

Table 1 – REVISION, PROPOSAL FOR AMENDMENT, SUPPLEMENT TO CHARTER

(Attached with the BOD's Proposal to the AGM on amendment, supplementation to VCB's Charter and some Management Regulation)

No	Article	CURRENT CHARTER OF VIETCOMBANK	PROPOSED AMENDMENT, SUPPLEMENT	BASIS / REASON
Comments on spelling error				
1.	Opening - Basis	Enterprise Law No. 54/2019/QH14 adopted by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 and and its amendments, supplements and replacements from time to time	<u>Update</u> Enterprise Law No. 54/2019/QH14 adopted by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 and its amendments, supplements and replacements from time to time.	Spelling correction
2.	Article 88	The Board of Directors promulgates the Internal Regulations on the seal of the Bank, branches, transaction offices, representative offices, and non-business units in the country; branches, representative offices , specifying the type of seal, quantity, form and content of the seal, the management, retention and use of the seal of banks, branches, transaction offices, representative offices, non-business units in the country; branches, representative offices in accordance with the provisions of law	The Board of Directors promulgates the Internal Regulations on the seal of the Bank, branches, transaction offices, representative offices, and non-business units in the country; branches, representative offices , specifying the type of seal, quantity, form and content of the seal, the management, retention and use of the seal of banks, branches, transaction offices, representative offices, non-business units in the country; branches, representative offices in accordance with the provisions of law	Spelling correction

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3.	Article 1, clause 1, point d	d, “Bank” means the Joint Stock Commercial Bank for Foreign trade of Vietnam - “Network” means geographical area stated in the license issued to the Bank by the SBV in which the Bank is allowed to establish operation in accordance with the Law	d, “Bank” means the Joint Stock Commercial Bank for Foreign trade of Vietnam đ, “Network” means geographical area stated in the license issued to the Bank by the SBV in which the Bank is allowed to establish operation in accordance with the Law	Vietnamese spelling correction
4.	Article 7, clause 2	The Bank may provide credit facilities to local and foreign organizations and individuals in the following forms:...Other forms of credit granting as prescribed by the Law	The Bank may provide credit facilities to local and foreign organizations and individuals in the following forms:...Other forms of credit granting as prescribed by the Law	Vietnamese spelling correction
Comments to update information about Vietcombank				
5.	Article 7, clause 4	Other commercial banking operations: The Bank may conduct other following activities:	<u>Add on/additional:</u> “- Provide clearing and settlement services for securities transactions according to the provisions of point a, clause 4, Article 56 of the Law on Securities. - The Bank supervise accordingly to the Law on Securities.”	In accordance with Decision no. 700/QĐ-NHNN dated 19/4/2022 by the SBV regarding add on contents of Vietcombank’ establishment and operation License.

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6.	Article 14, clause 1	The Bank's Charter Capital at the time this Charter is approved by the General Meeting of the Shareholders is of VND 37,088,774,480,000 (thirty seven thousand eighty eight billion, seven hundred and seventy four million, four hundred and eighty thousand Dong).	The Charter Capital of the Bank at the time this Charter is approved by the General Meeting of the Shareholders is of VND 47.325.165.710.000 đồng (<i>fourty seven thousand, three hundred and twenty five billion, one hundred and sixty five million, seven hundred and ten thousand Dong</i>)	In accordance with Charter Capital as of 31/12/2022 after 2022, Fourth Quarter financial statements and the 15 th Business registration License dated 14/04/2022 of Vietcombank.
7.	Article 16 clause 2	The Bank's Charter Capital at the time this Charter is approved by the General Meeting of the Shareholders is divided into 3,708,877,448 shares (three billion, seven hundred and eight million, eight hundred and seventy seven thousand, four hundred and fourty eight shares)	The Bank's Charter Capital at the time this Charter is approved by the General Meeting of the Shareholders is divided into 4,732,516,571 shares (<i>four billion, seven hundred and thirty two million, five hundred and sixteen thousand, five hundred and seventy one shares</i>)	In accordance with Charter Capital as of 31/12/2022 after 2022, Fourth Quarter financial statements and the 15 th Business registration License dated 14/04/2022 of Vietcombank.
8.	Appendix 1	Training Center Cash Processing Center	Update name and address of the Training College and HR development and add on Ho Chi Minh Cash Procesing Center	According to current state

