

Số/ No: 77/AAS-CV

Hà Nội, ngày 25 tháng 03 năm 2025
Hanoi, March 25th 2025

CÔNG BỐ THÔNG TIN
INFORMATION DISCLOSURE

- Kính gửi/ To:**
- Ủy ban Chứng khoán Nhà nước/ *State Securities Commission Of Vietnam Portal;*
 - Sở Giao dịch Chứng khoán Việt Nam/ *Vietnam Exchange;*
 - Sở Giao dịch Chứng khoán Hà Nội/ *Hanoi Stock Exchange;*
 - Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh/ *Hochiminh Stock Exchange.*

1. Tên tổ chức/*Name of organization:* CÔNG TY CỔ PHẦN CHỨNG KHOÁN SMARTINVEST/
SMARTINVEST SECURITIES JOINT STOCK COMPANY

- Mã chứng khoán/ *Stock code:* AAS

- Địa chỉ/*Address:* Số 220+222+224 phố Nguyễn Lương Bằng, phường Quang Trung, quận Đống Đa, thành phố Hà Nội, Việt Nam/ *No 220+222+224 Nguyen Luong Bang strest, Quang Trung ward, Dong Da distric, Ha Noi city, Viet Nam.*

- Điện thoại liên hệ/*Tel.:* 0243.5739769

Fax: 0243.5739779

- E-mail: smartsccbtt@aas.com.vn

2. Nội dung thông tin công bố/*Contents of disclosure:*

Công ty Cổ phần Chứng khoán Smartinvest công bố thông tin: Biên bản họp và Nghị quyết Đại hội đồng cổ đông thường niên năm 2025 đã được thông qua.

Smartinvest Securities Joint Stock Company hereby discloses: The minutes of the meeting and the Resolution of the 2025 Annual General Meeting of Shareholders were approved by the General Meeting of Shareholders.

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 25/03/2025 tại đường dẫn: <https://aas.com.vn/vi-vn/ve-sisi/bai-viet/quan-he-co-dong/thong-tin-cong-bo/E26>

This information was published on the company's website on 25/03/2025, as in the link: <https://aas.com.vn/vi-vn/ve-sisi/bai-viet/quan-he-co-dong/thong-tin-cong-bo/E26>

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

Đại diện tổ chức/ Organization representative
Người UQ CBTT/ *Person authorized to disclose*
information *Thw*



Nguyễn Thị Huệ

No. 01./2025/AAS/NQ-ĐHĐCĐ

Hanoi, March 24..., 2025

RESOLUTION
ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2025
SMART INVEST SECURITIES JOINT STOCK COMPANY

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Charter of Smart Invest Securities Joint Stock Company ("Company's Charter");
- The Meeting Minutes No. .../2025/AAS/BB-ĐHĐCĐ dated March, 2025 of the annual general meeting of shareholders of Smart Invest Securities Joint Stock Company.

The General Meeting of Shareholders has unanimously resolved to adopt this Resolution with the following key contents:

RESOLVED THAT

Article 1: Approval of Report on operation of the Board of Directors in 2024

Article 2: Approval of Report on operation of the Board of Supervisors in 2024

Article 3: Approval of Submission No. 01/2025/TTr- HĐQT regarding the approval of the 2024 audited financial statements

General Meeting unanimously approved the 2024 audited financial statements audited by International Auditing and Valuation Company Limited.

Article 4: Approval of Submission No. 02/2025/TTr-HĐQT regarding the approval of the 2025 business plan, as follows:

No.	Indicators	2024 (VND)	2025 Target (VND)	2025 Target/2024 Actual Results
1	Charter Capital	2,299,995,210,000	2,299,995,210,000	0.00%
2	Operating Revenue	409,821,494,557	520,000,000,000	12.68%
3	Earning Before Tax	103,096,132,685	115,000,000,000	11.55%
4	Earning After Tax	73,661,409,934	82,000,000,000	11.32%
5	Dividend	0	5%	-

Article 5: Approval of Submission No. 03/2025/TTr-BKS regarding the selection of independent auditing company in 2025

1. Approval of the selection of independent auditing company for 2025 financial statements from the following list:

- International Auditing and Valuation Company Limited;
 - An Viet Auditing Company Limited;
 - UHY Auditing and Consulting Company Limited;
 - AASC Auditing Firm Company Limited.
2. In case the aforementioned auditing companies are deemed unsuitable, the Board of Supervisors respectfully requests the General Meeting of Shareholders to authorize the Board of Directors to select another auditing firm from the list of companies approved by the State Securities Commission (SSC) for 2025, concerning Smart Invest Securities Joint Stock Company.

Article 6: Approval of Submission No. 04/2025/TTr-HĐQT regarding the profit distribution in 2024

General Meeting unanimously approved the profit distribution in 2024, as follows:

No.	Contents	Value (VND)
I	Retained earnings from previous years	188,816,185,475
1	Retained earnings from previous years	115,538,775,541
2	Appropriation of Remuneration for the Board of Directors and the Board of Supervisors for 2023	(384,000,000)
3	2024	73,661,409,934
II	Profit Distribution Plan	(384,000,000)
1	Appropriation of Remuneration for the Board of Directors and the Board of Supervisors for 2024	(384,000,000)
2	Stock dividend for 2024	0
III	Estimated Retained Earnings	188,432,185,475

Article 7: Approval of Submission No. 05/2025/TTr-HĐQT regarding the remuneration in 2024 and proposed plan in 2025 for the Board of Directors and Board of Supervisors

General Meeting unanimously approved the remuneration in 2024 and proposed plan in 2025 for the Board of Directors and Board of Supervisors, as follows:

1. Remuneration in 2024:

The Company has paid remuneration to the Board of Directors and the Board of Supervisors members as follows:

- Chairperson – Vice Chairperson of the Board: VND 120,000,000 /person/year;
- Executive member of the Board of Directors: VND 36,000,000 /person/year;
- Independent Member of the Board of Directors: VND 24,000,000 /person/year;
- Head of the Board of Supervisors: VND 24,000,000 /person/year;
- Member of the Board of Supervisors: VND 12,000,000 /person/year.

2. Remuneration plan for 2025:

The Company plans to pay remuneration to the Board of Directors and the Board of Supervisors members as follows:

- Chairperson – Vice Chairperson of the Board: VND 120,000,000 /person/year;
- Executive member of the Board of Directors: VND 36,000,000 /person/year;
- Independent Member of the Board of Directors: VND 24,000,000 /person/year;

- Head of the Board of Supervisors: VND 24,000,000 /person/year;
- Member of the Board of Supervisors: VND 12,000,000 /person/year.

Article 8: Approval of Submission No. 06/2025/TTr-HĐQT regarding the matters to be reported to the GMS

The detailed contents of the submission are attached to this Resolution.

Article 9: Effectiveness

This Resolution shall take effect on the issued date. The Board of Directors, Executive Board, and relevant departments are responsible for implementing this Resolution.

Recipients:

- Shareholders, Company Website;
- Members of the BOD, Executive Board, and BOS;
- HR/Admin.

ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRWOMAN OF THE BOARD OF DIRECTORS



[Signature]
Ngo Thi Thuy Linh



No. 01/2025/AAS/BB-DHDCD

Hanoi, March 24, 2025

MEETING MINUTES
ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2025
SMART INVEST SECURITIES JOINT STOCK COMPANY

I. Company Information

- **Name of Company:** Smart Invest Securities Joint Stock Company
- **Head Office:** No. 220+222+224 Nguyen Luong Bang Street, Quang Trung Ward, Dong Da District, Hanoi, Vietnam.
- **Securities Business License No.:** 38/UBCK-GPHDKD issued by the State Securities Commission on December 26, 2006.
- **Enterprise Number:** 0102111132 issued by the Hanoi Department of Planning and Investment on December 13, 2006.

II. Meeting Time: 09:30 AM on March 24, 2025

III. Venue: Smart Invest Building, No. 220+222+224, Nguyen Luong Bang Street, Quang Trung Ward, Dong Da District, Hanoi.

IV. Attendees: Board of Directors, Executive Board, Supervisory Board, invited guests, Shareholders, and authorized representatives of shareholders of Smart Invest Securities Joint Stock Company.

V. Declaration of Reasons for Agenda Approval:

1. On behalf of the organizing committee, the Head of the committee declared the reasons and presided over the opening ceremony

2. With 100% approval votes, the General Meeting of Shareholders (GMS) approved the agenda, including:

- ❖ Declaration of reasons, introduction of attendees;
- ❖ Election of the Chairing Committee, Secretary, and the Shareholder Eligibility and Voting Committee;
- ❖ Approval of the meeting agenda;
- ❖ Approval of Report on operation of the Board of Directors in 2024;
- ❖ Approval of Report on operation of the Board of Supervisors in 2024;
- ❖ Approval of Submission No. 01/2025/TTr- HÐQT regarding the approval of the 2024 audited financial statements;
- ❖ Approval of Submission No. 02/2025/TTr-HÐQT regarding the approval of the 2025 business plan;
- ❖ Approval of Submission No. 03/2025/TTr- BKS regarding the selection of independent



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auditing company in 2025;

- ❖ Approval of Submission No. 04/2025/TTr- HĐQT regarding the profit distribution in 2024;
- ❖ Approval of Submission No. 05/2025/TTr-HĐQT regarding the remuneration in 2024 and proposed plan in 2025 for the Board of Directors and Board of Supervisors;
- ❖ Approval of Submission No. 06/2025/TTr- HĐQT regarding the matters to be reported to the GMS;
- ❖ Voting process instructions and ballot collection.

VI. Composition of the Chairing Committee and Supporting Committees:

The composition of the Chairing Committee and Supporting Committees was approved with 100% of the votes. The details are as follows:

1. Chairing Committee:

- Ms Ngo Thi Thuy Linh Chairwoman of the BOD – Meeting's Chairperson
- Mr Tran Minh Tuan Member of the BOD – Member
- Mr Le Manh Cuong Member of the BOD – Member

2. Secretariat

- Ms. Bui Ngoc Tu Head of the Secretariat
- Ms. Trieu Tu Linh Member

3. Shareholder verification and Vote counting Committee:

- Mr. Le Truong Giang Head of Committee
- Mr. Dinh Thai Sang Member

VII. Meeting Validity Condition

Mr. **Le Truong Giang**, Head of the Shareholder verification and Vote counting Committee reported on the shareholder verification report. As of the commencement time (9:30 AM), the meeting met the legal requirements for proceedings. The total number of shareholders and shareholder representatives attending the meeting is 12 persons, representing 177,037,578 shares, accounting for 76.97% of the total voting shares.

VIII. Meeting Contents

1. The GMS approved **the Chairing Committee, Secretariat, and Shareholder verification and Vote counting Committee** with 100% approval votes.
2. The **Meeting Agenda** was approved with 100% approval votes.
3. The **Meeting Rules** were approved with 100% approval votes.
4. **Discussion topics presented by the Chairperson:**
 - ❖ Approval of Report on operation of the Board of Directors in 2024;
 - ❖ Approval of Report on operation of the Board of Supervisors in 2024;

- ❖ Approval of Submission No. 01/2025/TTr- HDQT regarding the approval of the 2024 audited financial statements;
- ❖ Approval of Submission No. 02/2025/TTr-HDQT regarding the approval of the 2025 business plan;
- ❖ Approval of Submission No. 03/2025/TTr- BKS regarding the selection of independent auditing company in 2025;
- ❖ Approval of Submission No. 04/2025/TT1- HDQT regarding the profit distribution in 2024;
- ❖ Approval of Submission No. 05/2025/TTr-HDQT regarding the remuneration in 2024 and proposed plan in 2025 for the Board of Directors and Board of Supervisors;
- ❖ Approval of Submission No. 06/2025/TTr- HDQT regarding the matters to be reported to the GMS.

IX. Q&A Session with Shareholder:

Shareholders raised questions and provided feedback regarding the company's business operations. The Chairing Committee addressed the concerns as follows:

1. A shareholder inquired about the Company's plan to list its shares on the Ho Chi Minh City Stock Exchange (HOSE).

Response from the Chairing Committee: At present, the Vietnamese stock market remains volatile and has yet to achieve the growth momentum anticipated by the Board of Directors. Consequently, there is a high probability that the initial listing price of the Company's shares may not meet the targeted expectations. Therefore, the Board of Directors respectfully requests that the General Meeting of Shareholders continue to authorize the Board to determine the appropriate timing for initiating the listing procedures on the Ho Chi Minh City Stock Exchange.

2. A shareholder inquired about accounts receivable amounting to approximately VND 600 billion from three companies: Kim Lan Ecotourism Joint Stock Company, Sao Kim Financial Investment Joint Stock Company, and Smarttech Technology Investment Joint Stock Company.

Response from the Chairing Committee: These receivables arise from bond trading activities and are recorded as specific accounting entries related to this business operation.

3. A shareholder inquired about the Company's development strategy for 2025.

Response from the Chairing Committee: In 2025, the Company will scale down its proprietary bond trading activities and shift towards proprietary stock trading. Additionally, the Company will focus on developing Fintech products, with plans to launch an AI-powered investment advisory system in the second quarter of 2025. This initiative aims to expand automated financial investment products and introduce new trend-based investment solutions.

X. Voting Process

1. Mr. **Le Truong Giang**, Head of the Shareholder verification and Vote counting Committee, presented the voting rules and procedures
2. The voting process was conducted.

XI. Voting Results

1. Mr. **Le Truong Giang** announced the voting results
 - Total issued voting slips: 12 slips, representing 177,037,578 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.
 - Total valid voting slips: 12 slips
 - Total invalid voting slips: 0 slips
2. Based on the voting results, Ms. **Ngo Thi Thuy Linh**, Chairperson of the meeting, declared the resolutions approved:

Approval of Report on operation of the Board of Directors in 2024

The General Meeting unanimously approved with 12 votes, representing 177,037,578 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.

Approval of Report on operation of the Board of Supervisors in 2024

The General Meeting unanimously approved with 12 votes, representing 177,037,578 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.

Approval of Submission No. 01/2025/TTr- HĐQT regarding the approval of the 2024 audited financial statements

The General Meeting unanimously approved with 12 votes, representing 177,037,578 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.

Approval of Submission No. 02/2025/TTr-HĐQT regarding the approval of the 2025 business plan

The General Meeting unanimously approved with 12 votes, representing 177,037,578 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.

Approval of Submission No. 03/2025/TTr- BKS regarding the selection of independent auditing company in 2025

The General Meeting unanimously approved with 12 votes, representing 177,037,578 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.

Approval of Submission No. 04/2025/TTr- HĐQT regarding the profit distribution in 2024

The General Meeting unanimously approved with 12 votes, representing 177,037,578 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.

