

Address: 108 Tran Hung Dao, Hoan Kiem, Hanoi
Telephone: +8424.39421030; Fax: +8424.39421032
Business License No. 0100111948 licensed for the 12th
time on 8th September, 2021
Website: <https://investor.vietinbank.vn>

Hanoi, 29th April, 2022

MINUTES
2022 ANNUAL GENERAL MEETING OF SHAREHOLDERS
VIETNAM JOINT STOCK COMMERCIAL BANK
FOR INDUSTRY AND TRADE

Today, at 8:00 a.m. on 29th April, 2022, Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) held the online Annual General Meeting of Shareholders 2022 (“the AGM”) with the operating venue at VietinBank Headquarters, 108 Tran Hung Dao, Hoan Kiem, Hanoi.

A. PARTICIPANTS AND THE LEGALITY, LEGITIMACY OF THE MEETING:

I. Participants:

- Shareholders: There were 172 participants attending the meeting who represented for 817 shareholders holding 4,237,201,549 shares and accounting for 88.1694015% of the voting shares of VietinBank.
- Invited guest delegates:
 - + Mr. Tran Dang Phi, Deputy Chief Inspector, Inspection and Supervision Agency, State Bank of Vietnam (SBV);
 - + Ms. Nguyen Hong Van, Director of Finance Accounting Division, SBV;
 - + Ms. Tu Thi Kim Thanh, Deputy Chief of Office of the SBV;
 - + Mr. Nguyen Xuan Bac, Deputy Director of Economic Credit Division, SBV;
 - + Mr. Nguyen Quoc Huy, Deputy Director of the SBV - Hanoi Branch;
 - + Mr. Bui Duong Quynh Mai, Deputy Chief Inspector of the Inspection and Supervision Agency Hanoi branch,
 - + Mr. Le Cong Dien, Director of Securities Market Supervision Division, State Securities Commission;
 - + Mr. Duong Van Thanh, General Director of Vietnam Securities Depository.
- Other members of VietinBank’s Standing Committee of the Communist Party, VietinBank’s Board of Directors (BoD) and Board of Management (BoM); Representatives from MUFG Bank; representatives from the State Audit Office of Vietnam, the SBV, relevant ministries and agencies; VietinBank’s partners and major clients;
- Representatives of national and Hanoi’s press and broadcasting agencies.

II. The legality and legitimacy of the Meeting:

The AGM listened to Ms. Le Anh Ha – Chief of Supervisory Board, Head of the Shareholder Eligibility Checking Committee announcing the Report on Shareholder

Eligibility Checking:

- Total number of VietinBank's shares: 4,805,750,609 shares.
- Total number of shareholders invited to the Meeting: 81,620 shareholders, representing for 4,805,750,609 voting shares of VietinBank.
- As at 08:00 a.m. on 29th April, 2022, the number of shareholders or authorized representatives presented at the meeting was 88, who represented for 541 shareholders, holding ownership of 4,117,642,033 shares and accounting for 85.68155878% of the total voting shares of VietinBank.

Pursuant to the Law on Enterprise No. 59/2020/QH14 ratified by the National Assembly of the Socialist Republic of Vietnam dated 17th June 2020; the Charter on Organization and Operation of Vietnam Joint Stock Commercial Bank for Industry and Trade, the EGM 2021 of VietinBank was legal, legitimate and met all the conditions to be conducted.

B. THE CONTENT AND AGENDA OF THE MEETING:

I. Instruction on voting and election method at the AGM

The AGM listened to Ms. Nguyen Thi My Linh – Director of the Secretariat to the BoD and Investor Relations under Office of the BoD presenting guidance on voting and election at the AGM.

II. The election of Panel of Chairpersons, nomination of Secretariat Board and election of the Vote Counting Committee:

In order to conduct the AGM and run the election and vote counting process, the AGM elected the Panel of Chairpersons and Vote Counting Committee. After listening to the tentative personnel list introduced by the Organization Board, the EGM voted to ratify the Panel of Chairpersons, being comprised of the following members:

1. Mr. Tran Minh Binh – Chairman of the BoD, Chairman;
2. Mr. Tran Van Tan - Board member, Member;
3. Mr. Le Thanh Tung - Board member, Member;
4. Ms. Tran Thu Huyen - Board member cum Director of HR Division, Member;
5. Mr. Nguyen Hoang Dung – Deputy General Director in charge of the BoM, Member.

