



MEETING MINUTES
ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026
VIET CAPITAL COMMERCIAL JOINT STOCK BANK

Today, at 14:00 on April 16, 2026, Viet Capital Commercial Joint Stock Bank (BVBank) held its Annual General Meeting of Shareholders 2026 at Origami Ballroom – 3rd Floor – Hotel Nikko Saigon – 235 Nguyen Van Cu Street, Cau Ong Lanh Ward, Ho Chi Minh City

I. ATTENDEES

1. Shareholders of Viet Capital Commercial Joint Stock Bank
2. Members of the Board of Directors, the Board of Supervisors, the Board of Management and head of units across BVBank's system.

II. APPROVAL OF THE MEETING CONDITIONS

Mr. **Vo Nhat Anh** – Representative of the Eligibility Verification Committee reported on the eligibility of attending shareholders and the conditions for convening the General Meeting:

- The total shareholders on the list of shareholders entitle as of March 18, 2026 is 18.393 shareholders, holding **640.820.000** ordinary shares, representing **6.408.200.000.000 VND** BVBank's charter capital. Of which, 42 are institutional shareholders and 18.351 are individual shareholders.
- Number of shareholders present and validly represented by proxy: 185 shareholders, representing 4.166.315.910.000 VND/charter capital; representing 65,02% of the total voting rights.

Accordingly, as at 13:59, the number of shareholders and authorized proxies attending the meeting representing 65,02% of the total voting shares, satisfying the conditions prescribed by law and BVBank's Charter to proceed with the opening of the Annual General Meeting of Shareholders for the year 2026 (*hereinafter referred to as the "General Meeting"*).

III. PROCEEDINGS OF THE GENERAL MEETING

1. Based on the nomination of the Organizing Committee, the General Meeting approved the composition of the **Presidium** as follow:
 - Mr. LE ANH TAI Chairman of BOD Chairman
 - Mr. LY HOAI VAN CEO Member
2. Based on the nomination of the Organizing Committee, the General Meeting approved the composition of the **Secretariat** as follow:
 - Mr. LUU CONG TOAI Head of the Board Office
 - Ms. NGUYEN THI HAI CHAU Board Office Specialist
 - Ms. PHAM THI THAO NGUYEN Board Office Specialist

The General Meeting unanimously approved the agenda, the composition of the Presidium, and the Secretariat with 100% of votes in favor by show of hands, with no dissenting opinions.

IV. DISCUSION AGENDA AT GENERAL MEETING

Under the chairmanship of the Presidium, members of the Board of Directors, the Executive Management, and the Board of Supervisors of BVBank presented the documents included in the meeting materials previously circulated to shareholders. A total of 15 items were presented in detail at the General Meeting, as follows:

1. Mr. **Le Anh Tai** presented **Report No. 56/26/BVBank/BC-HĐQT dated April 15, 2026 of the Board of Directors on the assessment of the Board's performance, implementation results of the GMS resolutions and business results of Viet Capital Commercial Joint Stock Bank in 2025** with the main contents are as follows:
 - Approve the Report on personnel participating in the Board of Directors for the 2025–2030 term;
 - Approve the Report on organization and implementation of the Board of Directors' duties in 2025;
 - Approve the Report on implementation results of the 2025 GMS resolutions;
 - Approve the implementation plan of the Board of Directors' duties;
 - Approve the Disclosure Report in accordance with Points a, b, d Clause 1 and Points a, c, d Clause 2 Article 49 of the Law on Credit Institutions 2024;
 - Approve the Report on implementation results of matters under authority of the GMS delegated to the Board of Directors;
 - Approve 2025 business performance results.
2. Mr. **Le Anh Tai** continued presenting **Proposal No. 40/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the Business Orientation and 2026 Business Plan of Viet Capital Commercial Joint Stock Bank** with the main contents are as follows:
 1. **Approve 2026 business orientation, including:**