Approval of Submission No. 05/2025/TTr-HĐQT regarding the remuneration in 2024 and proposed plan in 2025 for the Board of Directors and Board of Supervisors

The General Meeting unanimously approved with 12 votes, representing 177,037,578 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.

Approval of Submission No. 06/2025/TTr- HĐQT regarding the matters to be reported to the GMS

The General Meeting unanimously approved with 12 votes, representing 177,037,578 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.

3. Approval of the Meeting Minutes and Resolutions

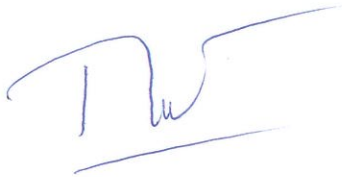
The Meeting Minutes were read aloud and approved by the GMS with 100% approval votes.

The Chairwoman of the Board of Directors is responsible for issuing the GMS Resolutions per legal regulations and the Company's Charter.

The Chairperson and the Secretariat are jointly responsible for the accuracy and completeness of this document.

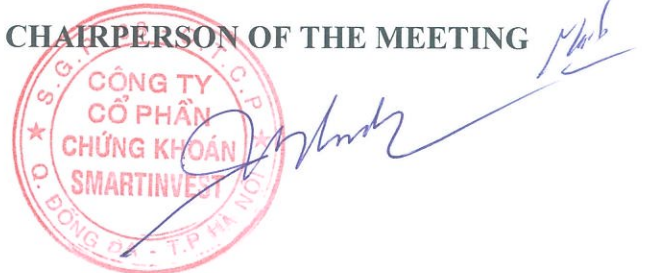
The meeting concluded at 11:30 AM on the same day.

HEAD OF SECRETARIAT



Bui Ngoc Tu

CHAIRPERSON OF THE MEETING



Ngo Thi Thuy Linh

SECRETARIAT MEMBER



Trieu Tu Linh



SMART INVEST SECURITIES JOINT STOCK COMPANY

Head Office: No. 220+222+224 Nguyen Luong Bang Street, Quang Trung Ward, Dong Da District,
Hanoi, Vietnam Phone: (84-24) 3573 9769 Fax: (84-24) 3573 9779

ANNUAL GENERAL MEETING OF SHAREHOLDERS'S AGENDA IN 2025

Time: 9:00, March 24, 2025

Venue: Smart Invest Building, No. 222 Nguyen Luong Bang Street, Quang Trung Ward,
Dong Da District, Hanoi

Estimated time	Contents
09:00-9:30	Shareholder's registration
09:30-09:35	Meeting opening, opening ceremony and introducing delegates
09:35-09:40	Report on shareholder's verification
09:40-09:50	Introducing Chairwoman, Secretary and Approval of Vote Checking Committee
09:50-09:55	Approval of Meeting agenda
09:55-10:00	Approval of Meeting Rules for the Annual General Meeting of Shareholders (AGM) in 2025
10:00-10:10	Approval of Report on operation of the Board of Directors in 2024
10:10-10:20	Approval of Report on operation of the Board of Supervisors in 2024
10:20-10:25	Approval of Submission No. 01/2025/TTr- HĐQT regarding the approval of the 2024 audited financial statements
10:25-10:30	Approval of Submission No. 02/2025/TTr-HĐQT regarding the approval of the 2025 business plan
10:30-10:35	Approval of Submission No. 03/2025/TTr- BKS regarding the selection of independent auditing company in 2025
10:35-10:40	Approval of Submission No. 04/2025/TTr- HĐQT regarding the profit distribution in 2024
10:40-10:45	Approval of Submission No. 05/2025/TTr-HĐQT regarding the remuneration in 2024 and proposed plan in 2025 for the Board of Directors and Board of Supervisors
10:45-10:50	Approval of Submission No. 06/2025/TTr- HĐQT regarding the matters to be reported to the GMS
10:50-11:20	Discussion, voting on the presented matters
11:20-11:35	Break
11:35-11:45	Declaration of voting results
11:45-12:00	Approval of the Meeting Minutes, Resolution and Closing

No. 04./2025/NQ-HĐQT

Hanoi, March 14, 2025

**RESOLUTION OF THE BOARD OF DIRECTORS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

- Pursuant to the Law on Enterprises 2020 adopted by the National Assembly of the Socialist Republic of Vietnam;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company Charter");
- Pursuant to the Meeting minutes of the Board of Directors No. 04./2025/BBH-HĐQT on March 14, 2025

RESOLVED THAT

Article 1: Issued together with this Resolution is the Meeting Rules for The 2025 Annual General Meeting of Shareholders.

Article 2: This Resolution takes effect from the date of signing.

The members of the Annual General Meeting Organizing Committee, relevant parties, and shareholders attending the Annual General Meeting of Shareholders of Smart Invest Securities Joint Stock Company are responsible for implementing this Resolution./

Recipients:

- As Article 2;
- General Meeting
Organizing Committee
- Archives.

ON BEHALF OF THE BOARD OF DIRECTORS



Ngo Thi Thuy Linh

MEETING RULES FOR
THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
(Issued under Resolution No. .04./2025/QĐ-HĐQT dated March .14., 2025 of Smart Invest Securities Joint Stock Company)

CHAPTER I
GENERAL PROVISIONS

Article 1. Scope of Application

This Meeting rules applies to the organization of the 2025 Annual General Meeting of Shareholders (AGM) of Smart Invest Securities Joint Stock Company.

Article 2. This Meeting rules specifically stipulates the rights and obligations of participants in the AGM, as well as the conditions and procedures for conducting the meeting.

Article 3. Shareholders and all participants in the AGM are responsible for complying with the provisions of this Meeting rules.

CHAPTER II
RIGHTS AND OBLIGATIONS OF PARTICIPANTS IN THE AGM

Article 4. Shareholders Attending the AGM

1. Eligibility to Attend the AGM

All shareholders owning shares of Smart Invest Securities Joint Stock Company or those duly authorized are eligible to attend the AGM.

2. Rights and Obligations of Eligible Shareholders

- a) Shareholders or authorized persons attending the AGM must present the following documents:
- The announcement;
 - ID Card or Passport;
 - Proxy Form and the announcement (in case of authorized representatives).
- b) **Registration for Attendance:** Shareholders or authorized representatives must present the aforementioned documents to the Shareholder Eligibility Verification Committee to receive the meeting documents and a Voting Ballot, which includes details such as the shareholder code and the number of voting shares (owned and/or authorized).
- c) Shareholders may authorize, in writing, another individual to attend and vote on their behalf. The authorized representative cannot further delegate this authority.
- d) Shareholders wishing to speak must obtain the Chairperson's approval, keep their comments concise and focused, and avoid repeating previously discussed points. Alternatively, they may submit written questions to the Secretariat.
- e) Participate in voting on matters under the AGM's authority, as stipulated by the Law on Enterprises.
- f) After the presentation of reports, shareholders shall discuss and vote on resolutions.
- g) During the AGM, shareholders must adhere to the Presidium's guidance, maintain decorum,

and avoid causing disruptions.

- h) Late attendees may join and vote on pending matters after completing registration. Their absence does not affect the validity of previously conducted votes.