Voting results: Total number of shares participating in voting was 4,211,825,445 shares, in which the number of “approve” voting shares was 4,211,824,345 shares, accounting for 99.99997388%; the number of “disapprove” voting shares was 400 shares, accounting for 0.00000950%; the number of “abstain” voting shares was 700 shares, accounting for 0.00001662%.

The Panel of Chairpersons designated the Secretariat of the AGM on behalf of the AGM to record the agenda and the course of the AGM and compose the draft of the Minutes and Resolution of the AGM. The Secretariat was comprised of the following members:

1. Mr. Duong Van Quan – Acting Deputy Chief of the Office of the BoD cum Assistant to Chairman of the BoD, Head of the Secretariat of the Meeting;
2. Mr. Tran Minh Duc – Deputy Chief of the Office of the BoD, Deputy Head of the Secretariat of the Meeting;
3. Ms. Nguyen Thi My Linh – Director of the Secretariat to the BoD and Investor Relations under Office of the BoD, Member;
4. Ms. Nguyen Thi Thu Trang – Deputy Director of the Secretariat to the BoD and Investor Relations under Office of the BoD, Member;
5. Ms. Nguyen Thu Ha - Member of the Secretariat to the BoD and Investor Relations under Office of the BoD, Member.

Next, the Panel of Chairpersons introduced and the AGM elected the Vote Counting Committee of the AGM with the following members:

1. Ms. Le Anh Ha – Head of Supervisory Board, Head of Vote Counting Committee;
2. Mr. Duong Van Quan – Acting Deputy Chief of the Office of the BoD cum Assistant to Chairman of the BoD, Deputy Head of Vote Counting Committee;
3. Mr. Tran Minh Duc – Deputy Chief of the Office of the BoD, Deputy Head of Vote Counting Committee;
4. Ms. Nguyen Thi My Linh – Director of the Secretariat to the BoD and Investor Relations under Office of the BoD, Member;
5. Ms. Nguyen Thi Thu Trang – Deputy Director of the Secretariat to the BoD and Investor Relations under Office of the BoD, Member;
6. Ms. Phung Thu Ha – Deputy Director of the Secretariat to the BoD and Investor Relations under Office of the BoD, Member;
7. Ms. Do Thanh Xuan – Deputy Head of the Department of Data Management and Governance Report, Information Technology (IT) Center, Member;
8. Mr. Le Quang Thanh – Officer, IT Center, Member;
9. Mr. Dinh Son Hung - Officer, IT Center, Member;
10. Ms. Bui Thi Tien Giang - Officer, IT Center, Member;
11. Ms. Ngo Thi Thu Ngan - Member of the Secretariat to the BoD and Investor Relations under Office of the BoD, Member
12. Ms. Quan Le Phuong Quy - Member of the Secretariat to the BoD and Investor Relations under Office of the BoD, Member.

The Vote Counting Committee worked online.

Voting results: Total number of shares participating in voting was 3,273,929,543 shares, in which the number of “approve” voting shares was 3,273,929,543 shares, accounting for 100%; the number of “disapprove” voting shares was 0 shares, accounting for 0%; the number of “abstain” voting shares was 0 shares, accounting for 0%.

III. The ratification of the Regulation and the Agenda of the AGM:

Next, the Panel of Chairpersons announced the draft Regulation and Agenda of the AGM.

The AGM approved the Regulation of the AGM with the following result:

Voting results: Total number of shares participating in voting was 4,225,450,841 shares, in which the number of “approve” voting shares was 4,225,450,841 shares, accounting for 100%; the number of “disapprove” voting shares was 0 shares, accounting for 0%; the number of “abstain” voting shares was 0 shares, accounting for 0%.

The AGM also approved the Agenda of the AGM with the following result:

Voting results: Total number of shares participating in voting was 4,226,089,656 shares, in which the number of “approve” voting shares was 4,226,089,656 shares, accounting for 100%; the number of “disapprove” voting shares was 0 shares, accounting for 0%; the number of “abstain” voting shares was 0 shares, accounting for 0%.

