

Hanoi, April 22, 2021

Number: 01/NQ-ĐHĐCD

**RESOLUTION OF THE GENERAL MEETING OF
SHAREHOLDERS
(29th Annual Meeting)**

**GENERAL MEETING OF SHAREHOLDERS
SAI GON - HANOI COMMERCIAL JS BANK**

- *Pursuant to the Enterprise Law No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 and guiding, amended and supplemented documents;*
- *Pursuant to the Law on Credit Institutions No. 47/2010/QH12 dated June 16, 2010 of the 12th National Assembly and the Law amending and supplementing the Law on Credit Institutions No. 17/2017/QH14 of the XIV National Assembly;*
- *Pursuant to the operating charter of Saigon - Hanoi Commercial Joint Stock Bank issued under Decision No. 140/QĐ-HĐQT dated June 22, 2020 of the Board of Directors;*
- *Pursuant to the Minutes of the 29th Annual General Meeting of Shareholders, 2021, No. 01/BB-ĐHĐCD dated April 22, 2021,*

DECIDES:

Article 1: Approve the report on operation results in 2020 and operation orientation for 2021 of the Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank with 1,129,656,697 votes in favor, equal to 99.99% of the total number of voting shares of the shareholders attending the General Meeting at the time the Meeting voted on this content.

(0 votes of disapproval, equivalent to 0% of the total number of voting shares of the shareholders attending the meeting; 16,361 votes of no opinion, equivalent to 0.00% of the total number of voting shares of the shareholders attending the Meeting).

Article 2: Approve the report on business results in 2020 and business plan for 2021 of Saigon - Hanoi Commercial Joint Stock Bank with 1,129,598,879 votes in favor, equal to 99.99% of the total voting shares of the shareholders attending the General Meeting at the time the Meeting voted on this content.

(58,459 votes of disapproval, equivalent to 0.01% of the total number of voting shares of the shareholders attending the meeting; 15,720 votes of no opinion,

equivalent to 0.00% of the total number of voting shares of the shareholders attending the meeting).

Article 3: Approve the Report on performance of assigned tasks and powers, results of appraisal of the financial statements in 2020 and the direction and plan for 2021 of the Supervisory Board of Saigon - Hanoi Commercial Joint Stock Bank with 1,129,588,238 votes in favor, equivalent to 99.99% of the total number of voting shares of the shareholders attending the General Meeting at the time the Meeting voted on this content.

(68,459 votes of disapproval, equivalent to 0.01% of the total number of voting shares of the shareholders attending the meeting; 16,361 votes of no opinion, equivalent to 0.00% of the total number of voting shares of shareholders attending the meeting).

Article 4: Approve the 2020 profit distribution plan and set aside funds according to the content of Proposal No. 01/TTr-HĐQT of the Board of Directors with 1,129,598,238 votes in favor, equivalent to 99.99% of the total number of voting shares of the shareholders attending the General Meeting at the time the Meeting voted on this content.

(58,459 votes of disapproval, equivalent to 0.01% of the total number of voting shares of the shareholders attending the meeting; 16,361 votes of no opinion, equivalent to 0.00% of the total number of voting shares of shareholders attending the meeting).

Article 5: Approve the Plan for charter capital increase in 2021 according to the content of Proposal No. 02/TTr-HĐQT of the Board of Directors and the plan to increase capital attached with 1,129,555,530 votes in favor, equivalent to 99.99% of the total number of voting shares the shareholders attending the General Meeting at the time the Meeting voted on this content.

(58,459 votes of disapproval, equivalent to 0.01% of the total number of voting shares of the shareholders attending the meeting; 59,069 votes of no opinion, equivalent to 0.00% of the total number of voting shares of shareholders attending the meeting).

Article 6: Approve the Amendment to the Charter and some internal documents of Saigon - Hanoi Commercial Joint Stock Bank according to the content of Proposal No. 03/TTr-HĐQT of the Board of Directors with 1,129,404,952 votes in favor, equivalent to 99.98% of the total number of voting shares of the shareholders attending the General Meeting at the time the Meeting voted on this content.

(0 votes of disapproval, equivalent to 0.00% of the total number of voting shares of the shareholders attending the meeting; 268,106 votes of no opinion, equivalent to 0.02% of the total number of voting shares of shareholders attending the meeting).