- Continue enhance centralized management model; ensure safety ratios and operational prudential indicators are implemented in accordance with regulations; strictly control cost management and improve business efficiency.
- Focus develop credit products in line with BVBank's orientation; ensure product development and customer development are closely associated with improving customer quality and increasing usage of other products and services to enhance business efficiency.
- Continue allocate resources to debt management and recovery; strengthen coordination among business units, divisions and relevant departments; apply flexible recovery solutions to optimize effectiveness for BVBank.
- Continue focus on funding activities with efficiency orientation; ensure balance and appropriate alignment with credit growth and treasury operations in each period; develop diversified policies and products to strengthen mobilization, especially increase CASA (current account savings account) in total funding of BVBank.
- Continue invest in information technology in line with BVBank's resources and orientation; ensure safety in all operations, risk prevention and better support for management and customer development activities.
- Continue strengthen training programs, enhance professional ethics awareness combined with motivation policies to further improve staff professionalism. Treat customer management and service at all stages—from customer service, credit appraisal, post-lending monitoring to credit operations—as customer care and advisory activities, aiming to deliver better customer experience and build a service-oriented corporate culture and professionalism as a competitive advantage of BVBank.
- Branch development: To continue strengthening and expanding the Branch Network in line with BVBank's targeted development scale. In 2026, BVBank will continue to develop an additional ten (10) Branches/Transaction Offices.

2. Approve 2026 financial plan of BVBank ():**

Unit: Billion VND

No.	Indicator	2025 Actual	2026 plan	Growth rate
1	Total assets	133.048	155.000	16%
2	Customer deposits (TT1)	98.107	111.686	14%

3	Outstanding credit (*)	78.240	92.552	18%
4	Total profit before tax (PBT)	522	700	34%
5	Non-performing loan ratio (NPL ratio)	2.13%	< 3%	

(*) As approved by the SB of Vietnam.

(**) In order to provide flexibility to BOD in the Bank's governance, the General Meeting of Shareholders authorizes BOD to adjust the targets set out in the 2026 business plan in line with actual conditions and in accordance with the directives of the Government, the SB of Vietnam, and BVBank's business operations.

3. Mr. **Ly Hoai Van** presented **Report of the Executive Board No.1667/26/BVBank/BC-TC dated March 25, 2026 on the overall performance in fiscal year 2025**, details are as follow:

a) Approve the Report on key performance indicators for 2025:

Unit: VND billion, times

Performance indicators (5-year period)	2025	2024	2023	2022	2021	25/21
Total assets	133.048	103.536	87.884	79.067	76.511	1,7
Customer deposits	98.107	74.915	67.162	59.614	55.822	1,8
Credit outstanding	78.240	68.142	57.768	50.859	46.389	1,7
Profit before tax	522	391	72	456	311	1,7
NPL ratio (Circular 11)	2,13%	2,69%	2,77%	2,41%	2,11%	
Branch development (Number of business unit)	126	126	116	108	88	1,4

Indicators	2025	2025 plan	Vs plan	Vs 2024
Total operating income	2.910	3.000	97%	17%
Total operating expenses	(1.708)	(1.650)	103%	16%
Profit before provisions	1.202	1.350	89%	20%
Provision expenses	(680)	(800)	85%	11%
Profit before tax	522	550	95%	34%
CIR	58,7%	55,0%		

- b) Approve the business performance report for 2025;
c) Approve the Report on business support activities of Division in 2025;

d) Approve 2026 business plan.

4. Mr. **Ly Cong Nha** presented to the General Meeting for approval **Report No. 11/26/BVBank/BC-BKS dated March 26, 2026 of the Supervisory Board on the Report on the Performance of Duties in 2025.**

5. Mr. **Nguyen Hoang Son** presented to the General Meeting for approval **Proposal No. 41/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the selection of independent auditor for the 2026 and 2027 financial statements**, as follow:

The General Meeting of Shareholders approves the selection of **Ernst & Young Vietnam Co., Ltd.** as the firm to following:

- Audit the 2026 and 2027 financial statements.
- Provide assurance services on the operation of the internal control system in the preparation and presentation of financial statements in accordance with applicable regulations for the fiscal years 2026 and 2027.

