

Code **STB**
Company name Sai Gon Thuong Tin Commercial Joint Stock Bank
Date 04/25/2023
Subject Resolution on the AGM 2022

Content:

On April 25, 2023, Sai Gon Thuong Tin Commercial Joint Stock Bank announces the resolution of annual general meeting for the fiscal year 2022 to approve the following contents:

1. The AGM approved the business result in 2022:
 - Total assets as of December 31, 2022: 591,908 billion dong
 - Total capital mobilized as of December 31, 2022: 519.132 billion dong
 - Total credit balance as of December 31, 2022: 438,752 billion dong
 - Bad debt ratio as of December 31, 2022: 0.93%
 - Profit before tax: 6,339 billion dong.
2. The AGM approved the business plan in 2023:
 - Total assets as of December 31, 2023: 657,800 billion dong
 - Total capital mobilized as of December 31, 2023: 574,600 billion dong
 - Total credit balance as of December 31, 2023: 491,600 billion dong
 - Bad debt ratio as of December 31, 2023: down 2%
 - Profit before tax: 9,500 billion dong.
3. The AGM approved the report of the Supervisory Board.
4. The AGM approved the report of the Board of Directors.
5. The AGM approved the audited financial statements in 2022.
6. The AGM approved the 2022 profit allocation:

No.	Content	Amount (VND million)
1	Profit before tax at the consolidated financial statements	6,339,072
2	Profit after tax at the consolidated financial statements	5,040,695
3	Profit after tax at the separate financial statements	4,704,580
4	Profit distribution	4,704,580
5	To distribute charter capital supplementary reserve fund	745,379
6	Reward fund	277,144
7	Welfare fund	277,144
8	Consolidated profit after tax and to distributed funds	3,741,028
9	Retaining consolidated profit of previous year	8,930,987

10	Retaining accumulated consolidated profit	12,672,015
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7. The AGM approved the 2023 profit distribution plan:

No.	Content	Amount (VND million)
1	Corporate income tax	as specified
2	Charter capital supplementary reserve fund	5% profit after tax
3	Financial reserve fund	10% profit after tax
4	Reward fund	7% profit after tax
5	Welfare fund	7% profit after tax

8. The AGM approved the amendment, supplement of the bank's charter.

9. The AGM approved the remuneration of the BOD and the Supervisory Board.

10. The AGM approved the selection of the auditor for the financial statements in 2024.