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9.	Appendix 1	3. Susidiary and Affiliates Vietcombank – Cardif Life Insurance Co, Ltd	Delete this content	On April 3, 2020, Vietcombank received document nr 3938/BTC-QLBH from Minisstry of Finance approving the principal of transferring VCB’s capital contribution at VCBF for FWD Life Insuarance Company cho đối tác FWD Life Insurance Company (Bermuda) Limited. In 2020, VCB has completed the procedure for this deal.
10.	Appendix 1	3. Susidiary and Affiliates	Add on information about Subsidiary: Vietcombank Laos	Vietcombank established a Vietcombank Laos in 2018.
11.	Appendix 1	3. Susidiary and Affiliates VCBS, address – 12 th & 17 th floor, VCB Tower 198 Tran Quang Khai, Hoan Kiem, Hanoi	Update the address: VCBS, address – 6 th ,7 th ,8 th floor, Thu do Building, 72 Tran Hung Dao, Hoan Kiem, Hanoi	In accordance with VCBS current address.
12.	Appendix 1	2. Non-business unit	Edit the title to “Non-business unit, Representative office” and update the information according to current fact/status.	Update the title and rearrange according to the new title

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13.	Appendix 1	Appendix 1 Charter List of VCB's branches and address. 115 branches	Update number of branches and new address as of March 9, 2023 (126 branches)	According to current state
14.	Article 1.1.h	<p><i>“Executive Board” include the General Director and Deputy General Directors of the Bank as appointed or hired by the Board of Directors.</i></p> <p><i>“Executive Officer” include General Director, Deputy General Director, Chief Accountant, Head of Division, and Deputy Head of Division, Director/General Director of Subsidiary, Branch Director, Head of Representative Office, and Director of non-business unit và Centre Director at the Bank’s Head Office.</i></p>	<p><i>“Executive Board” include the General Director, and Deputy General Directors and Head of Division of the Bank as appointed or hired by the Board of Directors.</i></p> <p><i>“Executive Officer” include General Director, Deputy General Director, Chief Accountant, Head of Division, Deputy Head of Division, Director/General Director of Subsidiary, Branch Director, Head of Representative Office, Director of non-business unit/Director of Department/Center at the Bank’s Head Office.</i></p>	<p>Add on “Head of Division” to match with VCB’s current management and government.</p> <p>Delete Director/General Director of Subsidiary, add on Director of Department/Center at the Bank’s Head Office to be consistent with VCB staff management orientation and match with other Articles and Clauses at this revised Charter</p>
15.	Article 1.1.i	1. <i>“Bank Management Officers” include the Chairman, Board members, General Director, Deputy General Directors, Chief Accountant, Head of Division, Deputy Head of Division,</i>	1. <i>“Bank Management Officers” include the Chairman, Board members, General Director, Deputy General Directors, Chief Accountant, Head of Division, Deputy Head of Division, Director/General Director of Subsidiary, Branch Director, Head of Representative</i>	<p>To be consistent with VCB staff management orientation and match with other Articles and Clauses at this revised Charter.</p> <p>- The removal of “Deputy Head</p>