Article 7: Approve the Adjustment of Operation Term at the Establishment and Operation License of Saigon - Hanoi Commercial Joint Stock Bank according to the content of Proposal No. 04/TTr-HĐQT of the Board of Directors with 1,129,636,697 votes in favor, equivalent to 100% of the total number of

voting shares of the shareholders attending the General Meeting at the time the Meeting voted on this content.

(0 votes of disapproval, equivalent to 0.00% of the total number of voting shares of the shareholders attending the meeting; 36,361 votes of no opinion, equivalent to 0.00% of the total number of voting shares of shareholders attending the meeting).

Article 8: Approve the Ownership rate of foreign strategic investors in Saigon - Hanoi Commercial Joint Stock Bank according to the content of Proposal No. 05/TTr-HĐQT of the Board of Directors with 1,129,400,685 votes in favor, equivalent to 99.98% of the total number of voting shares of the shareholders attending the General Meeting at the time the Meeting voted on this content.

(0 votes of disapproval, equivalent to 0.00% of the total number of voting shares of the shareholders attending the meeting; 272,373 votes of no opinion, equivalent to 0.02% of the total number of voting shares of shareholders attending the meeting).

Article 9: Approve the offering and listing of bonds on the international market according to the content of Proposal No. 06/TTr-HĐQT of the Board of Directors with 1,129,650,079 votes in favor, equivalent to 100% of the total number of voting shares of the shareholders attending the General Meeting at the time the Meeting voted on this content.

(0 votes for disapproval, equivalent to 0.00% of the total number of voting shares of the shareholders attending the meeting; 22,979 votes of no opinion, equivalent to 0.00% of the total number of voting shares of shareholders attending the meeting).

Article 10: Approve the transformation of operation model of Saigon - Hanoi One Member Bank Limited Laos and Saigon - Hanoi One Member Bank Limited Cambodia according to the content of Proposal No. 07/TTr-HĐQT of the Board of Directors with 1,129,609,920 votes in favor, equivalent to 99.99% of the total number of voting shares of shareholders attending the General Meeting at the time the Meeting voted on this content.

(0 votes for disapproval, equivalent to 0.00% of the total number of voting shares of the shareholders attending the meeting; 63,138 votes of no opinion, equivalent to 0.01% of the total number of voting shares of shareholders attending the meeting).

Article 11: Approve the capital increase from the issuance of additional shares for foreign investors and foreign strategic investors according to the content of Proposal No. 08/TTr-HĐQT of the Board of Directors with 1,129,596,599 votes in favor, equivalent to 99.99% of the total number of voting shares of the shareholders attending the General Meeting at the time the Meeting voted on this content.

(0 votes of disapproval, equivalent to 0.00% of the total number of voting shares of the shareholders attending the meeting; 76,459 votes of no opinion, equivalent to 0.01% of the total number of voting shares of shareholders attending the meeting).

Article 12: Approve the selection of an independent auditor of SHB's 2021 financial statements according to the content of Proposal No. 01/TTr-BKS of the Supervisory Board with 1,129,659,048 votes, equivalent to 100% of the total number of voting shares of the shareholders attending the General Meeting at the time the Meeting voted on this content.

(641 votes of disapproval, equivalent to 0.00% of total voting shares of shareholders attending the meeting; 13,369 votes of no opinion, equivalent to 0.00% of total voting shares of shareholders attending the meeting).

Article 13: Assign and authorize the Board of Directors, Chairman of the Board of Directors and General Director of SHB to be responsible for implementing the resolutions of the General Meeting of Shareholders of SHB in 2021 mentioned above. The resolutions of the General Meeting of Shareholders at the previous meetings which have not been completed, will continue to be implemented and the results are to be reported at the nearest General Meeting of Shareholders.

Article 14: This Resolution takes effect from April 22, 2021. The Board of Directors, Supervisory Board, General Director and all shareholders of Saigon - Hanoi Commercial Joint Stock Bank are responsible for the implementation of this Resolution.

Article 15: The Board of Directors is responsible for announcing the Resolution of the Annual General Meeting of Shareholders in 2021 and posting it on the website of Saigon - Hanoi Commercial Joint Stock Bank (www.shb.com.vn) in accordance with the law on information disclosure.

Recipients:

- As Article 15 (to implement);
- The State Bank of Vietnam (to report);
- State Securities Commission (for report);
- Hanoi Stock Exchange (for information disclosure)
- Archived.

**PP. GENERAL MEETING OF
SHAREHOLDERS
CHAIRMAN OF THE BOARD**

Do Quang Hien