



Vietnam Thuong Tin Commercial Joint Stock Bank

Head Office: 47 Tran Hung Dao – Phu Loi Ward – Can Tho City

Tel: (0299) 388 6666 - Fax: (0299) 3615 666 - Website: www.vietbank.com.vn

Tax Code: 2200269805

Can Tho, date 27 month 3 year 2026

ONLINE MEETING INVITATION LETTER
ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026
VIETNAM THUONG TIN COMMERCIAL JOINT STOCK BANK

To: ESTEEMED SHAREHOLDERS OF VIETNAM THUONG TIN COMMERCIAL JOINT STOCK BANK

Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank) respectfully invites our Shareholders to attend the 2026 Annual General Meeting of Shareholders of Vietnam Thuong Tin Commercial Joint Stock Bank as follows:

- Time: At 08:30, Friday, 24 April 2026.
- Venue: Floor 7, Lim 2 Building – No. 62A Cach Mang Thang 8, Xuan Hoa Ward, Ho Chi Minh City.
- Note: In accordance with applicable laws and Vietbank's regulations, Vietbank will not receive shareholders physically at the above-mentioned venue. Shareholders are kindly requested to register for attendance and exercise voting and election rights via online format. Detailed instructions on registration, voting on agenda items, and election of members of the Board of Directors and Supervisory Board for the 2026–2030 term via online meeting are provided in the Working Regulations of the 2026 Annual General Meeting of Shareholders and the Regulations on nomination, self-nomination and election of members of the Board of Directors and Supervisory Board for the 2026–2030 term.
- Meeting Agenda and Documents: Matters within the authority of the General Meeting of Shareholders, details of which are published, updated and supplemented (if any) on the website: www.vietbank.com.vn and accessible at: www.ezqsm.fpts.com.vn.
- Registration for attendance: Shareholders are kindly requested to register for attendance at the Meeting via the website: www.ezqsm.fpts.com.vn before 24 April 2026.
- Proxy attendance: In case Shareholders authorize another person to attend the Meeting, Shareholders are kindly requested to register the proxy at the website: www.ezqsm.fpts.com.vn and send the signed Power of Attorney (in the attached form or in accordance with civil law regulations) to the address below before 17:00 on 20 April 2026.
(Note: The Power of Attorney must clearly state the name of the authorized individual or organization and the number of shares authorized. The Power of Attorney must be the original copy with wet signature. In case of authorization from an institutional shareholder, the Power of Attorney must bear the seal of the authorizing organization).
- Voting and Election: Shareholders shall exercise their voting and election rights for members of the Board of Directors and Supervisory Board for the 2026–2030 term via the website: www.ezqsm.fpts.com.vn (The e-voting period is specified in the Working Regulations of the 2026 Annual General Meeting of Shareholders and the Regulations on nomination, self-nomination and election of members of the Board of Directors and Supervisory Board for the 2026–2030 term).
- Address for submission of questions for discussion and support contact:

Contact person:	Address:	Email/Telephone:
Mrs. Le Thi Tuyet Chinh – Chief of the Board of Directors' Office cum Secretary to the Board of Directors cum Person in charge of corporate governance.	Floor 11, No. 62A Cach Mang Thang 8, Xuan Hoa Ward, Ho Chi Minh City.	Email: lethituyetchinh@vietbank.com.vn . Tel: (028) 36291 8100 /ext: 3300; Mobile: 0904339895.
Mr. Nguyen Minh Tuan – Senior Officer, Board of Directors' Office in charge of shareholder and share management.	Floor 11, No. 62A Cach Mang Thang 8, Xuan Hoa Ward, Ho Chi Minh City.	Email: nguyenminhtuan@vietbank.com.vn . Tel: (028) 36291 8100 /ext: 5511; Mobile: 0908986407.