IV. Main content of the SGM:

1. Reports of the BoD, BoM and the Supervisory Board

The AGM listened to members of the Panel of Chairpersons and Head of the Supervisory Board presenting Reports:

- Mr. Tran Minh Binh, Chairman of VietinBank’s BoD presented the Report of the BoD on performance in 2021 and development orientation in 2022;
- Mr. Nguyen Hoang Dung, Deputy General Director in charge of the BoM presented the Report of the BoM on business performance in 2021, orientation and plan for 2022;
- Ms. Le Anh Ha, Head of the Supervisory Board of VietinBank presented the Report of the Supervisory Board on 2021 activities and orientation in 2022.

2. Written proposals submitted to the AGM

- Mr. Tran Van Tan, Board member, presented the proposal for approval of 2021 audited financial statements (FS);
- Ms. Le Anh Ha – Head of the Supervisory Board of VietinBank, presented the proposal for approval of selection of an independent audit firm to audit VietinBank’s FS and operation of the internal audit function in 2023;
- Mr. Le Thanh Tung, Board member, presented the proposal for approval of 2021 profit distribution plan;
- Ms. Tran Thu Huyen, Board Member cum Director of HR Division, presented the Proposal for approval of the remuneration for the BoD and the Supervisory Board in 2022;
- Mr. Nguyen Hoang Dung, Deputy General Director in charge of the Board of Management presented the Proposal on approval of the listing of VietinBank’s public offering bonds issued in 2022 on the securities trading system.
- Mr. Tran Minh Binh, Chairman of VietinBank’s BoD presented the Proposal for approval of plan to increase capital through the issuance of shares to pay dividend

from profit after tax, fund appropriations and cash dividend payout in 2020 and the Proposal regarding additional election of Member of VietinBank's Board of Directors for the term 2019 – 2024.

Ms. Tran Thu Huyen, Board member cum Director of HR Division of VietinBank presented the Draft Regulation on the additional election of Member of VietinBank's Board of Directors for the term 2019 – 2024. The EGM voted to approve the Regulation on the additional election of Member of VietinBank's Board of Directors for the term 2019 – 2024.

Voting results: Total number of shares participating in voting was 4,132,440,763 shares, in which the number of "approve" voting shares was 4,117,885,285 shares, accounting for 99.64777528%, the number of "disapprove" voting shares was 0 shares, accounting for 0%; the number of "abstain" voting shares was 14,555,478 shares, accounting for 0.35222472%.

3. Discussion and ratification of the contents of Reports and Proposals:

The AGM discussed the content of Reports and Proposals submitted to the AGM. The AGM highly agreed with the presentation and explanations provided at the meeting without raising any other opinions.

The AGM voted on the contents of the Reports and Proposals and elected an additional member of the BoD for the term 2019-2024.

4. Voting for approval of the contents of Reports and Proposals submitted to the AGM:

The AGM listened to Ms. Le Anh Ha - Head of the Supervisory Board of VietinBank, Head of Vote Counting Committee, announcing vote counting reports for the approval of the following contents:

a. Approval of the Report of the BoD on performance in 2021 and development orientation in 2022; Report of the BoM on business performance in 2021, orientation and plan for 2022; Report of the Supervisory Board on 2021 activities and orientation in 2022 with several basic contents as follows:

- ***Business performance in 2021:***

- + Total assets: VND 1,531,587 billion;
- + Credit exposure: VND 1,141,454 billion,
- + Funds mobilized from economic entities and individuals: VND 1,161,848 billion;
- + Separated profit before tax: VND 16,860 billion;
- + Consolidated profit before tax: VND 17,589 billion;
- + NPL/credit exposure ratio: 1.26%.

- ***Expected key financial targets in 2022:***

- + Total assets: Growth rate of 5% – 10%;

- + Credit exposure: according to SBV's approval (*specifically in line with the monetary policy, indicator set forth by the SBV and essential demand of the economy*);
- + Funds mobilized from economic entities and individuals: Growth rates, in a range of 8%-10%, to be in relevance with credit growth rates, consistent with the SBV's prudent ratios;
- + NPL/Credit exposure Ratio as per Circular 02: < 1.8%;
- + Separated profit before tax: Growth rate of 15% and adjusted in line with the approval of the State competent agency (*VietinBank continues to drastically improve the business performance, serving as the key bank, pillar and driving force of the economy*);
- + Dividend: Dividend payout ratio and structure (*cash, stock dividend*) are in line with the approval of the State competent agency and applicable laws;
- + Prudential ratios: in compliance with SBV's regulations.

