

**PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK**



No. 02/2026/NQ-DHDCD

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

Hanoi, April 21, 2026

RESOLUTION

**Re: Approval of the Charter Capital Increase Plan of
Prosperity and Growth Commercial Joint Stock Bank (PGBank)**

GENERAL MEETING OF SHAREHOLDERS (GMS)

- Pursuant to the Law on Enterprises 2020, as amended and supplemented, and its implementing regulations (“Law on Enterprises”);
- Pursuant to the Law on Credit Institutions 2024, as amended and supplemented, and its implementing regulations;
- Pursuant to the Law on Securities 2019, as amended and supplemented, and its implementing regulations;
- Pursuant to the Charter of Prosperity and Growth Commercial Joint Stock Bank (“PGBank”/the “Bank”);
- Pursuant to the Minutes of the Annual General Meeting of Shareholders 2026 of Prosperity and Growth Commercial Joint Stock Bank No. 01/2026/BB-DHDCD dated April 21, 2026,

RESOLVES:

Article 1. To approve the Charter Capital increase plan of PGBank as follows:

1. To approve the Charter Capital increase plan for 2026 attached to Submission No. 05/2025/TTr-HDQT dated April 21, 2026 of the Board of Directors (BOD). The maximum expected Charter Capital after completion of the 2026 increase is VND 10,000,000,000,000 (*In words: Ten trillion Vietnamese Dong*).
2. To approve the amendment and supplementation of Clause 1, Article 17 of the Charter of PGBank regarding the new Charter Capital corresponding to the completion of the Charter Capital increase plan for 2026 in accordance with applicable laws and subject to the approval decision of the State Bank of Vietnam regarding the amendment of Charter Capital stated in the License.
3. To approve the registration and depository at the Vietnam Securities Depository and Clearing Corporation (VSDC) and the additional securities trading registration at the Hanoi Stock Exchange for all newly issued shares.
4. In addition to the matters already assigned/authorized under the 2026 Charter Capital increase plan, the GMS authorizes and assigns the BOD to proactively carry out necessary tasks to implement the plan in line with PGBank’s operational needs, applicable laws, and requirements/guidance of competent authorities, including the following:
 - a) To decide on amendments, supplements, finalization, and explanations of all matters and contents of the 2026 Charter Capital increase plan (including any contents not yet

specified, if any) to ensure compliance with legal regulations and requirements of competent State authorities.

- b) To review and decide on the timing of implementation of capital increase plans, the record date for determining shareholders, and the share distribution timeline.
 - c) To adjust the plan for utilization of proceeds based on efficiency, actual business conditions of PGBank, and compliance with applicable laws.
 - d) To decide on and carry out procedures and execute documents necessary for implementing the Charter Capital increase plan, including but not limited to: (i) Dossiers and procedures for obtaining approval of the Charter Capital increase plan from competent authorities; (ii) Dossiers and procedures for securities registration, depository, and additional trading registration; (iii) Procedures for amendment of the License and other legal documents related to updating the new Charter Capital based on the actual results of implementation.
 - e) To decide on amendments to provisions relating to Charter Capital and shares in the Charter of PGBank after completion of the share offering/issuance and amendment of the License. The Charter shall be signed by the legal representative of PGBank.
 - f) To decide on plans for handling fractional shares arising from dividend share issuance, handling unsubscribed shares in offerings to existing shareholders, and determining the actual number of shares issued.
 - g) To adjust the plan for utilization of proceeds from the issuance, where necessary, to align with actual conditions, investment strategy, and development orientation of PGBank, while ensuring compliance with Clause 2, Article 9 of Decree No. 155/2020/ND-CP; and to only adjust the use of proceeds where the change is less than 50% of total proceeds when authorized by the GMS and in accordance with the Charter. Any such changes shall be reported to the GMS at the nearest meeting.
 - h) To decide on other related matters (if any arise) to complete the Charter Capital increase.
5. During implementation, where necessary, the BOD is authorized to further delegate or sub-authorize the above powers in accordance with internal regulations of PGBank and applicable laws.

Article 2. This Resolution shall take effect from April 21, 2026. Members of the Board of Directors, the Board of Supervisors, the Executive Board, and all relevant units and individuals shall be responsible for the implementation of this Resolution./.

Recipients:

- As stated in Article 2;
- State Bank of Vietnam (for reporting);
- State Securities Commission of Vietnam; Hanoi Stock Exchange;
- Archived: Administration, Office of the BOD.

**ON BEHALF OF THE GENERAL
MEETING OF SHAREHOLDERS
CHAIRPERSON**

CAO THI THUY NGA