Login information for the Online General Meeting system is available at: www.ezqsm.fpts.com.vn

Username:

Password:

Respectfully,



SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

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POWER OF ATTORNEY

I. Authorizing Party:

- Name of shareholder (individual/organization):
- Enterprise Registration Certificate No.:
- Legal representative (for organization):
- ID Card/Identity Card/Passport No. (**):
- Date of issue Place of issue
- Address:
- Email:
- Total number of shares owned (par value: VND 10,000/share: shares
- Total par value of shares (in figures):
- Total par value of shares (in words):

II. Authorized Party: *(Please mark (X) next to the selected individual; only one authorized representative is permitted for the entire number of shares owned. In case of authorization to multiple persons, please clearly specify the number of shares authorized to each person)*

No.	Full name	Position	ID Information	Email	Selection
1	DUONG NHAT NGUYEN	Chairman of the Board of Directors	051083009999 issued by the Police Department for Administrative Management of Social Order on 24/4/2022	Hoidongquantri vietbank@vietbank.com.vn	
2	NGUYEN HUU TRUNG	Vice Chairman of the Board of Directors cum Independent Member of the Board of Directors	001051007816 issued by the Police Department for Administrative Management of Social Order on 10/7/2021		
3	QUACH TO DUNG	Member of the Board of Directors	079157013547 issued by the Police Department for Administrative Management of Social Order on 16/4/2021		
4	LE THI XUAN LAN	Member of the Board of Directors	079161010113 issued by the Police Department for Administrative Management of Social Order on 29/11/2021		
5	LUONG THI HUONG GIANG	Member of the Board of Directors	015176002465 issued by the Police Department for Administrative Management of Social Order on 07/01/2022.		

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Or authorize another person with the following details:

- Name of shareholder
(individual/organization):.....
- Enterprise Registration Certificate No.:
.....
- Legal representative (for organization):.....
- ID Card/Identity Card/Passport No. (**):
- Date of issue Place of issue
.....
- Address:
- Email(*):.....

III. Scope and term of authorization:

1. The Authorized Party is entitled to represent the Authorizing Party to attend the 2026 Annual General Meeting of Shareholders on 24/4/2026 in online format of Vietnam Thuong Tin Commercial Joint Stock Bank.
2. Within the scope of authorization, the Authorized Party has the right to provide opinions, vote on all matters (including the election of members of the Board of Directors and the Supervisory Board for the 2026–2030 term) of the 2026 Annual General Meeting of Shareholders on 24/4/2026 and to exercise all rights and obligations of a shareholder at the Meeting in accordance with applicable laws corresponding to the number of authorized shares.
3. We shall take full responsibility for this authorization and undertake to strictly comply with all applicable laws and the Charter of Vietnam Thuong Tin Commercial Joint Stock Bank, and shall have no complaints thereafter.
4. Term of authorization: This Power of Attorney shall be effective from the date of signing until the conclusion of the 2026 Annual General Meeting of Shareholders of Vietnam Thuong Tin Commercial Joint Stock Bank.

AUTHORIZED PARTY

(Signature and full name, seal if organization)

AUTHORIZING PARTY

(Signature and full name, seal if organization)

Guidelines for completing this Power of Attorney:

()*: Mandatory for the Authorized Party for provision of Username and Password for online participation.

*(**)*: ID Card/Identity Card for Vietnamese individuals; Passport or equivalent documents for non-Vietnamese individuals.

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ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

MEETING AGENDA

FORMAT: ONLINE (VIRTUAL GENERAL MEETING)

MAIN VENUE: Floor 7, Lim 2 Building – No. 62A Cach Mang Thang 8, Xuan Hoa Ward, Ho Chi Minh City

TIME: Friday, 24 April 2026

TIME	AGENDA
08h00' – 08h30'	<ul style="list-style-type: none">- Reception of delegates.- Verification of delegate eligibility.
08h30' – 08h45'	<ul style="list-style-type: none">- Announcement of the purpose and introduction of participants attending the Meeting.- Report on the verification of delegate eligibility.
08h45' – 9h00'	<ul style="list-style-type: none">- Approval of the Working Regulations of the 2026 Annual General Meeting of Shareholders.- Introduction and approval of the Presidium and the Secretariat.- Approval of the Vote Counting Committee.- Approval of the Meeting Agenda.
09h00' – 10h15'	<p>Submission to the General Meeting of Shareholders of Reports and Proposals:</p> <ol style="list-style-type: none">1. Report on Business Performance in 2025 and Orientation for the 2026 Business Plan.2. Proposal for Approval of the Audited Financial Statements for 2025.3. Report of the Board of Directors on the performance of its assigned duties and authorities; corporate governance; operational results of the Board of Directors; and the performance evaluation of members of the Board of Directors and its affiliated Councils and Committees.