The AGM authorized and assigned VietinBank's BoD to decide official business targets of VietinBank based on direction and approval from the competent State Agency, market development and actual business situation of VietinBank and public the information in accordance with the regulations.

Voting results:

- To approve the report of the BoD on performance in 2021 and development orientation in 2022:

Voting results. Total number of shares participating in voting was 4,180,932,018 shares, in which the number of "approve" voting shares was 4,180,929,818 shares, accounting for 99.99994738%; the number of "disapprove" voting shares was 0 shares, accounting for 0%; the number of "abstain" voting shares was 2,200 shares, accounting for 0.00005262%.

- To approve the report of the BoM on business performance in 2021, orientation and plan for 2022:

Voting results: Total number of shares participating in voting was 4,180,932,018 shares, in which the number of "approve" voting shares was 4,180,929,818 shares, accounting for 99.99994738%; the number of "disapprove" voting shares was 0 shares, accounting for 0%; the number of "abstain" voting shares was 2,200 shares, accounting for 0.00005262%.

- To approve the report of the Supervisory Board on 2021 activities and orientation in 2022:

Voting results: Total number of shares participating in voting was 4,180,932,018 shares, in which the number of "approve" voting shares was 4,180,931,818 shares, accounting for 99.99999522%; the number of "disapprove" voting shares was 0 shares, accounting for 0%; the number of "abstain" voting shares was 200 shares, accounting for 0.00000478%.

b. Approval of 2021 audited FS of VietinBank prepared in accordance with Vietnamese accounting standards and Vietnamese accounting system for credit institutions as at 31/12/2021 and for the period ranging from 01/01/2021 to 31/12/2021 with the following key financial figures:

- + Total assets amounted to VND 1,531,587 billion, an increase of 14.2% as compared to that of 31/12/2020;
- + Total funds mobilized from economic entities and individuals amounted to VND 1,161,848 billion, an increase of 17.3% as compared to that of 31/12/2020;
- ┆ Credit exposure amounted to VND 1,141,454 billion, an increase of 11.1% as compared to that of 31/12/2020;
- ┆ Separated profit before tax: VND 16,860 billion,
- ┆ Consolidated profit before tax: VND 17,589 billion;
- + NPL/credit exposure ratio: 1.26%;

The AGM authorized VietinBank's BoD to adjust the figures of the 2021 audited FS according to the requirements of the State competent authorities (if any).

Voting results: Total number of shares participating in voting was 4,180,932,018 shares, in which the number of "approve" voting shares was 4,180,932,018 shares, accounting for 100%; the number of "disapprove" voting shares was 0 shares, accounting for 0%; the number of "abstain" voting shares was 0 shares, accounting for 0%.

c. Approval of the selection of an independent audit firm to audit VietinBank's FS and operation of the internal audit function in 2023

The AGM approved the authorization for VietinBank's BoD to decide to select a qualified and experienced independent audit organization that meets the conditions specified in Circular 39/2011/TT-NHNN, Circular 24/2021/TT-NIINN amending and supplementing Circular 39/2011/TT-NIINN and is on the approved list of the Ministry of Finance to audit the FS and operations of the internal control system of VietinBank in 2023 in accordance with the Enterprise Law No. 59/2020/QH14, Circular 39/2011/TT-NIINN, Circular 24/2021/TT-NIINN and applicable laws.

Voting results: Total number of shares participating in voting was 4,180,932,018 shares, in which the number of "approve" voting shares was 4,180,932,018 shares, accounting for 100%; the number of "disapprove" voting shares was 0 shares, accounting for 0%, the number of "abstain" voting shares was 0 shares, accounting for 0%.

d. Approval of the profit distribution plan for 2021 which VietinBank is submitting to competent State Authority for approval with the following:

- Separate profit after tax in 2021: VND 13,622,345,758,960;
- Appropriation to Chartered Capital Supplementary Reserve (5%): VND 681,117,287,948;
- Appropriation to Financial Reserve (10%): VND 1,362,234,575,896;

- Appropriation to Bonus and Welfare Fund: VND 1,954,605,757,292;
- Remaining profit after funds appropriations: VND 9,624,388,137,824;
- Stock dividend: full amount of remaining profit after appropriation to funds of the year 2021: VND 9,624,388,137,824;

The AGM authorized the BoD of VietinBank to (i) Decide the amounts of appropriations of funds in 2022 from the separate profit after tax of 2021 with maximum amount according to applicable laws; (ii) Decide the plan of profit distribution of 2021 according to the approval by the State competent agencies.

