

Code	STB
Company name	Sai Gon Thuong Tin Commercial Joint Stock Bank
Date	04/26/2019
Subject	Resolution on the AGM 2019

Content:

On April 26, 2019, Sai Gon Thuong Tin Commercial Joint Stock Bank announces the resolution of the fiscal year Annual General Meeting 2018 as follows:

1. Approving the report on the BOD activities in 2018 and plan for 2019.
2. Approving the business result in 2018:
 - Total assets at 12/31/2018: 406,041 billion dongs
 - Profit before tax at 12/31/2018: 2,247 billion dongs.
3. Approving the business plan in 2019:
 - Total assets at 12/31/2019: to increase 12% compared to 2018
 - Profit before tax at 12/31/2019: to increase 18% compared to 2018.
4. Approving the audited financial statements in 2018.
5. Approving the plan for 2018 profit distribution:
 - Profit before tax: 2,067,171 million dongs
 - Corporate income tax: 413,018 million dongs
 - Profit after tax is distributed: 1,647,661 million dongs; Of wwhich:
 - + Reserve fund to supplement charter capital: 82,383 million dongs
 - + Financial Reserve fund: 156,528 million dongs
 - + Reward fund: 140,875 million dongs
 - + Welfare fund: 140,875 million dongs
 - + Bonus for exceeding the business plan: 81,798 million dongs
 - Retaining profit of 2018: 1,051,695 million dongs
 - Accumulated retaining profit: 2,797,777 million dongs.
6. Approving the profit distribution plan in 2019:
 - Reserve fund to supplement charter capital: 5% profit after tax
 - Financial Reserve fund: 10% profit after tax
 - Reward fund: 10% profit after tax
 - Welfare fund: 10% profit after tax.
7. Approving to adjust its business lines.