TIME	AGENDA
	<ol style="list-style-type: none"> <li data-bbox="459 367 1431 568">4. Report of the Supervisory Board on the performance of its assigned duties and authorities; Vietbank's business performance; operational results of the Board of Directors and the Chief Executive Officer; self-assessment of the Supervisory Board's performance; and evaluation results of individual members of the Supervisory Board. <li data-bbox="459 600 1431 712">5. Report on the Progress of Charter Capital Increase and Listing of Vietbank Shares on the stock exchange in accordance with Resolution No. 01/2025/NQ-DHĐCĐ dated April 26, 2025. <li data-bbox="459 743 1007 770">6. Proposal on the 2025 Profit Distribution Plan. <li data-bbox="459 801 1259 828">7. Proposal for Approval of the Charter Capital Increase Plan for 2026. <li data-bbox="459 860 1377 887">8. Proposal for Approval in Principle of Public Bond Issuance and Listing in 2026. <li data-bbox="459 918 1431 985">9. Report on Credit Extensions to Related Parties as stipulated in Clause 1, Article 135 of the Law on Credit Institutions. <li data-bbox="459 1016 1431 1128">10. Proposal for Approval of Remuneration, Bonuses, and Other Benefits for members of the Board of Directors and the Supervisory Board, as well as the operating budgets of the Board of Directors and the Supervisory Board for 2026. <li data-bbox="459 1160 1431 1227">11. Proposal for Selection of an Independent Auditing Firm in accordance with Article 59 of the Law on Credit Institutions. <li data-bbox="459 1258 1431 1370">12. Approval of the Report on Debt Classification, Off-Balance Sheet Commitments, Risk Provisioning, and Utilization of Provisions for Risk Handling in accordance with Clause 3, Article 13 of Circular No. 31/2024/TT-NHNN. <li data-bbox="459 1402 1431 1648">13. Approval of the Updated Governance and Control Regulations of Vietbank in compliance with Circular No. 83/2025/TT-NHNN, relevant legal regulations, and Vietbank's operational practices, including: The Bank's Charter; Internal Corporate Governance Regulations; Regulations on the Organization and Operation of the Board of Directors; Regulations on the Organization and Operation of the Supervisory Board. <li data-bbox="459 1680 1431 1792">14. Report on the Development and Implementation of the Remedial Plan in the event of early intervention at Vietbank, in accordance with Resolution No. 01/2025/NQ-DHĐCĐ dated April 26, 2025. <li data-bbox="459 1823 1431 1890">15. Proposal on the Policy for Participation in the Restructuring of People's Credit Funds. <li data-bbox="459 1921 1431 1989">16. Report to the General Meeting of Shareholders on the Results of Real Estate Acquisition for use as the Bank's headquarters, in accordance with Resolution No.

TIME	AGENDA
	02/2025/NQ-DHĐCĐ. 17. Other Matters within the Authority of the General Meeting of Shareholders (if any)
10h15' – 10h30'	1. Approval of the Regulations on nomination, self-nomination and election of members of the Board of Directors and the Supervisory Board for the 2026–2030 term. 2. Approval of the Proposal on the number of members of the Board of Directors and the Supervisory Board for the 2026–2030 term. 3. Proposal on the election of members of the Board of Directors and the Supervisory Board for the 2026–2030 term.
10h30' – 10h45'	Discussion.
10h45' – 11h00'	Voting to approve the Reports and Proposals, and conducting the election.
11h00' – 11h15'	Tea break. The Vote Counting Committee conducts vote counting of ballots.
11h15' – 11h30'	Announcement of voting results on the Reports and Proposals; announcement of election results of members of the Board of Directors and the Supervisory Board of Vietbank for the 2026–2030 term.
11h30' – 12h00'	<ul style="list-style-type: none"> - Speech by the Representative of the State Bank of Vietnam. - Speech by the Representative of the Board of Directors. - Presentation of congratulatory flowers to members of the Board of Directors and the Supervisory Board for the 2026–2030 term.
12h00 – 12h15'	Conclusion of the Meeting: <ul style="list-style-type: none"> - Approval of the Minutes and the Resolution of the General Meeting of Shareholders - Closing of the 2026 Annual General Meeting of Shareholders.