Voting results: Total number of shares participating in voting was 4,180,932,018 shares, in which the number of “approve” voting shares was 4,180,880,018 shares, accounting for 99.99875626%; the number of “disapprove” voting shares was 52,000 shares, accounting for 0.00124374%; the number of “abstain” voting shares was 0 shares, accounting for 0%.

e. Approval of the remuneration for the BoD and Supevisory Board in 2022

The AGM approved the remuneration amount for the BoD and Supevisory Board in 2022 up to 0.28% of 2022 profit after tax of VietinBank. In case additional members of the BoD and Supervisory Board are elected, the AGM authorized the BoD to decide the additional amount of remuneration arising based on the actual number of the member of the BoD and the Supervisory Board and in accordance with the regulation on payroll payment of VietinBank.

Voting results: Total number of shares participating in voting was 4,180,932,018 shares, in which the number of “approve” voting shares was 4,180,878,018 shares, accounting for 99.99810842%; the number of “disapprove” voting shares was 52,000 shares, accounting for 0.00124374%; the number of “abstain” voting shares was 2,000 shares, accounting for 0.00004784%.

f. Approval of the listing of VietinBank’s public offering bonds issued in 2022 on Hanoi Stock Exchange (IINX) after the completion of bond offerings, details are as follows:

- To approve the listing of VietinBank's public offering bonds issued in 2022 on HNX after the end of the offerings, ensuring compliance and in accordance with the provisions of the Law on Securities, guiding documents of the Law on Securities and other relevant regulations.
- To authorize and assign VietinBank's Board of Directors to decide and direct the implementation of procedures related to the listing of VietinBank's public offering bonds issued in 2022 on HNX in accordance with the provisions of Law.

Voting results: Total number of shares participating in voting was 4,180,932,018 shares, in which the number of “approve” voting shares was 4,180,932,018 shares, accounting for 100%; the number of “disapprove” voting shares was 0 shares, accounting for 0%; the number of “abstain” voting shares was 0 shares, accounting for 0%.

g. Approval of the Proposal to increase capital through the issuance of shares to pay dividend from profit after tax, fund appropriations and cash dividend payout in 2020

of VietinBank as follows:

- **Plan to increase charter capital through the issuance of shares to pay dividend from profit after tax, fund appropriations and cash dividend payout in 2020 of VietinBank:**

+ **Amount of charter capital to be increased**

- ✓ Current amount of charter capital: VND 48,057,506,090,000.
- ✓ Amount of charter capital to be increased through stock dividend payout: VND 5,694,237,780,000.
- ✓ Expected charter capital, after the successful issuance of full amount of shares to pay dividends: VND 53,751,743,870,000 (an increase of 11.8488% compared to the pre issuance amount).

+ **Details of the stock dividend pay-out plan:**

- ✓ **Type of shares:** Common shares
- ✓ **Denomination:** VND 10,000/share (Ten thousand dongs per share)
- ✓ **Current number of shares in circulation:** 4,805,750,609 shares
- ✓ **Number of treasury shares:** 0 shares
- ✓ **Maximum number of shares to be offered:** 569,423,778 shares
- ✓ **Expected total issuance value in denomination:** VND 5,694,237,780,000
- ✓ **Expected issuance ratio:** 11.8488% of the expected number of shares in circulation.

(The official numbers including number of shares offered, total issuance value in denomination, and issuance ratio will be executed in line with the approval by State authorities).

- ✓ **Receivers of stocks dividends:** The existing shareholders in VietinBank's list of shareholders as at the time of closing the list of shareholders receiving stocks dividends under the capital increase plan approved by the AGM and in compliance with current legal provisions.
- ✓ **Sources of funds for execution:** from all profit after tax, appropriation to funds and cash dividend payout in 2020.
- ✓ **Issue date:** The AGM authorizes the BoD to make decision on the issue date after getting the approval by competent authorities for the issue plan.
- ✓ **Completion date:** The time to complete the charter capital increase is in accordance with the permit/approval by the competent authorities.
- ✓ **Solution for dealing with fractional shares:** Number of shares issued to pay dividend to shareholders will be rounded down to unit digit, any decimal fraction will be removed. For example, a shareholder who holds 100 shares at the time of closing the list of existing shareholders will receive a stock

dividend of 11 shares.