Article 5. Presidium and Chairperson

1. The Presidium is elected by the AGM, and the Chairperson presides over the meeting.
2. Rights and Responsibilities of the Presidium:
 - a) Conduct the AGM in accordance with the approved agenda, ensuring order and addressing shareholder expectations.
 - b) Facilitate discussions among participants.
 - c) Present drafts of matters requiring voting.
 - d) Respond to questions or designate a respondent as requested by the AGM.

Article 6. Shareholder's Verification Committee

The committee, appointed by the Organizing Committee, is responsible for verifying the eligibility of attending shareholders or authorized representatives, distributing AGM documents and voting slips, and reporting the results before the AGM officially begins.

Article 7. Secretariat of the AGM

1. The Secretariat is introduced by the Organizing Committee and approved by the AGM.
2. Responsibilities of the Secretariat:
 - a) Record the AGM's proceedings accurately and faithfully.
 - b) Assist the Presidium in announcing meeting minutes, resolutions, and notices.
 - c) Collect written questions from shareholders.

Article 8. Voting Committee

1. The Voting Committee consists of two members nominated by the Organizing Committee and approved by the AGM.
2. Responsibilities of the Voting Committee:
 - a) Supervise shareholder voting.
 - b) Summarize and announce voting results to the Chairperson and Secretariat;

CHAPTER III CONDUCTING THE AGM

Article 9. Conditions for Convening the AGM

The AGM is valid when shareholders or authorized representatives attending represent at least 50% of total voting shares as per the shareholder list.

Article 10. Voting Procedures

1. All items on the AGM agenda must be voted on using voting slips reflecting each shareholder's shareholding and representation.
2. Voting methods are decided by the Chairperson and may include marking voting slips with the following options: Agree; Disagree; No opinion. Voting scope:

- Approval of reports and proposals presented at the AGM.
 - Approval of AGM minutes and resolutions.
 - Other matters as determined during the AGM.
3. The Voting Committee announces results for each agenda item.

Article 11. Approval of Resolution

1. Resolutions on the following matters require approval by shareholders representing at least 65% of total voting shares:

- a) Types and total number of shares per type;
- b) Changes in business sectors or areas of operation;
- c) Changes in the company's management structure;
- d) Projects or transactions valued at or exceeding 35% of the company's total assets based on the latest financial report;
- e) Company reorganization or dissolution;

2. Other matters require approval by shareholders representing at least 50% of total voting shares.

Article 12. AGM Minutes and Resolution

- 1. AGM minutes and resolution must be completed and approved before the AGM concludes.
- 2. These documents are archived by the Secretariat at the company.

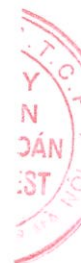
**CHAPTER IV
IMPLEMENTATION PROVISIONS**

Article 13. These regulations, consisting of 13 articles, are issued by Smart Invest Securities Joint Stock Company in compliance with applicable laws. Shareholders and meeting organizers must comply fully./.

**ON BEHALF OF THE BOARD OF
DIRECTORS
CHAIRWOMAN**



Ngô Thị Thuy Linh



No. *01* /2025/BC-HĐQT

Hanoi, February *28*, 2025

REPORT ON OPERATION OF THE BOARD OF DIRECTORS IN 2024

I. BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT

1. Personnel Situation

In 2024, the Company's Board of Directors (BOD) comprised 5 members, including one Chairwoman, one independent member, and one non-executive member. The current Board of Directors includes:

- Ms Ngo Thi Thuy Linh – Chairwoman of the Board of Directors
- Mr Tran Minh Tuan – Non-executive member of the Board of Directors
- Mr Le Manh Cuong – Member of the Board of Directors cum Chief Executive Officer
- Ms Do Thi Sam – Member of the Board of Directors cum Deputy Chief Executive
- Mr Pham Minh Duc – Independent Member of the Board of Directors

In 2024, the BOD has strived to enhance corporate governance in compliance with legal regulations and the Company's Charter. Specifically:

- Ensured the frequency of BOD meetings and the number of attendees to meet legal and effectiveness requirements, defining the roles of each member, including independent and executive members, to safeguard shareholders' interests under the law.
- Regularly monitored the executive activities of the management team, especially regarding the implementation of resolutions by the GMS and BOD, ensuring compliance with the Securities Law, Enterprise Law, and the Company's Charter.
- Provided guidance and directions to the leadership team and supporting departments to ensure governance aligns with legal and internal corporate regulations.

2. Activities of the Board of Directors

In 2024, the BOD convened periodic and extraordinary meetings to make necessary decisions for business operations. The decisions include:

No.	Resolution/Decision No.	Date	Content
1	01/2024/NQ-HĐQT	17/01/2024	Approval of the plan to organize the 2024 Annual General Meeting of Shareholders

2	47/2024/NQ-HĐQT	30/01/2024	Appointment of Deputy General Director
3	54/2024/NQ-HĐQT	27/02/2024	Promulgate working regulations at the 2024 Annual General Meeting of Shareholders
4	04/NQ-HĐQT	22/03/2024	Approval of receiving credit at Saigon Hanoi Commercial Joint Stock Bank - Dong Do Branch and implementing security measures, mortgaging assets to guarantee the Company's credit facilities at SHB
5	05/NQ-HĐQT	16/04/2024	Approval of investment proposal to contribute capital to establish Dong Tien Fund Management Joint Stock Company
6	15/2024/NQ-HĐQT	20/06/2024	Approval of mortgaging assets to secure loan obligations
7	16/2024/NQ-HĐQT	20/06/2024	Approval of additional collateral for the loan
8	17/2024/NQ-HĐQT	16/07/2024	Approval of changing the address of the Ho Chi Minh City branch
9	0908/2024/NQ-HĐQT	09/08/2024	Approval of transactions between the Company and related persons of insiders
10	18/2024/NQ-HĐQT	13/09/2024	Approval of the implementation of the plan to issue shares to pay dividends to existing shareholders according to Resolution No. 01/2024/AAS-NQ-ĐHĐCĐ on 25/03/2024 of the 2024 Annual General Meeting of Shareholders
11	19/2024/NQ-HĐQT	16/09/2024	Approval of the Company's loan plan at Ocean Bank Limited - Thang Long Branch - Ha Dong Transaction Office
12	122/2024/NQ-HĐQT	14/10/2024	Approval of the plan to change collateral for loans at Ocean Bank Limited - Thang Long Branch - Ha Dong Transaction Office
13	20/2024/NQ-HĐQT	12/11/2024	Approval of the temporary suspension of the implementation of the plan to issue shares to pay dividends to existing shareholders according to Resolution No. 01/2024/AAS-NQ-ĐHĐCĐ on

			25/03/2024 of the 2024 Annual General Meeting of Shareholders
14	21/2024/NQ-HĐQT	06/12/2024	Decision to appoint Head of Internal Audit Team
15	22/2024/NQ-HĐQT	06/12/2024	Approval of the Company's regulations/processes, update current legal regulations and follow the actual operations of the Company
16	23/2024/NQ-HĐQT	24/12/2024	Approval of receiving credit at Vietnam Maritime Commercial Joint Stock Bank
17	23/2024/NQ-HĐQT	31/12/2024	Approval of signing of the Contract to borrow the building as the Company's representative office headquarters

3. Reports on transactions between the Company, its subsidiaries, other companies that are controlled over 50% of the Charter capital by the Company with members of the BOD and related persons of those members; transactions between the Company with other company in which member of BOD is the founder or manager that company within the last 03 years prior to the date of transaction

Those transactions were disclosed by the Company in the Report on Corporate Governance 2024 dated January 22, 2025. The transactions have been disclosed and fully approved in accordance with the Company's Charter.