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Can Tho City, date Month..... year 2026

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ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026
WORKING REGULATIONS OF THE 2026
ANNUAL GENERAL MEETING OF SHAREHOLDERS

Pursuant to:

- *The Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024 of the National Assembly of the Socialist Republic of Vietnam ("National Assembly"); Law No. 43/2024/QH15 dated 26/06/2024 amending and supplementing a number of articles of the Law on Land No. 31/2024/QH15, Law on Housing No. 27/2023/QH15, Law on Real Estate Business No. 29/2023/QH15 and Law on Credit Institutions No. 32/2024/QH15; Law No. 96/2025/QH15 dated 27/6/2025 amending and supplementing a number of articles of the Law on Credit Institutions, effective from 15/10/2025;*
- *The Law on Enterprises No. 59/2020/QH14 dated 17/6/2020 of the National Assembly; Law No. 03/2022/QH15 dated 11/01/2022 amending and supplementing a number of articles of the Law on Public Investment, Law on Investment under Public-Private Partnership, Law on Investment, Law on Housing, Law on Bidding, Law on Electricity, Law on Enterprises, Law on Excise Tax and Law on Enforcement of Civil Judgments, effective from 01 March 2022; Law No. 76/2025/QH15 dated 17/6/2025 amending and supplementing a number of articles of the Law on Enterprises, effective from 01/7/2025;*
- *The Law on Securities No. 54/2019/QH14 dated 26/11/2019 of the National Assembly; Law No. 56/2024/QH15 dated 29/11/2024 amending and supplementing a number of articles of the Law on Securities, Law on Accounting, Law on Independent Audit, Law on State Budget, Law on Management and Use of Public Assets, Law on Tax Administration, Law on Personal Income Tax, Law on National Reserves and Law on Handling of Administrative Violations;*
- *The Charter of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank);*
- *The Internal Corporate Governance Regulations of Vietbank,*

In order to ensure the successful organization of the 2026 Annual General Meeting of Shareholders ("GMS") of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank), the Board of Directors hereby establishes the working regulations, principles of conduct, and voting procedures at the Meeting as follows:

Article 1. Purpose:

1. To ensure that the procedures, rules of conduct and voting at the Annual General Meeting of Shareholders of Vietbank are conducted in compliance with regulations and successfully.

2. Resolutions of the GMS reflect the unified will of the GMS, meet the expectations and interests of shareholders and comply with applicable laws, the Charter and the Internal Corporate Governance Regulations of Vietbank.

Article 2. Subjects and scope:

1. Applicable subjects: All shareholders, their representatives (authorized persons) holding Vietbank shares and invited guests attending the Annual General Meeting of Shareholders must comply with and adhere to these Regulations, the Charter of Vietbank, the Internal Corporate Governance Regulations and applicable laws.
2. Scope of application: These Regulations apply to the organization of the 2026 Annual General Meeting of Shareholders of Vietbank.

Article 3. Interpretation of terms/abbreviations:

1. Vietbank : Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank).
2. HĐQT : Board of Directors.
3. SB : Supervisory Board.
4. OC : Organizing Committee.
5. GMS : General Meeting of Shareholders.
6. Delegate : Shareholder or authorized representative of a shareholder.
7. GMS livestream system : System for broadcasting the GMS meeting live on the website www.ezgsm.fpts.com.
8. Meeting : The General Meeting of Shareholders.

