

No.: 01/2025/NQ-DHDCD

DRAFT

**RESOLUTION OF THE 33rd ANNUAL GENERAL MEETING OF
SHAREHOLDERS IN 2025**

SAIGON – HANOI COMMERCIAL JOINT STOCK BANK

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and guiding documents;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and guiding documents;
- Pursuant to the current Charter of Saigon - Hanoi Commercial Joint Stock Bank;
- Pursuant to the Minutes No. 01/BB-DHDCD of the 33rd Annual General Meeting of Shareholders in 2025 dated April 22, 2025,

RESOLVES THAT:

Article 1: Approve the report on business performance in 2024 and business orientation in 2025 of the Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank No. 01/2025/BC-HDQT-DHDCD dated March, 2025 with votes in favor, equal to% of the total valid voting shares of the shareholders attending the General Meeting at the point of time the General meeting conducts voting on this issue.

(..... votes of disapproval, equivalent to % of the total number of voting shares of the shareholders attending the meeting; votes of no opinion, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting).

Article 2: Approve the Report on business performance in 2024 and business plan in 2025 of the Board of Management of Saigon - Hanoi Commercial Joint Stock Bank No. 02/2025/BC-BDH -DHDCD dated March, 2025 with votes in favor, equal to % of the total valid voting shares of the shareholders attending the General Meeting at the point of time the General meeting conducts voting on this issue.

(..... votes of disapproval, equivalent to % of the total number of voting shares of the shareholders attending the meeting; votes of no opinion, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting).

Article 3: Approve the Report on performance in 2024 and operation orientation in 2025 of the Board of Supervisors of Saigon - Hanoi Commercial Joint Stock Bank No. 03/2025/BC-BKS-DHDCD dated March....., 2025 with votes in favor, equal to % of the total valid voting shares of the shareholders attending

the General Meeting at the point of time the General meeting conducts voting on this issue.

(..... votes of disapproval, equivalent to % of the total number of voting shares of the shareholders attending the meeting; votes of no opinion, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting).

Article 4: Approve the 2024 profit allocation plan according to the content of Proposal No. 01/2025/TTr-HDQT dated March....., 2025 of the Board of Directors with votes in favor, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting at the point of time the General meeting conducts voting on this issue.

(..... votes of disapproval, equivalent to % of the total number of voting shares of the shareholders attending the meeting; votes of no opinion, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting).

Article 5: Approve the Plan for charter capital increase by issuing shares to pay 2024 dividend to existing shareholders according to the content of Proposal No. 02/2025/TTr-HDQT dated March....., 2025 of the Board of Directors and the attached plan to increase capital with votes in favor, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting at the point of time the General meeting conducts voting on this issue.

(..... votes of disapproval, equivalent to % of the total number of voting shares of the shareholders attending the meeting; votes of no opinion, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting).

Article 6: Approve the listing of SHB's bonds to the public according to the content of Proposal No. 03/2025/TTr-HDQT dated March....., 2025 of the Board of Directors with votes in favor, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting at the point of time the General meeting conducts voting on this issue.

(..... votes of disapproval, equivalent to % of the total number of voting shares of the shareholders attending the meeting; votes of no opinion, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting).

Article 7: Approve the contingency plan in the event of early intervention of SHB according to the content of Proposal No. 04/2025/TTr-HDQT dated March....., 2025 of the Board of Directors with votes in favor, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting at the point of time the General meeting conducts voting on this issue.

(..... votes of disapproval, equivalent to % of the total number of voting shares of the shareholders attending the meeting; votes of no opinion, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting).

Article 8: Approve the selection of an independent auditor to conduct the audit on SHB's 2025 financial statements according to the content of Proposal No. 05/2025/TTr-HDQT dated March....., 2025 of the Board of Directors with votes in favor, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting at the point of time the General meeting conducts voting on this issue.

(..... votes of disapproval, equivalent to % of the total number of voting shares of the shareholders attending the meeting; votes of no opinion, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting).

Article 9: Approve the election of additional independent member of the BOD of SHB for the term 2022 – 2027 according to the content of Proposal No. 06/2025/TTr-HDQT dated April....., 2025 of the Board of Directors with votes in favor, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting at the point of time the General meeting conducts voting on this issue.

(..... votes for disapproval, equivalent to % of the total number of voting shares of the shareholders attending the meeting; votes of no opinion, equivalent to % of the total valid voting shares of the shareholders attending the General Meeting).

Article 10: Assign the Board of Directors, Chairman of the Board of Directors and Chief Executive Officer of SHB to be responsible for implementing the resolutions of the 33rd General Meeting of Shareholders of SHB in 2025 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 11: This Resolution takes effect from April 22, 2025. The Board of Directors, Board of Supervisors, Chief Executive Officer and all shareholders of Saigon - Hanoi Commercial Joint Stock Bank are responsible for the implementation of this Resolution.

Article 12: The Board of Directors is responsible for disclosing the Resolution of the 33rd Annual General Meeting of Shareholders in 2025 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 11 (to implement);
- The SBV (to report);
- SSC (to report);
- HCMC Stock Exchange (for information disclosure)
- Filed at Admin, AMG of SHB documents.

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

**Do Quang Hien
(signed and sealed)**