4. Activities of the Sub-Committee under the Board of Directors

The Sub-Committee advises the BOD on matters related to the company's investment activities, including asset allocation, capital operations, and the approval or review of equity contributions or transactions involving the purchase and sale of equity in enterprises, securities trading, and underwriting activities under the jurisdiction of the BOD as specified in the Company's Charter and authorized by the GMS. The Sub-Committee also decides and approves transactions and investment activities beyond the authority of the GMS or the BOD that have not been delegated to the Chairperson of the BOD, the Chief Executive Officer (CEO), or the Executive Board. Additionally, it performs other duties as outlined in the Company's Charter or other internal documents.

5. Activities of the CEO

The CEO and the Executive Board actively monitor the situation, recognizing opportunities and challenges within the macroeconomic context of 2024 to devise appropriate solutions ensuring the effective implementation of business plans. The BOD has conducted thorough inspections and closely monitored the Executive Board's operations. The CEO frequently reports on business performance, challenges, and obstacles encountered during management. The BOD and the Executive Board have collaborated to discuss and devise timely, effective solutions. The

Executive Board’s activities comply strictly with legal regulations, the company’s Charter, GMS resolutions, and BOD resolutions.

6. Activities of Independent Member of the Board of Directors

Independent Board members are assigned specific responsibilities in risk management as follows:

- Reviewing and providing opinions before submission to the BOD for approval of policies and risk limits.
- Examining reports from the CEO, the Risk Management Department, and other relevant departments on risk management activities.
- Evaluating the effectiveness of the company’s overall risk management.

In addition, independent members participate in BOD meetings to provide counter-arguments on strategic proposals, business plans, and monitor the activities of other BOD members.

7. Activities of the Chairwoman and Executive Members of the BOD

In 2024, the Chairwoman of the BOD effectively performed the rights and duties prescribed by the Enterprise Law, the Company’s Charter, and the regulations and authorizations of the BOD. This included organizing meetings, issuing resolutions/decisions on behalf of the BOD, directing the Executive Board to implement BOD resolutions, and developing operational regulations for sub-committees and internal management policies. Executive members of the BOD have fulfilled their assigned tasks, contributing to the company’s successful achievement of its 2024 business objectives.

II. IMPLEMENTATION OF 2024 GMS RESOLUTIONS

1. Business Results for 2024

- In 2024, the company fully engaged in all securities operations and essentially achieved its business plan. The business performance is as follows:

Đơn vị: VNĐ

No.	Indicator	2023	2024	% Change
1	Operating Revenue	656,522,206,728	409,821,494,557	-37.58%
2	Profit After Tax	86,939,040,221	73,661,409,934	-15.27%
3	Operating Expenses	474,124,538,953	162,328,002,617	-65.76%
4	Administrative Expenses	28,983,962,616	31,079,496,845	7.23%

- Employee salaries and bonuses were paid promptly and in accordance with state policies. Employee welfare was prioritized and well-executed.

2. Remuneration and Salaries of the BOD, BOS, and Executive Board

- The remuneration received in 2023 is as follows:
 - + Chairperson – Vice Chairperson of the Board: VND 120,000,000 /person/year;

- + Executive member of the Board of Directors: VND 36,000,000 /person/year;
 - + Independent Member of the Board of Directors: VND 24,000,000 /person/year;
 - + Head of the Board of Supervisors: VND 24,000,000 /person/year;
 - + Member of the Board of Supervisors: VND 12,000,000 /person/year.
- The salary for the Executive Board in 2024 amounted to VND 2,765,488,368

3. The selection of independent auditing company in 2025

In 2024, the BOD selected International Auditing and Valuation Company Limited, headquartered at LK21 Bac Ha Residential Area, Mo Lao Ward, Ha Dong District, Hanoi, Vietnam, as the auditor for the company's financial statements.

III. DEVELOPMENT ORIENTATION

- Strengthen and expand core business activities by diversifying products, improving customer service quality, and leveraging new opportunities in the securities market to research, develop, and offer diverse products that maximize customer benefits.
- Build a specialized advisory team in key areas to become experts in identified fields.
- Advance information technology to achieve complete control, flexibility, stability, and system safety.
- Enhance corporate governance, legal responsibility, and financial risk control by improving the capabilities of BOD sub-committees.
- Standardize operational processes to improve efficiency and ensure compliance, particularly in information security, risk management, internal control, internal audit, and margin lending.
- Focus on sustainable development by participating in strategic planning for corporate social responsibility initiatives.

This report on the operation of the BOD for the year is respectfully submitted to the GMS for review and approval.

ON BEHALF OF THE BOARD OF
DIRECTORS
CHAIRWOMAN



Ngô Thị Thuý Linh

Ngô Thị Thuý Linh

No. *01* /2025/BC-BKS

Hanoi, February *28*, 2025

REPORT ON OPERATION OF THE BOARD OF SUPERVISORS IN 2024

To: The General Meeting of Shareholders

The Board of Supervisors (BOS) of Smart Invest Securities Joint Stock Company (Smart Invest) respectfully submits the 2024 activity report and the operational plan for 2025 to the General Meeting of Shareholders (GMS) as follows:

I. SUMMARY OF BOS ACTIVITIES IN 2024

1. Structure of the Board of Supervisors

As of the time of the 2025 Annual General Meeting of Shareholders, the Board of Supervisors of Smart Invest Securities Joint Stock Company consists of 03 members:

- Ms Nguyen Thi Hong Trung – Head of the Board of Supervisors
- Ms Dao Thi Le Thanh – Member
- Ms Bui Thi Quynh Anh – Member

2. Activities of the Board of Supervisors and Its Members in 2024

In 2024, the Board of Supervisors held 02 meetings with the attendance rate of members as follows:

No.	Members of Board of Supervisors	Meetings Attended	Attendance Rate	Voting Rate	Reason for Absence
1	Nguyen Thi Hong Trung	02	100%	100%	-
2	Dao Thi Le Thanh	02	100%	100%	-
3	Bui Thi Quynh Anh	02	100%	100%	-

Based on the Enterprise Law, Securities Law, and the Company's Charter, the Board of Supervisors has performed the following functions and tasks:

- Supervised the Board of Directors (BOD) and the CEO in managing and operating the Company, ensuring compliance with the 2024 General Meeting of Shareholders' resolutions and BOD resolutions.
- Monitored business activities to ensure they align with the rights of shareholders.
- Supervised compliance with legal regulations, the Company's Charter, and internal regulations, ensuring the rational allocation of resources for business activities.
- Checked the reasonableness, legality, and transparency of management, accounting, and financial reporting.



- Participated in discussions with the Audit Firm and the General Director to review semi-annual and annual financial statements before disclosure.

3. Evaluation of the Competence and Effectiveness of the Board of Supervisors and Members

- With a high sense of responsibility, each member of the Board of Supervisors has demonstrated professional competence, conducted independent and objective assessments, and reported their opinions on financial reporting accuracy and legal compliance.
- The contributions of the Board of Supervisors have been highly appreciated by the BOD for their quality and timeliness.

4. Remuneration and Operating Expenses of the Board of Supervisors

Administrative expenses related to the BOS's operations comply with the regulations of the Ministry of Finance, the Company's financial regulations, and internal rules of Smart Invest. The remuneration of the Board of Supervisors was approved by the Annual General Meeting of Shareholders.