Article 4. Conditions for convening the General Meeting of Shareholders

The General Meeting of Shareholders shall be conducted when shareholders attending the Meeting represent at least 65% (sixty-five percent) of the total voting shares. In case the required quorum is not met within 60 (sixty) minutes from the scheduled time, the second Meeting shall be convened within 30 (thirty) days from the scheduled date of the first Meeting. The second Meeting shall be conducted when shareholders attending represent at least 51% (fifty-one percent) of the total voting shares. If the second Meeting does not meet the quorum within 60 (sixty) minutes, the third Meeting shall be convened within 20 (twenty) days from the scheduled date of the second Meeting. The third Meeting shall be conducted regardless of the number of attending shareholders and voting shares represented, and shall have full authority to decide all matters that could have been validly decided at the first Meeting.

Note: The attendance ratio of shareholders participating in the online GMS is determined when delegates have completed the **"Confirmation of attendance at the online GMS"** on the electronic voting system in accordance with Article 5 of these Regulations.

5. Delegates attending the 2026 Annual General Meeting of Shareholders

All Vietbank shareholders on the record date of 23/3/2026 have the right to attend the online GMS via the electronic voting system or to authorize a representative to attend. In case more than one authorized

representative is appointed in accordance with the law, the number of shares represented by each person must be clearly specified.

When attending online, delegates should note:

1. Technical requirements: Shareholders must have an electronic device connected to the internet (e.g., computer, tablet, mobile phone or other internet-connected devices).
2. Access method: Delegates access the link and log in using the provided credentials to attend the online GMS and perform electronic voting.
3. Recognition of attendance: Delegates are recognized by the electronic voting system as attending the online GMS when they log in using the provided credentials and complete the **"confirmation of attendance at the online GMS"**.

Article 6. Guests attending the Meeting

1. Management personnel of Vietbank, invited guests and members of the Organizing Committee who are not shareholders but are invited to attend the Meeting.
2. Guests are not entitled to speak at the Meeting *(unless invited by the Chairman or having registered in advance with the Organizing Committee and approved by the Chairman)*.

Article 7. Chairman and Presidium

1. The Presidium consists of 05 members, including 01 Chairman and 04 members. The Chairman of the Board of Directors shall act as Chairman of the Presidium and Chair of the GMS, or may authorize another Board member to act as Chair.
2. In case the Chairman of the Board of Directors is absent or unable to perform duties, a written authorization must be given to another member in accordance with the Bank's Charter. If no authorization is given or in cases specified under Point a, Clause 3, Article 33 of the Charter, the remaining Board members shall elect one among themselves by majority vote to act as Chair until a new decision is made. If no Chair can be elected, the Head of the Supervisory Board shall preside over the election of a Chair, and the person receiving the highest votes shall act as Chair.
3. In other cases, the convenor of the Meeting shall preside over the election of the Chair, and the person receiving the highest votes shall act as Chair.
4. The Chair has the authority to take necessary measures to conduct the Meeting in an orderly, lawful manner in accordance with the approved agenda and reflecting the will of the majority of attendees.
5. Duties of the Presidium:
 - a. To conduct the Meeting in accordance with the approved agenda and regulations.
 - b. To appoint the Meeting Secretary to record the minutes.
 - c. To introduce candidates to the Vote Counting Committee for election by the Meeting.
 - d. To guide discussions and voting on agenda items and related matters.
 - e. To announce voting results for each agenda item immediately after voting.

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- f. To resolve issues arising during the Meeting, including decisions on adjournment if necessary, to ensure lawful and orderly conduct.
- g. Decisions of the Presidium on procedural matters or issues arising outside the agenda shall be final.
- h. To respond to shareholders' comments and inquiries.

Article 8. Delegate Eligibility Verification Committee

- 1. The Delegate Eligibility Verification Committee consists of 04 members, including 01 Head and 03 members, and is accountable to the Presidium and the General Meeting of Shareholders for its duties. The Committee is introduced by the Chair.
- 2. Duties:
 - a. Receive shareholders' documents (if any arise), verify and assess the validity of shareholders attending online in accordance with applicable laws, the Charter of Vietbank, the Internal Corporate Governance Regulations and these Regulations.
 - b. Report to the General Meeting of Shareholders on the results of delegate eligibility verification prior to the official commencement of the Meeting.
 - c. Coordinate with the Vote Counting Committee to guide, support and supervise voting activities.

