
Hà Nội, the 29th April 2021

**RESOLUTION
OF THE GENERAL MEETING OF SHAREHOLDERS**

**GENERAL MEETING OF SHAREHOLDERS OF AN BINH COMMERCIAL
BANK**

Pursuant to the Law on Credit Institutions dated June 16, 2010, as amended and supplemented on November 20, 2017;

Pursuant to the Law on Securities dated November 26, 2019;

Pursuant to the Law on Enterprises dated June 17, 2020;

Pursuant to the Charter of An Binh Joint Stock Commercial Bank dated April 29, 2021;

Pursuant to the Minutes of the Annual Meeting of the General Meeting of Shareholders of An Binh Joint Stock Commercial Bank dated April 29, 2021,

RESOLUTION

Article 1. The contents approved by the General Meeting of Shareholders

The General Meeting of Shareholders of An Binh Commercial Joint Stock Bank (ABBANK) approved the following contents at the annual meeting on April 29, 2021:

1. Approve the report on business results in 2020 and the audited financial statement of 2020 of ABBANK (attached document).

The General Meeting of Shareholders recognized the efforts of the Board of Directors, the Supervisory Board, the Board of Management and the collective of officers and employees of the whole system who completed the profit target set by the General Meeting of Shareholders with the pre-tax profit of 1,368 billion VND, reaching 111% compared to 2019's.

2. Approve the business plan of 2021 (attached document), in which the pre-tax profit target is 1,973 billion VND, equal to 144.23% compared to the 2020 performance.

The General Meeting of Shareholders wishes and believes that ABBANK will continue to innovate, be more dynamic and efficient in the direction of

sustainable development, and fulfill the targets set for 2021, the first year of implementing the strategic medium-term plan 2021 - 2025.

3. Approve the audited ABBANK's 2020 financial statements; the report on the Board of Directors' activities in 2020 and orientation for 2021 (attached document). The General Meeting of Shareholders authorizes the Board of Directors to:

a) Decide to supplement business lines in accordance with the Bank's business strategy and attached to the business plan approved by the General Meeting of Shareholders; carry out supplemental business procedures, records for business line updating in accordance with law;

b) Review, adjust the business plan in accordance with the actual situation and the direction of the state management agency;

c) Decide to submit documents for listing ABBANK shares (Stock code: ABB).

The Board of Directors is responsible for reporting the results of implementation of the above authorized content to the nearest General Meeting of Shareholders.

4. Approve the report of the Board of Directors on the remuneration of members of the Board of Directors and Supervisory Board in 2020 and proposal for the year 2021 (attached document).

5. Approve the Proposal of the Board of Directors on funds provision and profit distribution of 2020. In which, deducting from profit after tax of 2020 into the reserve fund of charter capital 5%; financial reserve fund 10%, bonus and welfare fund 3%. The remaining profit after tax is a source to issue shares from equity (bonus shares) to increase charter capital (attachment document).

6. Approve the report of the Supervisory Board on financial appraisal in 2020 and operation of the Supervisory Board, Internal Audit (attached document).

7. Approve the list of prestigious international independent auditing organizations (Big4) including: KPMG Company Limited (KPMG), Deloitte Vietnam Company Limited (DELOITTE), Ernst & Young Vietnam Company Limited (E&Y), PWC (VIETNAM) Company Limited - PWC. Authorize the Board of Directors to select one of the independent auditing organizations in the above list approved by the General Meeting of Shareholders to audit the financial statements of ABBANK for the year ended 31 Dec 2021.

8. Approve the increase in ABBANK's charter capital to be implemented in 2021, specifically as follows: type of shares offered for sale is common shares;

total maximum offering value (calculated according to the par value of share) to existing shareholders is 1,142,622,710,000 VND with the minimum offering price of 10,000 VND / share; the maximum total offering value (calculated according to the par value of share) to employees under the employee's selection program (ESOP) is VND114,262,270,000 with the minimum offering price of VND11,500 / share; the total value of shares issued from equity to shareholders (bonus shares) is maximum VND2,439,499,480,000.

The General Meeting of Shareholders assigns / authorizes the Board of Directors:

- a) To approve and revise the specific capital raising plan, including the plan of offering to existing shareholder, the offering plan for employees under the Employee Selection Program (ESOP) and the ESOP Regulation, the plan of shares issuance from equity source with the condition that the type of shares to be offered, total maximum offering value and minimum offering price for each subject which had been approved by the General Meeting of Shareholders.
- b) To carry out the procedures for reporting, applying for approval, registering for offering and selling with competent authorities and disclosing information in accordance with the law;
- c) To organize and direct the offering and shares issuance after obtaining the State Bank's approval and completing the issuance registration procedures with the State Securities Commission;
- d) Report on the result of the offering, issuance, information disclosure and registration of ABBANK's charter capital corresponding to the actual additional capital increased after the offering or issue to competent state agencies;
- e) To update and amend the Charter of ABBANK with contents related to charter capital, number of shares based on the reported offering and issuance results and certified / approved by the competent management agency;
- f) To conduct securities registration and additional transaction registration for the additional shares offered for sale or issued.
- g) Decide all other jobs and related arising issues to carry out the offering, issuance to increase charter capital.
- h) The Board of Directors has the right to consider, decide and adjust the offering and issuance schedule; combining the capital raising roadmap with

the roadmap for ABBANK stock listing in order to bring the best efficiency and benefits to ABBANK.

9. Approve and issue the (new) Charter of ABBANK (attached document) to replace the previous Charter and amendments and supplements, including the approval of the abbreviation in English as ABBANK as prescribed in the Charter to meet the State Bank's requirements in the procedures for supplementing the English abbreviation in the License for establishment and operation of Bank.

10. To approve the internal regulation on corporate governance of An Binh Commercial Joint Stock Bank, the Regulation on the operation of the Board of Directors and the Regulation on the operation of the Supervisory Board.

Assign the Board of Directors to issue the internal regulation on corporate governance and the regulation on the operation of the Board of Directors; assign the Supervisory Board to issue the regulation on the operation of the Supervisory Board. The Board of Directors and the Supervisory Board have the right to amend and supplement the above Regulations when necessary to suit the provisions of law, the actual situation and not contrary to the provisions of the Charter of ABBANK.

Article 2. Effectiveness

This Resolution takes effect from April 29, 2021.

Article 3. Responsibility for implementation

ABBANK's Board of Directors, Supervisory Board and General Director shall, based on their functions, duties and powers, be responsible for directing and organizing the implementation of this Resolution./.

Recipients:

- BOD, SB, CEO;
- SBV, SSC;
- BOD Office, Records.

**On behalf of the General Meeting of Shareholders
CHAIRMAN OF BOARD OF DIRECTORS
CHAIR PERSON OF MEETING**

(Signed)

Đào Mạnh Kháng