II. RESULTS OF SUPERVISORY ACTIVITIES IN 2024

1. Supervision of Business Activities

The Board of Supervisors has monitored the Company's business operations, assessed financial reports, and concluded that despite challenges in resources and market competition, the General Director has implemented appropriate measures, leading the Company to achieve its key objectives.

2. Financial Performance Evaluation for 2024

- The Board of Supervisors agrees with the contents of the 2024 Financial Statements prepared by the Company's Accounting Department and audited by International Auditing and Valuation Co., Ltd.
- The report accurately reflects the financial position as of December 31, 2024, the business results, and cash flows for the fiscal year 2024 in accordance with accounting standards, with no major errors in financial reporting.
- Key Performance Indicators for 2024 (according to the Financial Report):

- **Business Performance**

No.	Indicator	Value (VND)
1	Operating Revenue	409,821,494,557
2	Operating Expenses	162,328,002,617
3	Administrative Expenses	31,079,496,845
4	Total Pre-Tax Profit	103,096,132,685
5	Profit After Tax	73,661,409,934

- **Company Assets:**

No.	Indicator	Value (VND)
1	Short-term Assets	4,784,788,712,305
2	Long-term Assets	270,729,805,601
3	Total Assets	5,055,518,517,906

- **Charter Capital:** VND 2,299,995,210,000.

3. Supervision of the Board of Directors' Activities in 2024

Through the supervision process, the Board of Supervisors has observed:

- The resolutions issued by the Board of Directors were within their authority, compliant with the Company's Charter, the Law on Enterprises, and other legal regulations.
- The BOD held regular and extraordinary meetings as required to oversee and direct the company's business operations.
- The BOS received full access to BOD resolutions and meeting minutes.
- The BOD closely supervised the Executive Board in business operations and ensured the implementation of approved resolutions.
- In 2024, the BOS did not receive any complaints or petitions related to the BOD, nor did it identify any irregularities in the governance and management activities of the BOD.

4. Supervision of the Executive Board and Other Managers in 2024

- The BOS highly appreciates the efforts of the Executive Board in organizing and executing business activities.
- Members of the Executive Board effectively implemented the resolutions of the BOD and the General Meeting of Shareholders (GMS).
- Decisions made by the Executive Board were within their authority as defined in the Company's Charter. The Executive Board regularly reported to the BOD to receive timely guidance.
- In 2024, the BOS did not receive any complaints or petitions regarding any members of the Executive Board.

5. Supervision of Coordination Between the Board of Supervisors, Board of Directors, CEO, and Shareholders

- The BOS proactively developed an action plan for approval by the GMS and executed it in compliance with the Law on Enterprises, the Securities Law, and the Company's Charter.
- The BOS received relevant materials for BOD and CEO meetings in advance and provided timely feedback on issues requiring careful consideration before management decisions were made.
- During its operations, the BOS received full cooperation and support from the BOD and company management, enabling it to fulfill its responsibilities effectively.

6. Transactions between the Company, its subsidiaries, other companies that are controlled over 50% of the Charter capital by the Company with members of the BOD and related persons of those members; transactions between the Company with other company in which member of BOD is the founder or manager that company within the last 03 years prior to the date of transaction

- Smart Invest Securities Joint Stock Company rents office from Sao Thang Long Investment Joint Stock Company:
 - + (i) Rental area: 102.8 m²; (ii) Rental amount (VAT included): 5.5 million VND/ 1 month
 - (iii) Rental period: 05 years.
 - + Related relationship: Transactions with related persons of Board member: Mr. Tran Minh Tuan.
- Smart Invest Securities Joint Stock Company rents office from Dong A Hotel Group Joint Stock Company:
 - + Rental area: 192 m²; (ii) Rental amount (VAT included): 77 million VND/ 1 month; (iii) Rental period: 05 years.
 - + Related relationship: Transactions with related persons of Board member: Mr. Tran Minh Tuan.
- Smart Invest Securities Joint Stock Company signed a service provision contract with Dong A Hotel Group Joint Stock Company:
 - + Contract Content: Customer conference organization service.
 - + Contract value (including VAT): 434,000,000 VND (in words: Four hundred thirty four million VND)
 - + Related relationship: Transactions with related persons of Board member: Mr. Tran Minh Tuan.
- Smart Invest Securities Joint Stock Company signed a contract to borrow the office of Sao Thang Long Investment Joint Stock Company.
 - + Borrowed area: 102.8 m²; (ii) Borrowed period: 03 years
 - + Related relationship: Transactions with related persons of Board member: Mr. Tran Minh Tuan.
- Smart Invest Securities Joint Stock Company signed a contract to borrow office space from Dong A Hotel Group Joint Stock Company.
 - + Borrowed area: 192 m²; (ii) Borrowed period: 03 years
 - + Related relationship: Transactions with related persons of Board member: Mr. Tran Minh Tuan.
- Smart Invest Securities Joint Stock Company signed a contract for conference room rental service of Dong A Hotel Group Joint Stock Company.
 - + Contract value (including VAT): 14,826,000 VND (in words: Fourteen million, eight hundred and twenty six thousand VND)
 - + Related relationship: Transactions with related persons of Board member: Mr. Tran Minh Tuan.

7. Recommendations

The BOS makes the following recommendations to the BOD and Executive Board:

- Continuously review and strengthen the organizational structure, ensuring personnel and expertise meet regulatory requirements.
- Enhance financial capacity and ensure compliance with new regulations (if any) regarding securities services issued by regulatory authorities and stock exchanges.

III. BOARD OF SUPERVISORS' PLAN AND ORIENTATION FOR 2025

- In 2025, the BOS will continue its role in representing shareholders by regularly monitoring all business, governance, and management activities of the Company. It will conduct

evaluations through financial reports and assessments of BOD and Executive Board activities, reporting to the GMS.

- Monitor and assess BOD resolutions and decisions to ensure compliance with the Company's Charter, GMS resolutions, and legal regulations.
- Provide advisory opinions and recommendations to the BOD and Executive Board, particularly on potential risks that may impact business operations.
- To maximize its effectiveness, the BOS acknowledges the need for continuous efforts and looks forward to ongoing support from shareholders, the BOD, and the Executive Board.

This report on the operation of the BOS in 2024 is submitted for approval by the General Meeting of Shareholders.

Wishing all delegates and shareholders good health and success.

Sincerely,

**ON BEHALF OF THE
BOARD OF SUPERVISORS**



Nguyen Thi Hong Trung



No. 01/2025/TTr-HĐQT

Hanoi, February 28, 2025

SUBMISSION

For the approval of the 2024 Audited Financial Statements

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the audited financial statements for 2024, with key indicators as follows:

No.	Key Indicators	Value (VND)
1	Operating Revenue	409,821,494,557
2	Earning After Tax	73,661,409,934
3	Operating Expenses	162,328,002,617
4	Administrative Expenses	31,079,496,845

The financial statements for 2024 of Smart Invest Securities Joint Stock Company have been audited by International Auditing and Valuation Company Limited in accordance with applicable standards. The statements were reviewed by the Board of Supervisors and disclosed by Smart Invest Securities Joint Stock Company as required. They are also published on the company's website: <http://www.aas.com.vn>

Respectfully submitted!

Recipients:

- As above;
 - BOD, Executive Board;
- HR/Admin.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRWOMAN



gri
gri
Ngo Thi Thuy Linh

No. 02/2025/TTr-HĐQT

Hanoi, February 28, 2025

SUBMISSION

For the approval of the 2025 business plan

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").