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		Director/General Director of Subsidiary. Branch Director, Head of Representative Office, Director of non-business unit and Centre Director at the Bank's Head Office.	Office, Director of non-business unit and Centre Director at the Bank's Head Office.	of Division " is in line with VCB's current management and governance. The inspection, supervision and direction of the BOD will be carried out for Head of Division (not for Deputy Head of Division)
16.	Article 1.1.m.vii	Article 1.1.m in Charter explaining the term related person, in which: (vii) Other legal entity, individual that have relationship with potential risks for the Bank's operation as determined in accordance with the Bank's internal regulation or per SBV's request through inspection and supervision activities for each particular cases.	To be amended to: Other legal entity, individual that have relationship with potential risks for the Bank's operation as determined in accordance with the Bank's internal regulation or per SBV's written request through inspection and supervision activities for each particular cases.	In accordance with Clause 28 Article 4 of Law on Enterprises
17.	Article 4, clause 3	Article 4. Form, juridical person status, legal representative and Bank's account. 3. The Chairman of the Board is the Bank's legal representative	Article 4. Form, juridical person status, legal representative and Bank's account. 3. The Chairman of the Board is the Bank's legal representative. In case the title of the Chairman is vacated, the General Director shall be the Bank's legal representative for that period.	To ensure VCB always have a legal representative and limit the need to amend Charter in case of temporary vacancy of Chairman
18.	Article 29	There is none content of the General	Add on at point a, clause 1, Article 29,	According to point c, clause 3

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		Meeting of Shareholders and voting through online meeting, electronic voting or other electronic form as prescribed in point c, clause 3 Article 144 Law on Enterprise 2020.	<p>Right of the shareholder and amend point a, Clause 1, Article 29 as follows:</p> <p>“Article 29. Right of the shareholders:</p> <p>1. Ordinary shareholders have the following rights:</p> <p>a) Participate, speak and vote directly or through an authorized representative(s) on issue within authority of the General Meeting of the Shareholders. Each ordinary share carries a vote. A shareholder may provide his/her voting opinions in writing in accordance with the power and manner stipulated in Article 39 of this Charter.</p> <p>It will be considered that a shareholder attends and votes at the GMS in the following cases:</p> <p>i) Directly participate in and vote at the GMS;</p> <p>ii) Authorize another organization or individual to participate in and vote at the meeting;</p> <p>iii) Participate and vote online or through other electronic methods under the Bank’s regulations;</p>	Article 144 Law on Enterprise 2020.

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			<p>iv) Send the votes to the GMS by post, fax or under the Bank's regulations;</p> <p>b) Nominate candidates to the Board of Directors or the Supervisory Board in accordance with this Charter.</p> <p>c) Receive dividends at the amount determined by the General Meeting of Shareholders resolution.</p> <p>d) Have pre-emptive right in buying newly offered shares pro rata to its shareholding of ordinary shares in the Bank.</p> <p>e) Freely transfer its shares to any other shareholder and outside investors, in accordance with this Charter and the Law.</p> <p>f) Have access to the list of voting shareholders for review, reference, and extract of information therefrom and request correction of any inaccurate information.</p> <p>g) Have access to the Bank's Charter, minutes book of General</p>	

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			<p>Meetings of Shareholders and resolutions of General Meetings of Shareholders for review, reference or ask for a copy or extract thereof.</p> <p>h) Upon dissolution or bankruptcy of the Bank, be distributed a part of the remaining assets of the Bank pro rata to its proportion of share capital contribution in the Bank, after the Bank has paid to its creditors and other shareholders in accordance with the Law.</p> <p>i) Request the Bank to redeem his/her shares in accordance with this Charter and the Law.</p> <p>j) Authorize each time in writing others to directly attend the General Meeting of Shareholders in accordance with this Charter and the Law.</p> <p>k) Other rights stipulated in this Charter and the Law.”</p>	