6. Mr. **Nguyen Hoang Son** presented to the General Meeting for approval **Proposal No. 42/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the audited financial statements for 2025.**

7. Mr. **Nguyen Hoang Son** presented to the General Meeting for approval **Proposal No. 43/26/BVBank/TT-HĐQT dated March 26, 2026 on the profit distribution for 2025**

No.	Items	Amount	Notes
1	Consolidated profit before tax for 2025	416.673.307.375	
2	Consolidated profit after tax for 2025	416.475.231.999	
3	Profit after tax used for appropriation to funds	416.475.231.999	
4	Appropriation to funds on a consolidated basis	79.328.369.456	
	Of which, funds of Viet Capital Commercial Joint Stock Bank:		
4.1	Charter capital supplementary reserve fund (10%)	41.647.523.200	(3)x10%
4.2	Financial reserve fund (10% after appropriation in 4.1)	37.482.770.880	[(3)-(4.1)]x10%
5	Retained earnings for 2025 after appropriation to funds as prescribed	337.344.937.919	(5)=(1)-(4)

8. Mr. **Nguyen Hoang Son** presented to the General Meeting for approval **Proposal No. 44/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Charter capital increase plan for 2026.**
9. Mr. **Nguyen Hoang Son** presented to the General Meeting for approval **No. 45/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the total remuneration, full-time allowances and operating expenses of Members of the Board of Directors and the Supervisory Board in 2026:**
 - a) **For members of the Board of Directors**
 - Total remuneration, allowances and bonuses of BOD in 2026: 15 VND billion
 - Operating expenses of the Board of Directors shall be implemented in compliance with BVBank's internal regulations and applicable laws.
 - b) **For members of the Supervisory Board:**
 - Total remuneration, allowances and bonuses of SB in 2026: 6,5 VND billion
 - Operating expenses of the Supervisory Board shall be implemented in compliance with BVBank's internal regulations and applicable laws.
 - c) **Authorize the BOD to decide the remuneration, bonuses and other benefits for each member of the BOD and SB based on the business performance of BVBank**
10. Ms. **Van Thanh Khanh Linh** presented to the General Meeting for approval **Proposal No. 46/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the approval of the listing of bonds and other securities publicly issued after completion of public offerings of Viet Capital Commercial Joint Stock Bank.**
11. Ms. **Van Thanh Khanh Linh** presented to the General Meeting for approval **Proposal No. 47/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Report on the utilization of proceeds from bond and share issuances.**
12. Ms. **Van Thanh Khanh Linh** presented **Proposal No. 48/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the transfer of trading of BVB shares from UpCom to listing on the Stock Exchange.**
13. Ms. **Van Thanh Khanh Linh** presented **Proposal No. 49/26/BVBank/ TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the Proposed Remedial Plan in the Event of Early Intervention.**
14. Ms. **Van Thanh Khanh Linh** presented **Proposal No. 50/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the amendment and supplementation of the BVBank Charter**
15. Ms. **Van Thanh Khanh Linh** presented **Proposal No. 55/26/BVBank/TT-HĐQT dated April 15, 2026 of the Board of Directors on the nomination of an additional Independent Member of the BOD for the 2025–2030 term**

V. DISCUSSION BY THE GENERAL MEETING

The Presidium invited attending shareholders to express their views and raise questions on the agenda items of the meeting.

VI. VOTING ON MATTERS SUBMITTED TO THE GENERAL MEETING

1. The Presidium presented the General Meeting list of the Vote Counting Committee for voting and election. The General Meeting unanimously approved with 100% approval, with no objections raised.

2. The Organizing Committee nominated Mr. Vo Nhat Anh as Head of the Vote Counting Committee for voting and election, and presented to the General Meeting the composition of the Committee and the voting and election rules. The same was approved by the General Meeting with 100% of votes in favor by show of hands.
3. Mr. Vo Nhat Anh presented the General Meeting quorum of attending shareholders. As of the time of presenting the voting and election regulations, there were 197 attending shareholders and valid proxies; representing 4.166.339.480.000 VND of charter capital; equivalent to 65,02% of the Bank's current charter capital. Absent shareholders with valid proxies totaled 103 shareholders; representing 2.636.194.880.000 VND; accounting for 63,27%.
4. Mr. Vo Nhat Anh – Head of Head of the Vote Counting Committee for voting and election presented to the General Meeting the regulations on voting, election and nominated Shareholder Le Hong Phuc and Shareholder Nguyen Ngoc Thao to supervise the vote counting.
5. The Vote Counting Committee: collect voting ballots from shareholders and announce the vote-counting results.
 - Total number of ballots issued: 197 ballots, representing 416.633.948 voting shares;
 - Total number of ballots collected: 182 ballots, representing 416.604.826 voting shares.

