

**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 dong
  - Profit before tax at 12/31/2018: 2,247 billion dong.
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 dong
  - Corporate income tax: 413,018 million dong
  - Profit after tax is distributed: 1,647,661 million dong; Of which:
    - + Reserve fund to supplement charter capital: 82,383 million dong
    - + Financial Reserve fund: 156,528 million dong
    - + Reward fund: 140,875 million dong
    - + Welfare fund: 140,875 million dong
    - + Bonus for exceeding the business plan: 81,798 million dong
  - Retaining profit of 2018: 1,051,695 million dong
  - Accumulated retaining profit: 2,797,777 million dong.
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.