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19.	Article 32 Point n, o	Rights and duties of the General Meeting of Shareholders: ..." <i>n. To make decisions on the division, separation, merger, consolidation or conversion of the Bank. o. To make decision on restructuring, dissolution and bankruptcy of the Bank.</i> "	n. To make decisions on the division, separation, merger, consolidation, or conversion of the legal form of the Bank. o. To make decisions on dissolution or request a court to open bankruptcy procedures for the Bank.	To amend to conform with Point r Clause 2 Article 59 of the Law on Credit Institutions.
20.	Article 32 Point j	To decide the number of members of the Board of Directors and the Supervisory Board; To elect, dismiss or remove members of the Board of Directors and the Supervisory Board at the expiry of the office term or supplement or replace members of the Board of Directors and the Supervisory Board in accordance with this Charter.	To decide the number of members of the Board of Directors and the Supervisory Board for each office term ; To elect, dismiss, remove, add, replace members of the Board of Directors and the Supervisory Board in accordance with the standards and conditions prescribed by law and this Charter.	To amend to conform with Point d Clause 2 Article 59 of the Law on Credit Institutions.
21.	Article 41 Clause 1	The General Meeting of Shareholders shall be recorded in the minutes book of the Bank.	The General Meeting of Shareholders shall be recorded in the minutes book of the Bank. Minutes must be	To amend to conform with Clause 1 Article 150 of the Enterprise Law 2020, Clause

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		Minutes must be prepared in Vietnamese or in a foreign language. In case of any discrepancy between them, the Vietnamese copy shall prevail. Minutes shall contain the following main particulars:	prepared in Vietnamese, may be translated into foreign language(s) . In case of any discrepancy between them, the Vietnamese copy shall prevail. Minutes shall contain the following main particulars:	1 Article 23 of the Charter template applicable to public companies (Appendix I) issued with Circular No. 116/2020/TT-BTC December 31, 2020, of the Ministry of Finance.
22.	Article 44 Clause 1 Point f	f. Making decisions on credit granting according to the provisions of the Law on Credit Institutions, except for the credit extension under the authority of the General Meeting of Shareholders in accordance with the provisions of the Law.	f. Making decisions on credit granting according to the provisions of the Law on Credit Institutions and the Bank's regulations , except for the credit extension under the authority of the General Meeting of Shareholders in accordance with the provisions of the Law.	To add the basis for executing the tasks of deciding on credit granting within the authority of the Board of Directors in accordance with internal regulations of VCB.
23.	Article 44 Clause 1 Point f	k. Making decision on the opening of branches, representative offices, business supported entities at the proposal of the General Director or when the Board of Directors finds it needed.	k. Making decision on the opening of branches, representative offices, business supported entities at the proposal of the General Director or when the Board of Directors finds it needed.	To amend to conform to Article 63.4 of the Law on Credit Institutions.
24.	Article 44	n. Appointment, dismissal, entry	n. Appointment, dismissal, entry into	- To add the position of “the

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	Clause 1 Point n	into contract, termination of contract, rewards, discipline, suspension and determination of salary and other benefits of the General Director and the Deputy General Directors of the Bank.	contract, termination of contract, rewards, discipline, suspension and determination of salary and other benefits of the General Director, the Deputy General Directors, and the Division Directors of the Bank.	Division Directors” to align with the current management and operation requirements. - To conform to Point I Clause 2 Article 153 of the Enterprise Law regarding the Board of Directors' authority to sign and terminate contracts with the Director or General Director, and other important managers as stipulated in the company's charter.
25.	Article 44 Clause 1 Point o	o. Appointment, dismissal, and determination of rewards, discipline, suspension and determination of salary and other benefits of the Division Director, Division Deputy Director, Chief Accountant, Secretary of the Bank, Director of branches, Director/General Director of subsidiaries , Head of representative offices, Director of	o. Appointment, dismissal, and determination of rewards, discipline, suspension and determination of salary and other benefits of the Division Director , Division Deputy Director, Chief Accountant, Secretary of the Bank, Director of branches, Director/General Director of subsidiaries , Head of representative offices, Director of business-supported entities and Director of	- To amend to conform to Clause 3 Article 82, Clause 1 Article 83 of VCB’ Charter and Clause 5 Article 63 of the Law on Credit Institutions. - Clause 5 Article 63 of the Law on Credit Institutions states: <i>The Board of Directors appoint, dismiss discipline,</i>