Article 1: Report No. 56/26/BVBank/BC-HĐQT dated April 15, 2026 of the Board of Directors on the assessment of the Board's performance, implementation results of the GMS resolutions and business results of Viet Capital Commercial Joint Stock Bank in 2025

- Total number of valid ballots: 181 ballots, representing 416.604.816 voting shares;
- Total number of invalid ballots: 01 ballots, representing 10 voting shares.

Result:

- | | | |
|------------------------------|--------------------------|---------|
| - Votes in favor: 99,996496% | representing 416.590.229 | shares. |
| - Votes against: 0% | representing 0 | shares. |
| - Abstentions: 0,003501% | representing 14.567 | shares. |
| - Invalid: 0,000002% | representing 10 | shares. |

Article 2: Proposal No. 40/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the Business Orientation and 2026 Business Plan of Viet Capital Commercial Joint Stock Bank

- Total number of valid ballots: 181 ballots, representing 416.604.816 voting shares;
- Total number of invalid ballots: 01 ballots, representing 10 voting shares.

Result:

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|-----------------------------|--------------------------|---------|
| - Votes in favor: 99,99844% | representing 416.598.329 | shares. |
|-----------------------------|--------------------------|---------|

- | | | |
|--------------------------|--------------------|---------|
| - Votes against: 0% | representing 0 | shares. |
| - Abstentions: 0,001557% | representing 6.487 | shares. |
| - Invalid: 0,000002% | representing 10 | shares. |

Article 3: Report No.1667/26/BVBank/BC-TC dated March 25, 2026 of the Executive Board on the overall performance in fiscal year 2025

- Total number of valid ballots: 181 ballots, representing 416.604.816 voting shares;
- Total number of invalid ballots: 01 ballots, representing 10 voting shares.

Result:

- | | | |
|------------------------------|--------------------------|---------|
| - Votes in favor: 99,996495% | representing 416.590.226 | shares. |
| - Votes against: 0% | representing 0 | shares. |
| - Abstentions: 0,003502% | representing 14.590 | shares. |
| - Invalid: 0,000002% | representing 10 | shares. |

Article 4: Report No. 11/26/BVBank/BC-BKS dated March 26, 2026 of the Supervisory Board on the Report on the Performance of Duties in 2025

- Total number of valid ballots: 181 ballots, representing 416.604.816 voting shares;
- Total number of invalid ballots: 01 ballots, representing 10 voting shares.

Result:

- | | | |
|-----------------------------|--------------------------|---------|
| - Votes in favor: 99,99832% | representing 416.597.826 | shares. |
| - Votes against: 0% | representing 0 | shares. |
| - Abstentions: 0,001678% | representing 6.990 | shares. |
| - Invalid: 0,000002% | representing 10 | shares. |

Article 5: Proposal No. 41/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the selection of independent auditor for the 2026 and 2027 financial statements

- Total number of valid ballots: 181 ballots, representing 416.604.816 voting shares;
- Total number of invalid ballots: 01 ballots, representing 10 voting shares.

Result:

- | | | |
|------------------------------|--------------------------|---------|
| - Votes in favor: 99,990855% | representing 416.566.729 | shares. |
| - Votes against: 0% | representing 0 | shares. |
| - Abstentions: 0,003381% | representing 14.087 | shares. |
| - Invalid: 0,005763% | representing 24.010 | shares. |

Article 6: Proposal No. 42/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the audited financial statements for 2025

- Total number of valid ballots: 181 ballots, representing 416.604.816 voting shares;
- Total number of invalid ballots: 01 ballots, representing 10 voting shares.

Result:

- | | | |
|------------------------------|--------------------------|---------|
| - Votes in favor: 99,999641% | representing 416.603.329 | shares. |
| - Votes against: 0% | representing 0 | shares. |
| - Abstentions: 0,000357% | representing 1.487 | shares. |
| - Invalid: 0,000002% | representing 10 | shares. |

Article 7: Proposal No. 43/26/BVBank/TT-HĐQT dated March 26, 2026 on the profit distribution for 2025

- Total number of valid ballots: 181 ballots, representing 416.604.816 voting shares;
- Total number of invalid ballots: 01 ballots, representing 10 voting shares.

