

DRAFT

RESOLUTION

*Ref: the in-principle establishment of a 100% domestically-owned commercial bank
operating at the International Financial Center in Vietnam*

THE GENERAL MEETING OF SHAREHOLDERS OF HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK

Pursuant to:

- *The Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and amending, supplementing, guiding documents;*
- *The Resolution No. 222/2025/QH15 dated June 27, 2025 of the National Assembly on the International Financial Center in Vietnam;*
- *The Decree No. 329/2025/ND-CP dated December 18, 2025 of the Government on licensing for the establishment and operation of banks, foreign exchange management, anti-money laundering, counter-terrorism financing, and counter-proliferation financing of weapons of mass destruction at the International Financial Center in Vietnam;*
- *The Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);*
- *The Proposal No. 02/2026/TT-HDQT dated March 26, 2026 on the in-principle establishment of a 100% domestically-owned commercial bank operating at the International Financial Center in Vietnam;*
- *The Minutes of counting written votes of HDBank's shareholders dated, 2026,*

HEREBY RESOLVES:

Article 1. To approve the in-principle establishment of a 100% domestically-owned commercial bank operating at the International Financial Center in Vietnam, specifically:

- 1. Name:** To be determined in accordance with applicable laws and regulations.
- 2. Charter Capital:** The minimum charter capital shall be equal to the statutory capital level as prescribed by law.
- 3. Head Office:** Located at the International Financial Center in Vietnam.
- 4. Legal Status:** A single-member limited liability commercial bank with legal entity status and independent accounting, wholly owned by HDBank with 100% of the charter capital.
- 5. Scope of Operations:** The bank shall be permitted to conduct all activities applicable to a 100% domestically-owned commercial bank operating at the International Financial Center in accordance with applicable laws and regulations.

(Details are according to the Proposal No. 02/2026/TT-HĐQT dated March 26, 2026 the in-principle establishment of a 100% domestically-owned commercial bank operating at the International Financial Center in Vietnam)

Article 2. To assign and authorize the Board of Directors to decide/approve the following matters: the Bank's name, specific charter capital, location of the head office, and other relevant matters necessary for completing the establishment of the 100% domestically-owned commercial bank operating at the International Financial Center in Vietnam in compliance with applicable laws and regulations, while ensuring the highest interests of HDBank.

Article 3. This Resolution takes effect from the signing date.

Member of the Board of Directors, Board of Supervisors, Board of Management are responsible for implementing this Resolution according to their functions and duties in accordance with the law and HDBank's Charter.

**FOR AND ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS**

Recipients:

- As Article 3;
- Website of HDBank – Investors Section;
- Filed at the Leadership Office.

KIM BYOUNGHO