- + Registration of additional securities, listing additional securities and making securities available for trading: Additional shares will be registered on VSD's system; made additional listing at HOSE in compliance with current provisions of laws.
- + Other contents: as mentioned in the Plan to increase capital through the issuance of shares to pay dividend from profit after tax, fund appropriations and cash dividend payout in 2020 of VietinBank.
- **The AGM:**
 - + Approved *"the Plan to increase capital through the issuance of shares to pay dividend from profit after tax, fund appropriations and cash dividend payout in 2020"*.
 - + Approved the amendment of the Charter on Organization and Operation of the Vietnam Joint Stock Commercial Bank for Industry and Trade in accordance with the increased charter capital and increased number of shares.
 - + Approved the registration of stocks depository, additional listing of stocks and making additional stocks available for trading.
 - + Authorized and assigned the BoD to:
 - ✓ Decide or update *"the Plan to increase capital through the issuance of shares to pay dividend from profit after tax, fund appropriations and cash dividend payout in 2020"* based on the approval by the competent State authorities.
 - ✓ Approve the amendment and promulgation of the Charter on organization and operation of Vietnam Joint Stock Commercial Bank for Industry and Trade in accordance with the increased charter capital and increased number of shares.
 - ✓ Decide and approve the necessary contents to implement the procedures: charter capital increase, stock issuance for payment of dividend, amendment of the License for establishment and operation & Certificate of business registration, registration of stock depository, additional listing, making stocks available for trading and other procedures as provided for by Laws.
 - ✓ Decide other issues related to the charter capital increase of VietinBank

Voting results: Total number of shares participating in voting was 4,180,932,018 shares, in which the number of "approve" voting shares was 4,156,758,357 shares, accounting for 99.42181167%; the number of "disapprove" voting shares was 23,762,979 shares, accounting for 0.56836559%; the number of "abstain" voting shares was 410,682 shares, accounting for 0.00982274%.

- h. Approval of the content of Proposal regarding additional election of Board Members of VietinBank for the term 2019 – 2024.

Handwritten signature

- Approved the number of additional member to be elected to VietinBank Board of Directors for the term 2019-2024: 1 member.
- Approved the list of candidate to be elected to VietinBank Board of Directors: Mr. Nguyen Duc Thanh – Deputy General Director of VietinBank.

Voting results: Total number of shares participating in voting was 4,180,932,018 shares, in which the number of “approve” voting shares was 4,156,808,057 shares, accounting for 99.42300040%; the number of “disapprove” voting shares was 100 shares, accounting for 0.00000239%; the number of “abstain” voting shares was 24,123,861 shares, accounting for 0.57699721%.

5. Additional election of Board Members of VietinBank for the term of 2019 - 2024:

The AGM listened to Ms. Le Anh Hoa, Head of Supervisory Board of VietinBank, Head of Vote Counting Committee, announcing the minutes of vote counting for the election of VietinBank Board Members. Accordingly, the following candidate was additionally elected to be VietinBank’s Board Members for the term 2019 - 2024:

No.	Full name	Title to vote	Number of voting shares	Percentage (%)
1	Mr. Nguyen Duc Thanh	Board Member	4,206,687,820 shares	99.87634548 %

(4,211,896,020 shares participated in voting).

6. Arising contents which were not included in the approved agenda: None.

This Minutes were prepared at 11:30 a.m on 29th April, 2022 right after the end of 2022 AGM of VietinBank

This Minutes were announced in front of the entire AGM and were approved by the AGM./.

Voting results: Total number of shares participating in voting was 4,226,098,972 shares, in which the number of “approve” voting shares was 4,226,098,972 shares, accounting for 100%; the number of “disapprove” voting shares was 0 shares, accounting for 0%; the number of “abstain” voting shares was 0 shares, accounting for 0%.

**ON BEHALF OF
THE BOARD OF SECRETARIAT**

(Signed)

Duong Van Quan

**ON BEHALF OF THE AGM
CHAIRMAN**

(Signed and sealed)

Tran Minh Binh

Attachments:

- Regulation of the AGM 2022;
- Reports of BoD, BoM, Supervisory Board;
- Proposal to AGM 2022.