Article 9. Meeting Secretariat

- 1. The Secretariat consists of 02 members appointed by the Chair, accountable to the Presidium and the General Meeting of Shareholders, and operates under the direction of the Presidium.
- 2. Duties:
 - a. Receive and review registration forms for shareholder comments and submit them to the Presidium for decision.
 - b. Record the minutes of the General Meeting of Shareholders fully and accurately, reflecting all developments and matters approved or noted by shareholders at the Meeting.
 - c. Assist the Chair in announcing the draft Minutes and Resolution on matters approved at the Meeting.
 - d. Perform other supporting tasks as assigned by the Presidium.

Article 10. Vote Counting Committee

- 1. The Vote Counting Committee, introduced by the Chair, consists of 04 members, including 01 Head and 03 members.
- 2. Duties:
 - a. Count votes and address shareholder inquiries regarding voting.
 - b. Accurately determine voting results for each matter submitted for approval at the Meeting.

- c. Prepare the vote counting minutes, signed by all Committee members and by shareholder representatives supervising the vote counting, and be accountable to the Presidium and the General Meeting of Shareholders.
- d. Promptly notify the Secretariat of voting results.
- e. Immediately announce voting results to the Meeting and hand over all documents to the Presidium. Voting results shall be recorded in a separate report.
- f. Review and report to the Meeting any violations of voting procedures or complaints related to voting results.

Article 11. Discussion at the Meeting

1. Principles:

- a. Discussions shall only be conducted within the allocated time and within the scope of matters presented in the Meeting agenda.
- b. Only delegates are entitled to participate in discussions.
- c. Delegates shall register their discussion content as follows:
 - (i) Delegates may submit questions via the discussion section on the online meeting interface at <https://ezgsm.fpts.com.vn> or via email to: lethituyetchinh@vietbank.com.vn (prior to the discussion session). (*Questions are valid when sent from email addresses registered in the shareholder list provided by the Vietnam Securities Depository and Clearing Corporation or from email addresses registered in the submitted Power of Attorney*).
 - (ii) The Secretariat shall consolidate and arrange questions and submit them to the Chair.

2. Response to delegates' opinions:

- a. Based on submitted questions, the Chair or a designated person shall respond to delegates' opinions.
- b. Due to time constraints, unanswered questions at the Meeting will be addressed by Vietbank through other appropriate channels.

Article 12. Voting at the Meeting

1. Principles:

All matters in the Meeting agenda must be discussed and voted on publicly by the General Meeting of Shareholders. Delegates may vote electronically via: <https://ezgsm.fpts.com.vn>.

2. Electronic voting:

a. Voting method:

- (i) Delegates select one of three options: "Approve", "Disapprove" or "No opinion" for each matter submitted for voting via the electronic voting system.
- (ii) Delegates confirm their vote for the system to record the result.

b. Additional provisions:

- (i) For matters arising outside the original agenda, delegates may cast additional votes. If no vote is cast, it is deemed that the delegate abstains from voting on such matters.
 - (ii) Delegates may change their vote (but cannot cancel it), including for additional matters. The system records only the final vote at the closing time of each voting session.
- c. Electronic voting timeline:

Voting timelines are specified as follows:

