



Business Register Certificate No. 0101057919

VIETNAM PUBLIC JOINT STOCK COMMERCIAL BANK

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Hanoi June 27th, 2026

Draft Resolution

TO THE ANNUAL GENERAL SHAREHOLDERS' MEETING 2026

GENERAL MEETING OF SHAREHOLDERS VIETNAM PUBLIC COMMERCIAL BANK

Based on the Enterprise Law No. 59/2020/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam at its 9th session on June 17, 2020;

Based on the Law on Credit Institutions No. 32/2024/QH15, passed by the 15th National Assembly of the Socialist Republic of Vietnam at its 5th extraordinary session on January 18, 2024;

Based on License No. 279/GP-NHNN dated September 16, 2013, issued by the Governor of the State Bank of Vietnam, granting permission for the establishment and operation of Vietnam Public Commercial Joint Stock Bank (PVcomBank);

Based on Business Registration Certificate No. 0101057919 issued by the Hanoi Department of Planning and Investment to PVcomBank on October 1, 2013, with the first amendment registered on October 13, 2014;

Based on the Charter of Organization and Operation of Vietnam Public Commercial Bank;

Based on the Minutes of the Annual General Meeting of Shareholders No./BB-DHDCD2026 dated June 27, 2026 of Vietnam Public Commercial Bank.

RESOLUTION:

Article 1. The General Meeting of Shareholders of Vietnam Public Commercial Bank unanimously agreed on the following contents:

1. Report on the Board of Directors' performance in 2025 and operational direction for 2026.
2. Approve the 2025 Business Performance Report with the following key indicators:

No	Indicators	Plan for 2025	Implementation in 2026
1	Charter capital (billion VND)		
2	Revenue (billion VND)		
3	Profit before tax (billion VND)		

3. Approve PVcomBank's 2026 business plan with the following key targets:

No	Indicators	Plan for 2025	Implementation in 2026
1	Charter capital (billion VND)		
2	Revenue (billion VND)		
3	Profit before tax (billion VND)		

4. Report on activities in 2025 and plan for activities in 2026 of the Supervisory Board

5. Through the audited financial statements of PVcomBank for the year 2025;

6. Approve the proposal for selecting an independent auditing firm;

7. Approve the profit allocation plan for 2025:

No	Target	Amount (million VND)
1	Profits for funds and dividend payment (a)	
2	Reserve fund for supplementing charter capital (10% * a)	
3	Financial reserve fund (10% * a)	
4	Remaining profits for funds (Professional development investment fund; Rewards, Welfare; Executive Board bonus fund) according to regulations	

8. Review the utilization of the Board of Directors' and Supervisory Board's remuneration and bonus fund in 2025 and the plan for the Board of Directors' and Supervisory Board's remuneration and bonus fund in 2026;

9. Approval of the Proposal to Increase PVcomBank's Charter Capital.

10. Through reporting on the results of the delegated tasks and submitting a request for authorization to the Board of Directors to carry out certain tasks between the two General Meetings of Shareholders;

Article 2. Assign the Board of Directors of PVcomBank to organize the implementation and report the implementation results at the next General Meeting of Shareholders.

Article 3. Implementation provisions:

This resolution was unanimously approved in full by the General Meeting of Shareholders and takes effect from June 27th, 2026.

The members of the Board of Directors, Supervisory Board, and Executive Board are responsible for implementing this Resolution and organizing its implementation in accordance with the provisions of law and the Charter of PVcomBank's operations.

Recipients:

- PVcomBank shareholders;
- State Bank (for reporting);
- Board of Directors, General Director and members of the Executive Board (for reporting);
- Supervisory Board (for reporting);
- File; Office.

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

CHAIRMAN OF THE BOARD OF DIRECTORS

Nguyen Dinh Lam