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		business-supported entities and Director of centers at the Head Office of the Bank and other officers under the jurisdiction of the Board of Directors as per internal regulations issued by the Board of Directors.	departments/centers at the Head Office of the Bank and other officers under the jurisdiction of the Board of Directors as per internal regulations issued by the Board of Directors.	<i>suspend the work, and decide on salaries and other benefits for the Director General (Director), Deputy Directors General (Deputy Directors), Chief Accountant, Secretary of the Board of Directors, and other management officers under its internal regulations.</i>
26.	Article 44 Clause 1 Point s	s. Supervising and directing the General Director and other management officers in the following tasks: (i) Managing daily business activities of the Bank and implementing the resolutions of the General Meeting of Shareholders and the Board of Directors; (ii) Internal control, risk management, and internal assessment of capital adequacy in accordance with relevant laws and internal regulations of the	s. Inspecting , supervising, and directing the General Director and other management officers in the following tasks: (i) Managing daily business activities of the Bank and implementing the resolutions of the General Meeting of Shareholders and the Board of Directors; (ii) Internal control, risk management, and internal assessment of capital adequacy in accordance with relevant laws and internal regulations of the Bank. the daily business activities; in internal control, risk	To amend to comply with Article 63.11 of the Law on Credit Institutions, Article 153.2.k of the Law on Enterprises, Article 280.8 of Decree No. 155/2020/NĐ-CP, and Article 27.2.k of Appendix 1 - Charter template for Public Companies attached to Circular No. 116/2020/TT-BTC.

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		Bank.	management, and internal assessment of capital adequacy in accordance with relevant laws and internal regulations of the Bank. Conduct an annual evaluation of the performance of the General Director.	
27.	Article 44, Clause 1 Point t	t. Reports to the General Meeting of Shareholders about the supervision of the General Director and other Executives in the fiscal year.	t. Reports to the General Meeting of Shareholders about the supervision of the General Director and other Executives Managers in the fiscal year.	Amendment is made to be consistent with the above Article 44.1.s.
28.	Article 44, Clause 1 Point v	v. Issuing documents in an appropriate form to authorize the General Director to exercise the rights and duties of the Board of Directors in accordance with the provisions of this Charter, when necessary.	v. Issuing documents in an appropriate form to authorize the General Director to exercise the rights and duties of the Board of Directors in accordance with the provisions of this Charter, when necessary.	Removal is made to be in accordance with rights and duties of the BOD specified in Article 63.5 of the Law on Credit Institutions.
29.	Article 56, Clause 2	2. The General Director shall be hired or appointed by the Board	2. The General Director is the legal representative of the Bank. The	The legal representative of the Bank is the General Director

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		<p>of Directors, be subject to the supervision of the Board of Directors and be responsible before the Board of Directors and before the Law for the implementation of his rights and duties. The General Director shall not concurrently be the Chairman of the Board of Directors but may be a member of the Board of Directors.</p>	<p>General Director shall be hired or appointed by the Board of Directors, be subject to the supervision of the Board of Directors and be responsible before the Board of Directors and before the Law for the implementation of his rights and duties. The General Director shall not concurrently be the Chairman of the Board of Directors but may be a member of the Board of Directors.</p> <p>The General Director is the Bank's the legal representative in case the title of the Chairman of the Board is vacated</p>	<p>as the Chairman shall not concurrently be acting as the bank's legal representative.</p>
30.	Article 56, Clause 5 Point j	<p>Appointing, dismissing, removing or disciplining managerial positions in the Bank, except for the positions falling within the power of the Board of Directors and the General Meeting of the</p>	<p>Appointing, dismissing, removing or disciplining managerial positions in the Bank, except for the positions falling within the power of the Supervisory Board, the Board of Directors and the General Meeting of the Shareholders.</p>	<p>Amendment is made to be consistent with the Article 45.2a of the Law on Credit Institutions.</p>