Based on the business performance of the Company in 2024 and its development prospects, the Board of Directors respectfully submits the following 2025 Business Plan of Smart Invest Securities Joint Stock Company to the General Meeting of Shareholders for consideration and approval:

No.	Indicators	2024 (VND)	2025 Target (VND)	2025 Target/2024 Actual Results
1	Charter Capital	2,299,995,210,000	2,299,995,210,000	0.00%
2	Operating Revenue	409,821,494,557	520,000,000,000	12.68%
3	Earning Before Tax	103,096,132,685	115,000,000,000	11.55%
4	Earning After Tax	73,661,409,934	82,000,000,000	11.32%
5	Dividend	0	5%	-

Respectfully submitted!

Recipients:

- As above;
- BOD, Executive Board;
- HR/Admin.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRWOMAN**



Ngô Thị Thuy Linh

No. 03/2025/TTr-BKS

Hanoi, February 28, 2025

SUBMISSION

For the approval of the selection of independent auditing company in 2025

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").

The Board of Supervisors of Smart Invest Securities Joint Stock Company respectfully submits to the General Meeting of Shareholders for approval the selection of independent auditing company for 2025 financial statements, as follows:

1. Approval of the selection of independent auditing company for 2025 financial statements from the following list:
 - International Auditing and Valuation Company Limited;
 - An Viet Auditing Company Limited;
 - UHY Auditing and Consulting Company Limited;
 - AASC Auditing Firm Company Limited.
2. In case the aforementioned auditing companies are deemed unsuitable, the Board of Supervisors respectfully requests the General Meeting of Shareholders to authorize the Board of Directors to select another auditing firm from the list of companies approved by the State Securities Commission (SSC) for 2025, concerning Smart Invest Securities Joint Stock Company.

Respectfully submitted!

Recipients:

- As above;
- BOD, BOS, Executive Board;
- HR/Admin.

**ON BEHALF OF THE BOARD OF SUPERVISORS
HEAD OF BOS**



Nguyen Thi Hong Trung

No. 04/2025/TTr-HĐQT

Hanoi, February 28, 2025

SUBMISSION

For the approval of profit distribution in 2024

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").

Based on the business performance results of Smart Invest Securities Joint Stock Company in 2024, the Board of Directors respectfully submits to the General Meeting of Shareholders the proposal for the distribution of profits for 2024, as follows:

No.	Contents	Value (VND)
I	Retained earnings from previous years	188,816,185,475
1	Retained earnings from previous years	115,538,775,541
2	Appropriation of Remuneration for the Board of Directors and the Board of Supervisors for 2023	(384,000,000)
3	2024	73,661,409,934
II	Profit Distribution Plan	(384,000,000)
1	Appropriation of Remuneration for the Board of Directors and the Board of Supervisors for 2024	(384,000,000)
2	Stock dividend for 2024	0
III	Estimated Retained Earnings	188,432,185,475

Respectfully submitted!

Recipients:

- As above;
- BOD, Executive Board;
- HR/Admin.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRWOMAN



Ngo Thi Thuy Linh

No. 05/2025/TTr-HDQT

Hanoi, February 28, 2025

SUBMISSION

*For the approval of remuneration in 2024 and proposed plan in 2025 for the Board of Directors
and Board of Supervisors*

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").

The Board of Directors of SmartInvest Securities Joint Stock Company respectfully submits to the General Meeting of Shareholders for approval the finalization of remuneration for 2024 and the remuneration payment plan for the Board of Directors and the Board of Supervisors in 2025, as follows:

1. Remuneration in 2024:

The Company has paid remuneration to the Board of Directors and the Board of Supervisors members as follows:

- Chairperson – Vice Chairperson of the Board: VND 120,000,000 /person/year;
- Executive member of the Board of Directors: VND 36,000,000 /person/year;
- Independent Member of the Board of Directors: VND 24,000,000 /person/year;
- Head of the Board of Supervisors: VND 24,000,000 /person/year;
- Member of the Board of Supervisors: VND 12,000,000 /person/year.

2. Remuneration plan for 2025:

The Company plans to pay remuneration to the Board of Directors and the Board of Supervisors members as follows:

- Chairperson – Vice Chairperson of the Board: VND 120,000,000 /person/year;
- Executive member of the Board of Directors: VND 36,000,000 /person/year;
- Independent Member of the Board of Directors: VND 24,000,000 /person/year;
- Head of the Board of Supervisors: VND 24,000,000 /person/year;
- Member of the Board of Supervisors: VND 12,000,000 /person/year.

Respectfully submitted!



Recipients:

- *As above;*
- *BOD, Executive Board;*
- *HR/Admin.*

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRWOMAN



g. Minh
Thuy Linh
Ngô Thi Thuy Linh



No. 06/2025/TTr-HĐQT

Hanoi, February 28., 2025

SUBMISSION

For the approval of matters to be reported to the General Meeting of Shareholders

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter")

The Board of Directors of Smart Invest Securities Joint Stock Company respectfully submits to the General Meeting of Shareholders the following matters for approval during the 2025 annual meeting:

1. Approval to proceed with the stock exchange transfer

On July 17, 2023, the Board of Directors (BOD) issued Resolution No. 10/2023/NQ-HĐQT, approving the list of company securities holders to initiate the process of transferring AAS shares from the Unlisted Public Company Market (UPCOM) to be listed on the Ho Chi Minh Stock Exchange (HOSE). The record date was set for July 19, 2023.

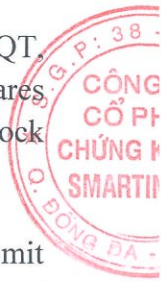
However, after the record date, the BOD assessed that it was not the appropriate time to submit the listing application to HOSE. Therefore, the BOD respectfully requests the General Meeting of Shareholders to approve the continued implementation of the stock exchange transfer from UPCOM to HOSE in 2025.

2. Approval to continue applying for additional derivatives trading and related securities services

The BOD seeks approval to continue the application process for supplementary derivatives trading services and related securities services in accordance with legal regulations. This proposal was previously approved under the Resolution of the 2023 Annual General Meeting of Shareholders.

3. Approval to resume the issuance of stock dividends

On September 13, 2024, the BOD issued Resolution No. 18/2024/AAS/NQ-HĐQT to implement the plan for issuing shares as stock dividends to existing shareholders, as approved



under Resolution No. 01/2024/AAS/NQ-ĐHĐCĐ on March 25, 2024, of the 2024 Annual General Meeting of Shareholders. However, the BOD determined that it was not an appropriate time to proceed with the plan. Therefore, on November 12, 2024, the BOD issued Resolution No. 20/2024/NQ-HĐQT to temporarily suspend the execution of the dividend payment to existing shareholders. Accordingly, the BOD respectfully requests the AGM to approve the continued suspension in 2025 of the stock issuance plan for dividend payment to existing shareholders, as previously approved by the 2024 AGM.

4. Approval to revise and proceed with the public share offering plan

The BOD requests approval to continue and amend the plan for a public offering of shares to existing shareholders through the rights offering method, as previously approved under Resolution No. 01/2024/AAS/NQ-ĐHĐCĐ dated March 25, 2024. The proposed revisions are as follows:

Contents	Contents approved by GMS in Resolution No. 01/2024/AAS/NQ-ĐHĐCĐ	Proposed Amendment
Expected issuance period	Expected in 2024, upon approval by the State Securities Commission, prioritizing simultaneous implementation with the stock dividend issuance.	Expected in 2025, upon approval by the State Securities Commission.