Result:

- | | | |
|------------------------------|--------------------------|---------|
| - Votes in favor: 99,999521% | representing 416.602.829 | shares. |
| - Votes against: 0,00012% | representing 500 | shares. |
| - Abstentions: 0,000357% | representing 1.487 | shares. |
| - Invalid: 0,000002% | representing 10 | shares. |

Article 8: Proposal No. 44/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Charter capital increase plan for 2026

- Total number of valid ballots: 181 ballots, representing 416.604.816 voting shares;
- Total number of invalid ballots: 01 ballots, representing 10 voting shares.

Result:

- | | | |
|------------------------------|--------------------------|---------|
| - Votes in favor: 99,999641% | representing 416.603.329 | shares. |
| - Votes against: 0% | representing 0 | shares. |
| - Abstentions: 0,000357% | representing 1.487 | shares. |
| - Invalid: 0,000002% | representing 10 | shares. |

Article 9: Proposal No. 45/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the total remuneration, full-time allowances and operating expenses of Members of the Board of Directors and the Supervisory Board in 2026

- Total number of valid ballots: 181 ballots, representing 416.604.816 voting shares;
- Total number of invalid ballots: 01 ballots, representing 10 voting shares.

Result:

- | | | |
|-----------------------------|--------------------------|---------|
| - Votes in favor: 99,99305% | representing 416.575.871 | shares. |
| - Votes against: 0,002246% | representing 9.355 | shares. |
| - Abstentions: 0,004702 % | representing 19.590 | shares. |
| - Invalid: 0,000002% | representing 10 | shares. |

Article 10: Proposal No. 46/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the approval of the listing of bonds and other securities publicly issued after completion of public offerings of Viet Capital Commercial Joint Stock Bank

- Total number of valid ballots: 181 ballots, representing 416.604.816 voting shares;
- Total number of invalid ballots: 01 ballots, representing 10 voting shares.

Result:

- | | | |
|------------------------------|--------------------------|---------|
| - Votes in favor: 99,959219% | representing 416.434.929 | shares. |
| - Votes against: 0% | representing 0 | shares. |
| - Abstentions: 0,000645 % | representing 2.687 | shares. |
| - Invalid: 0,040136% | representing 167.210 | shares. |

Article 11: Proposal No. 47/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Report on the utilization of proceeds from bond and share issuances

- Total number of valid ballots: 181 ballots, representing 416.604.816 voting shares;
- Total number of invalid ballots: 01 ballots, representing 10 voting shares.

Result:

- | | | |
|------------------------------|--------------------------|---------|
| - Votes in favor: 99,958018% | representing 416.429.926 | shares. |
| - Votes against: 0% | representing 0 | shares. |
| - Abstentions: 0,001846% | representing 7.690 | shares. |
| - Invalid: 0,040136% | representing 167.210 | shares. |

Article 12: Proposal No. 48/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the transfer of trading of BVB shares from UpCom to listing on the Stock Exchange

- Total number of valid ballots: 181 ballots, representing 416.604.816 voting shares;
- Total number of invalid ballots: 01 ballots, representing 10 voting shares.

Result:

- | | | |
|------------------------------|--------------------------|---------|
| - Votes in favor: 99,959507% | representing 416.436.129 | shares. |
| - Votes against: 0% | representing 0 | shares. |
| - Abstentions: 0,000357% | representing 1.487 | shares. |
| - Invalid: 0,040136% | representing 167.210 | shares. |

Article 13: Proposal No.49/26/BVBank/ TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the Proposed Remedial Plan in the Event of Early Intervention

- Total number of valid ballots: 181 ballots, representing 416.604.816 voting shares;
- Total number of invalid ballots: 01 ballots, representing 10 voting shares.

Result:

- | | | |
|------------------------------|--------------------------|---------|
| - Votes in favor: 99,958018% | representing 416.429.929 | shares. |
| - Votes against: 0% | representing 0 | shares. |
| - Abstentions: 0,001845% | representing 7.687 | shares. |

- Invalid: 0,040136% representing 167.210 shares.

Article 14: Proposal No. 50/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the amendment and supplementation of the BVBank Charter

- Total number of valid ballots: 181 ballots, representing 416.604.816 voting shares;
- Total number of invalid ballots: 01 ballots, representing 10 voting shares.

Result:

- Votes in favor: 99,956201% representing 416.422.357 shares.
- Votes against: 0,001553% representing 6.469 shares.
- Abstentions: 0,002110% representing 8.790 shares.
- Invalid: 0,040136% representing 167.210 shares.

