shareholders No. 01/26/BVBank/NQ-DHDCD date April 16, 2026;*
- *Pursuant to Resolution of Board of Directors No. 91/26/BVBank/NQ-HDQT date July 03, 2026 regarding implementation of the 2026 Charter Capital Increase Plan;*
- *Considering Submission No. 33/26/BVBank/TTr-VP.HĐQT date August 03, 2026 on the approval of the registration dossier for the 2026 public offering of additional shares to existing shareholders;*
- *Pursuant to the Voting Counting Minutes No. 01/08/26/BBKP date August 03, 2026 regarding the approval of the Ballot for Solicting Written Opinions No. 01/08/26/PLYK-HDQT date August 03, 2026.*

## HEREBY RESOLVES

**Article 1.** Approve the registration dossier for the 2026 public offering of additional shares to existing shareholders has been approved by the General Meeting of the Bank under Resolution No. 02/25/BVBank/NQ-DHDCDBT date December 26, 2025 and Resolution No. 01/26/BVBank/NQ-DHDCD date April 16, 2026, including the following documents:

- Application for Registration of the Public Offering of Additional Shares;
- Resolution of General Meeting No. 02/25/BVBank/NQ-DHDCDBT date December 26, 2025 attached to Submission No. 177/25/BVBank/TT-HĐQT date December 17, 2025 regarding the 2026 Charter Capital Increase Plan;
- Resolution of the 2026 Annual General Meeting of Shareholders No. 01/26/BVBank/NQ-DHDCD date April 16, 2026 of BVBank attached to Submission

No. 44/26/BVBank/TT-HDQT date March 26, 2026 regarding the 2026 Charter Capital Increase Plan;

- Prospectus for the Public Offering of Additional Shares;
- Charter of Viet Capital Commercial Joint Stock Bank;
- Enterprise Registration Certificate;
- The Licensing of Establishment and Operation of the Bank;
- Audited Separate and Consolidated Financial Statements for 2024 and 2025; Separate and Consolidated Financial Statements for the First Six Months of 2026 of the Bank;
- Service Agreement No. 06/2026/HD-IBHN.VIETCAP date July 29, 2026 between BVBank and Vietcap Securities Joint Stock Company;
- Resolution of Board of Directors No. 91/26/BVBank/NQ-HDQT date July 03, 2026 regarding implementation of the 2026 Charter Capital Increase Plan;
- Commitment Letter No. 97/26/BVBank/CV-HDQT date August 03, 2026 of Board of Directors on the Listing of Additional Shares;
- Commitment Letter No. 4637/26/BVBank/CV-TGD date August 03, 2026 regarding the Public Offering of Shares under the Offering;
- Confirmation Letter Issued by the Bank regarding the escrow account for receiving subscription proceeds from the public offering of shares, together with the Bank's Authorization Documents for the signatory of the Confirmation Letter;
- Audited Report on the Utilization of Proceeds from the Most Recent Public Offering of Bonds and Shares;
- Official Letter No. 6009/NHNN-QLGS date July 08, 2026 of State Bank of Vietnam regarding the Approval for BVBank's Charter Capital Increase;
- Other Relevant Documents.

**Article 2.** Authorize the Chairman of the Board of Directors and/or the General Director to:

- Decide on and clarify the contents of the registration dossier for the public offering in accordance with the offering plan approved by the General Meeting of Shareholders and the Board of Directors;
- Decide on the documents required to be submitted to the competent authorities in connection with the registration dossier for the public offering;
- Execute all necessary documents in accordance with applicable regulations;
- Decide on all other matters and procedures necessary for the implementation of the offering plan in accordance with applicable laws; and

- Perform all other necessary tasks to complete the public offering/issuance.

**Article 3.** This Decision shall take effect from the date of signing.

**Article 4**. Members of the Board of Directors, the Board of Management,Board of Executive Management, Executive Management, relevant units and individuals of Viet Capital Commercial Joint Stock Bank shall be responsible for the implementation of this Decision.

***Recipients:***
- BOD, SB *(for information);*
- As specified in Article 4 *(for implementation);*
- Archived at the Office of BOD.

**ON BEHALF OF THE BOARD OF DIRECTORS**
**CHAIRMAN**

*(Signed and sealed)*

**LE ANH TAI**

78892-C.T.C.P
HÀNG
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