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		Shareholders		
31.	Article 57 Clause 2	<p>Article 57. Assisting the General Director</p> <p>2. The Board of Directors approves the proposal from the General Director on delegating duties to the Deputy General Directors and Head of Divisions in order for the General Director to sign the delegating documents. The Deputy General Director and Head of Division shall assist the General Director in management and administration of one or more areas of the Bank's business areas as assigned, report to and be responsible for his/her obligations to the Board of Directors, the General Director and to the Law.</p>	<p>Article 57. Assisting the General Director</p> <p>2. The Board of Directors approves the proposal from the General Director on delegating delegates duties to the Deputy General Directors and Head of Division in order for the General Director to sign the delegating documents. The Deputy General Director and Head of Division shall assist the General Director in management and administration of one or more areas of the Bank's business areas as assigned, report to and be responsible for his/her obligations to the Board of Directors, the General Director and to the Law.</p>	<p>- General Director shall be assisted by the Deputy General Directors, Head of Division. Therefore, delegating duties to Deputy General Directors and Division Directors is under the General Director's responsibility.</p> <p>- The Law on Credit Institutions, Law on Enterprises, Article 44 of VCB's Charter and Article 8 of VCB's Regulation on Organization and Operation of the Board of Directors about the rights and obligations of the Board of Directors do not stipulate the approval of the BOD for the General Director to delegate duties to the Deputy General Directors and</p>

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				Head of Division. Other relevant legislative documents do not as such stipulate.
32.	Article 75 Clause 4	Whereas a contract or transaction is entered into or implemented without any consent of the General Meeting of Shareholders or the Board of Directors as provided in Clauses 2 and 3 of this Article, such contract or transaction shall be invalid and be dealt with in accordance with the Law. The relevant shareholders, Board members, the General Director causing losses to the Bank shall be subject to discipline measures and compensate all the losses, return to the Bank any profits or interests gained from the implementation of such	Whereas a contract or transaction is entered into or implemented without any consent of the General Meeting of Shareholders or the Board of Directors as provided in Clauses 2 and 3 of this Article, such contract or transaction shall be invalid and be dealt with in accordance with the Law. Signatory parties in such contract and transaction, relevant shareholders, Board members, the General Director causing losses to the Bank shall be subject to discipline measures and compensate all the losses, return to the Bank any profits or interests gained from the implementation of	Amendment is made to be consistent with Article 167, Clause 5 of the Enterprise Law promulgated in 2020.

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		contract or transaction.	such contract or transaction.	
33.	Article 93 Clause 1	The annual financial statement of the Bank shall consist of a balance sheet, cash flow report, report on the results of business activities, explanatory notes to the financial statement, tax and the fulfilment of the bank's obligations to the State.	The annual financial statement of the Bank shall consist of a financial report , cash flow report, report on the results of business activities , explanatory notes to the financial statement, tax and the fulfilment of the bank's obligations to the State.	Amendment is made to be consistent with the Circular No. 27/2021/TT-NHNN dated 31 st Dec.2021 about the amendment and supplement of the Credit Institutions' Chart of Accounts promulgated in the Decision No. 479/2004/QĐ-NHNN dated 29 th April.2004 and the Financial Reporting Standard promulgated in the Decision No. 16/2007/QĐ-NHNN dated 18 th April 2007 by the State Governor.
34.	Article 93 Clause 2	Besides the rights to access as stipulated in Clause 1 of this Article, a shareholder or a group of shareholders holding more than 10% of the total ordinary shares of the Bank for a consecutive period of at least 6	Besides the rights to access as stipulated in Clause 1 of this Article, a shareholder or a group of shareholders holding 5% or more of the total ordinary shares of the Bank for a consecutive period of at least 6 months shall have the right to access	Amendment is made to be consistent with point b clause 4 Article 29 of VCB's Charter and point a clause 2 Article 115 of the Enterprise Law (2020).

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		months shall have the right to access to the records and books of the Banks as stipulated in Clause 2 of Article 29 of this Charter.	to the records and books of the Banks as stipulated in point b, Clause 4 of Article 29 of this Charter.	