5. Approval to terminate the establishment of representative offices in Japan, Canada, and Taiwan

The BOD seeks approval to discontinue the establishment of representative offices in Japan, Canada, and Taiwan, as previously approved under GMS Resolution No. 01/2024/AAS/NQ-ĐHĐCĐ dated March 25, 2024.

6. Approval to terminate the investment and capital contribution for the establishment of Dong Tien Fund Management Joint Stock Company.

The BOD seeks approval to discontinue the investment and capital contribution for the establishment of Dong Tien Fund Management Joint Stock Company, in accordance with BOD Resolution No. 05/NQ-AAS dated April 16, 2024, and GMS Resolution No. 01/2024/AAS/NQ-ĐHĐCĐ dated March 25, 2024.

Respectfully submitted!

Recipients:

- As above;
- BOD, Executive Board;
- HR/Admin.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRWOMAN



Ngo Thi Thuy Linh
Ngo Thi Thuy Linh



SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

SHAREHOLDER VERIFICATION REPORT
ANNUAL GENERAL MEETING OF SHAREHOLDERS 2025
SMART INVEST SECURITIES JOINT STOCK COMPANY

At 09:30 AM on March 24, 2025, during the Annual General Meeting of Shareholders of Smart Invest Securities Joint Stock Company, held at Smart Invest Building, No. 222 Nguyen Luong Bang Street, Quang Trung Ward, Dong Da District, Hanoi, the Vote counting Committee, comprising the following members, conducted the verification process:

- 1. Mr. Le Truong Giang** - Head of the Committee
- 2. Mr. Dinh Thai Sang** - Member

The committee verified the eligibility of shareholders attending the Annual General Meeting of Shareholders of Smart Invest Securities Joint Stock Company. The specific results are as follows:

1. The total number of outstanding shares as of the final registration date, February 3, 2025, was 229,999,521 shares, equivalent to 100% voting shares.
2. The total number of shareholders and authorized representatives attending the meeting was 12 persons, representing 177,037,578 shares, accounting for 76.97% of the total voting shares of the Company.
3. The total number of voting shares not represented at the meeting was 52,961,943 shares, equivalent to 23.03% of the total voting shares.

Pursuant to Clause 1, Article 145 of the 2020 Law on Enterprises and the Company's Charter, the Annual General Meeting of Shareholders is validly convened when shareholders attending the meeting represent more than 50% of the total voting shares. Accordingly, with 76.97% of the total voting shares represented at the meeting, the Annual General Meeting of Shareholders in 2025 of Smart Invest Securities Joint Stock Company was validly conducted.

We, the Organizing Committee, take full responsibility for the shareholder attendance statistics and the basis for convening the Annual General Meeting of Shareholders.

This Shareholder verification report was prepared at 09:30 AM on March 24, 2025, and publicly announced at the Annual General Meeting of Shareholders.

ON BEHALF OF THE VOTE COUNTING COMMITTEE
HEAD OF THE COMMITTEE



LE TRUONG GIANG

VOTE COUNTING MINUTES
APPROVING RESOLUTIONS AT THE ANNUAL GENERAL MEETING OF
SHAREHOLDERS 2025

Today, at 11:30 AM on March 24, 2025, at the Annual General Meeting of Shareholders of Smart Invest Securities Joint Stock Company, held at Smart Invest Building, No. 222 Nguyen Luong Bang Street, Quang Trung Ward, Dong Da District, Hanoi, the Vote Counting Committee was composed of:

1. **Mr. Le Truong Giang** - Head of the Committee
2. **Mr. Dinh Thai Sang** - Member

The Vote Counting Committee conducted the vote counting process for the approval of reports and proposals included in the agenda of the Annual General Meeting of Shareholders of Smart Invest Securities Joint Stock Company.

At the time of voting, the number of attending shareholders and authorized representatives was 12 persons, representing 177,037,578 shares, accounting for 76.97% of the total voting shares.

Results of counting

- Total issued voting slips: 12 slips, representing 177,037,578 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.
- Total valid voting slips: 12 slips, representing 177,037,578 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.
- Total invalid voting slips: 0 slips, representing 0 voting shares, accounting for 0% of the total voting shares of shareholders attending the meeting.

Approval of Report on operation of the Board of Directors in 2024

1. Invalid voting slips: 0 slips
2. Valid voting slips: 12 slips
 - + 12 votes agree, accounting for 100%;
 - + 0 votes disagree, accounting for 0%;
 - + 0 abstentions, accounting for 0%.

Approval of Report on operation of the Board of Supervisors in 2024

1. Invalid voting slips: 0 slips
2. Valid voting slips: 12 slips
 - + 12 votes agree, accounting for 100%;



- + 0 votes disagree, accounting for 0%;
- + 0 abstentions, accounting for 0%.

Approval of Submission No. 01/2025/TTr- HDQT regarding the approval of the 2024 audited financial statements

1. Invalid voting slips: 0 slips
2. Valid voting slips: 12 slips
 - + 12 votes agree, accounting for 100%;
 - + 0 votes disagree, accounting for 0%;
 - + 0 abstentions, accounting for 0%.

Approval of Submission No. 02/2025/TTr-HDQT regarding the approval of the 2025 business plan

1. Invalid voting slips: 0 slips
2. Valid voting slips: 12 slips
 - + 12 votes agree, accounting for 100%;
 - + 0 votes disagree, accounting for 0%;
 - + 0 abstentions, accounting for 0%.

Approval of Submission No. 03/2025/TTr-BKS regarding the selection of independent auditing company in 2025

1. Invalid voting slips: 0 slips
2. Valid voting slips: 12 slips
 - + 12 votes agree, accounting for 100%;
 - + 0 votes disagree, accounting for 0%;
 - + 0 abstentions, accounting for 0%.

Approval of Submission No. 04/2025/TTr- HDQT regarding the profit distribution in 2024

1. Invalid voting slips: 0 slips
2. Valid voting slips: 12 slips
 - + 12 votes agree, accounting for 100%;
 - + 0 votes disagree, accounting for 0%;
 - + 0 abstentions, accounting for 0%.

Approval of Submission No. 05/2025/TTr-HDQT regarding the remuneration in 2024 and proposed plan in 2025 for the Board of Directors and Board of Supervisors

1. Invalid voting slips: 0 slips
2. Valid voting slips: 12 slips
 - + 12 votes agree, accounting for 100%;
 - + 0 votes disagree, accounting for 0%;
 - + 0 abstentions, accounting for 0%.

Approval of Submission No. 06/2025/TTr- HDQT regarding the matters to be reported to the GMS

1. Invalid voting slips: 0 slips
2. Valid voting slips: 12 slips
 - + 12 votes agree, accounting for 100%;
 - + 0 votes disagree, accounting for 0%;
 - + 0 abstentions, accounting for 0%.

The vote counting process was completed, and this Vote Counting Minutes was prepared at

11:30 AM on the same day.

This document consists of **three (03) pages**, prepared in **two (02) copies**, and has been read, understood, and unanimously agreed upon by all members of the Vote Counting Committee. The results of the vote counting were publicly announced at the Annual General Meeting of Shareholders. The Vote Counting Committee has handed over all voting slips and this document to the Annual General Meeting of Shareholders Secretariat.



MEMBER

Dinh Thai Sang