Article 15: The Results of the Election of an Additional Independent Member of the Board of Directors for the term 2025–2030

- Total number of ballots issued: 197 ballots, representing 416.633.948 voting shares;
- Total number of ballots collected: 182 ballots, representing 416.604.826 voting shares;
- Total number of valid ballots: 181 ballots, representing 415.435.127 voting shares;
- Total number of invalid ballots: 1 ballots, representing 1.169.699 voting shares.

Result:

No.	Full name	Elected position	Vote in favor	Result
1	Mr. Le Minh Huan	Independent member of BOD	415.435.127 voting shares, representing 99,719231% of the total voting rights	Elected as an Independent Member of BOD

VII. APPROVAL OF THE MINUTES, RESOLUTION AND CLOSING OF THE MEETING

At the meeting, the Secretariat presented to the General Meeting of Shareholders for approval the Minutes and the Resolution of the 2026 General Meeting of Shareholders, which were approved by the GMS with a 100% approval rate, as follows:

1. **Approve Report No. 56/26/BVBank/BC-HĐQT dated April 15, 2026 of the Board of Directors on the assessment of the Board's performance, implementation results of the GMS resolutions and business results of Viet Capital Commercial Joint Stock Bank in 2025** with an approval rate of 99,996496%.
2. **Approve Proposal No. 40/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the Business Orientation and 2026 Business Plan of Viet Capital Commercial Joint Stock Bank**, with approval rate of 99,99844%.

3. **Approve the Report No.1667/26/BVBank/BC-TC dated March 25, 2026 of the Executive Board on the overall performance in fiscal year 2025, with approval rate of 99,996495%**
4. **Approve Report No 11/26/BVBank/BC-BKS dated March 26, 2026 of the Supervisory Board on the Report on the Performance of Duties in 2025, with an approval rate of 99,99832%**
5. **Approve Proposal No. 41/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the selection of independent auditor for the 2026 and 2027 financial statements with an approval rate of 99,990855%**
6. **Approve Proposal No. 42/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the audited financial statements for 2025, with an approval rate of 99,999641%**
7. **Approve Proposal No. 43/26/BVBank/TT-HĐQT dated March 26, 2026 on the profit distribution for 2025, with an approval rate of 99,999521%**
8. **Approve Proposal No. 44/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Charter capital increase plan for 2026, with an approval rate of 99,999641%**
9. **Approve Proposal No. 45/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the total remuneration, full-time allowances and operating expenses of Members of the Board of Directors and the Supervisory Board in 2026, with an approval rate of 99,99305%**
10. **Approve Proposal No. 46/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the approval of the listing of bonds and other securities publicly issued after completion of public offerings of Viet Capital Commercial Joint Stock Bank, with an approval rate of 99,959219%**
11. **Approve Proposal No. 47/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Report on the utilization of proceeds from bond and share issuances, with an approval rate of 99,958018%**
12. **Approve Proposal No. 48/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the transfer of trading of BVB shares from UpCom to listing on the Stock Exchange, with an approval rate of 99,959507%**
13. **Approve Proposal No.49/26/BVBank/ TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the Proposed Remedial Plan in the Event of Early Intervention, with an approval rate of 99,958018%**
14. **Approve Proposal No. 50/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the amendment and supplementation of the BVBank Charter, with an approval rate of 99,956201%**
15. **Approve of the Results of the Election of an Additional Independent Member of the Board of Directors for the term 2025–2030, with details as follows:**

NO.	FULL NAME	ELECTED POSITION
1	Mr. Le Minh Huan	Independent Member of BOD

Mr. Le Anh Tai – the Presidium delivered remarks acknowledging and incorporating shareholders' opinions, expressed appreciation to all shareholders, and declared the closing of BVBank's Annual General Meeting of Shareholders.

2026 BVBank's Annual General Meeting of Shareholders concluded at 17 hours 00 minutes on the same day. This Minutes consists of 14 pages and was approved at the Meeting.

MEETING SECRETARIAT



LUU CONG TOAI

**ON BEHAVE OF THE
PRESIDIUM**

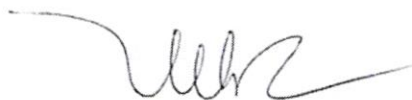
CHAIRPERSON



LE ANH TAI



PHAM THI THAO NGUYEN



NGUYEN THI HAI CHAU