VIETNAM PUBLIC JOINT STOCK COMMERCIAL BANK	**SOCIALIST REPUBLIC OF VIETNAM**
No.: 11867/NQ-DHDCD	**Independence - Freedom - Happiness**

Hanoi, 27 June 2026

RESOLUTION

OF THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

THE GENERAL MEETING OF SHAREHOLDERS

PUBLIC JOINT STOCK COMMERCIAL BANK OF VIETNAM

Pursuant to Law on Enterprises No. 59/2020/QH14 adopted by the National Assembly of the Socialist Republic of Vietnam on 17 June 2020, as amended and supplemented by Law No. 03/2022/QH15 adopted by the National Assembly of the Socialist Republic of Vietnam on 11 January 2022 and Law No. 76/2025/QH15 adopted by the National Assembly of the Socialist Republic of Vietnam on 17 June 2025;

Pursuant to Law on Securities No. 54/2019/QH14 adopted by the National Assembly of the Socialist Republic of Vietnam on 26 November 2019, as amended and supplemented by Law No. 56/2024/QH15 adopted by the National Assembly of the Socialist Republic of Vietnam on 29 November 2024 and Law No. 142/2025/QH15 adopted by the National Assembly of the Socialist Republic of Vietnam on 11 December 2025;

Pursuant to Law on Credit Institutions No. 32/2024/QH15 adopted by the National Assembly of the Socialist Republic of Vietnam on 18 January 2024, as amended and supplemented by Law No. 96/2025/QH15 adopted by the National Assembly of the Socialist Republic of Vietnam on 27 June 2025;

Pursuant to License No. 279/GP-NHNN dated 16 September 2013 issued by the Governor of the State Bank of Vietnam on the establishment and operation of Vietnam Public Joint Stock Commercial Bank (PVcomBank), and the amended and supplemented licenses;

Pursuant to Enterprise Registration Certificate No. 0101057919 initially issued to PVcomBank by the Hanoi Department of Planning and Investment on 1 October 2013, with the first amendment registration dated 13 October 2014;

Pursuant to the Charter on organization and operation of Vietnam Public Joint Stock Commercial Bank;

Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders No. 11866 /BB-DHDCD dated 27 June 2026 of Vietnam Public Joint Stock Commercial Bank;

RESOLVES:

Article 1.

The General Meeting of Shareholders of Vietnam Public Joint Stock Commercial Bank (PVcomBank General Meeting of Shareholders) unanimously approves the following matters:

1. Approving Report No. 11802/BC-DHDCD2026 dated 26 June 2026 on the Board of Directors' performance in 2025 and operational directions for 2026.
2. Approving Report No. 11803/BC-DHDCD2026 dated 26 June 2026 on the 2025 business performance and the 2026 business plan, with the key indicators as follows:

2.1. Approving the 2025 business performance

Parent Bank business results:

No.	Indicator	2025 Plan	2025 Actual
1	Charter capital (VND billion)	9,000	9,000
2	Revenue (VND billion)	19,501	29,525
3	Profit before tax (VND billion)	80	1,400

Consolidated business results:

No.	Indicator	2025 Plan	2025 Actual
1	Revenue (VND billion)	19,949	30,693
2	Profit before tax (VND billion)	111	1,704

2.2. Approving PVcomBank's 2026 business plan with the following key indicators:

Parent Bank business plan:

No.	Indicator	2026 Plan
1	Revenue (VND billion)	21,073.5
2	Profit before tax (VND billion)	80

Consolidated business plan:

No.	Indicator	2026 Plan
1	Revenue (VND billion)	21,702
2	Profit before tax (VND billion)	114.3

3. Approving Report No. 11804/BC-DHDCD2026 dated 26 June 2026 on the Supervisory Board's activities in 2025 and activity plan for 2026;
4. Approving PVcomBank's audited 2025 financial statements audited by AASC Auditing Company Limited in accordance with Proposal No. 11806/TTr-DHDCD2026 on approval of the audited 2025 financial statements of Vietnam Public Joint Stock Commercial Bank;
5. Approving Proposal No. 11807/TTr-DHDCD2026 dated 26 June 2026 on selection of PVcomBank's independent auditor for 2027;
6. Approving the 2025 profit allocation plan in accordance with Proposal No. 11808/TTr-DHDCD2026 dated 26 June 2026, specifically as follows:

No.	Item	Amount (VND million)
1	Profit after tax in 2025 (separate)	1,135,507
2	Profit available for distribution	1,135,507
3	Appropriation to the Charter Capital Supplementary Reserve Fund (10%) [(2) x 10%]	113,551
4	Profit available for distribution after appropriation to the Charter Capital Supplementary Reserve Fund [(2) - (3)]	1,021,956
5	Appropriation to the Financial Reserve Fund (10%) [(4) x 10%]	102,196

No.	Item	Amount (VND million)
6	Remaining profit after appropriation to funds [(4) - (5)]	919,760

7. Approving Proposal No. 11809/TTr-DHDCD2026 dated 26 June 2026 on the use of the Board of Directors and Supervisory Board remuneration and bonus fund in 2025 and the remuneration and bonus fund plan for 2026 of PVcomBank.
8. Approving Proposal No. 11810/TTr-DHDCD2026 dated 26 June 2026 on the remedial plan in the event of early intervention.
9. Approving Proposal No. 11812/TTr-DHDCD2026 dated 26 June 2026 on the report on the implementation results of matters authorized to the Board of Directors and the proposed authorization for the Board of Directors to perform certain tasks between two General Meeting of Shareholders sessions.

Article 2. Implementation provisions:

This Resolution has been unanimously approved at the 2026 Annual General Meeting of Shareholders and shall take effect from the date of its approval.

Members of the Board of Directors, Supervisory Board and Executive Management shall be responsible for implementing this Resolution and organizing its implementation in compliance with applicable laws and the Charter on organization and operation of PVcomBank.

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

Nguyen Dinh Lam

<u>Recipients:</u>
• PVcomBank shareholders;
• State Bank of Vietnam, State Securities Commission (for reporting);
• Board of Directors, Executive Management (for implementation);
• Supervisory Board (for supervision);
• Archives: Administrative Office; Office of the Board of Directors.