- (i) Voting content No. 01 (including the Working Regulations of the 2026 Annual General Meeting of Shareholders), delegates shall conduct voting from 09:00 on 23/4/2026 until before the Meeting approves the contents of Voting No. 01.
- (ii) Voting content No. 02 (including the personnel of the Presidium and the Secretariat), delegates shall conduct voting from 09:00 on 23/4/2026 until before the Meeting approves the contents of Voting No. 02.
- (iii) Voting content No. 03 (including the personnel of the Vote Counting Committee), delegates shall conduct voting from 09:00 on 23/4/2026 until before the Meeting approves the contents of Voting No. 03.
- (iv) Voting content No. 04 (including the Meeting Agenda), delegates shall conduct voting from 09:00 on 23/4/2026 until before the Meeting approves the contents of Voting No. 04.
- (v) Voting Agenda Item No. 05 (including the Regulations on Nomination, Candidacy and Election of Members of the Board of Directors and the Supervisory Board for the 2026–2030 term): Shareholders/participants shall cast their votes from 09:00 on April 23, 2026 until prior to the General Meeting's approval of Voting Agenda Item No. 05.
- (vi) Voting Agenda Item No. 06 (including the Proposal on the number of members of the Board of Directors and the Supervisory Board for the 2026–2030 term): Shareholders/participants shall cast their votes from 09:00 on April 23, 2026 until prior to the General Meeting's approval of Voting Agenda Item No. 06.
- (vii) Voting Agenda Item No. 07:
 - Report on Business Performance in 2025 and Orientation for the 2026 Business Plan.
 - Proposal for Approval of the Audited Financial Statements for 2025.
 - Report of the Board of Directors on the performance of its assigned duties and authorities; corporate governance; operational results of the Board of Directors; and the performance evaluation of members of the Board of Directors and its affiliated Councils and Committees.
 - Report of the Supervisory Board on the performance of its assigned duties and authorities; Vietbank's business performance; operational results of the Board of Directors and the Chief Executive Officer; self-assessment of the Supervisory Board's performance; and evaluation results of individual members of the Supervisory Board.

- Report on the Progress of Charter Capital Increase and Listing of Vietbank Shares on the stock exchange in accordance with Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025.
 - Proposal on the 2025 Profit Distribution Plan.
 - Proposal for Approval of the Charter Capital Increase Plan for 2026.
 - Proposal for Approval in Principle of Public Bond Issuance and Listing in 2026.
 - Report on Credit Extensions to Related Parties as stipulated in Clause 1, Article 135 of the Law on Credit Institutions.
 - Proposal for Approval of Remuneration, Bonuses, and Other Benefits for members of the Board of Directors and the Supervisory Board, as well as the operating budgets of the Board of Directors and the Supervisory Board for 2026.
 - Proposal for Selection of an Independent Auditing Firm in accordance with Article 59 of the Law on Credit Institutions.
 - Approval of the Report on Debt Classification, Off-Balance Sheet Commitments, Risk Provisioning, and Utilization of Provisions for Risk Handling in accordance with Clause 3, Article 13 of Circular No. 31/2024/TT-NHNN.
 - Approval of the Updated Governance and Control Regulations of Vietbank in compliance with Circular No. 83/2025/TT-NHNN, relevant laws and regulations, and Vietbank's operational practices, including: The Bank's Charter; Internal Corporate Governance Regulations; Regulations on the Organization and Operation of the Board of Directors; Regulations on the Organization and Operation of the Supervisory Board.
 - Report on the Development and Implementation of the Remedial Plan in the event of early intervention at Vietbank, in accordance with Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025.
 - Proposal on the Policy for Participation in the Restructuring of People's Credit Funds.
 - Report to the General Meeting of Shareholders on the Results of Real Estate Acquisition for use as the Bank's headquarters, in accordance with Resolution No. 02/2025/NQ-ĐHĐCĐ.
 - Other matters within the authority of the General Meeting of Shareholders (if any).
- (viii) Election content (in accordance with the Proposal on the election of members of the Board of Directors and the Supervisory Board for the 2026–2030 term), delegates shall conduct in accordance with Article 13 of these Regulations from 09:00 on 23/4/2026 until before the Meeting approves the election of members of the Board of Directors and the Supervisory Board.
- (ix) Voting content No. 08:
- Approval of the Minutes and Resolution of the 2026 Annual General Meeting of Shareholders.

- Delegates shall conduct voting from 09:00 on 23/4/2026 until before the Meeting approves the contents of Voting No. 08.
- (x) Delegates may access the electronic voting system and conduct voting 24 hours a day, 7 days a week, except in cases of system maintenance or other reasons beyond Vietbank's control. Upon the end of the voting period, the system will not record any further voting results from delegates.
- d. Voting rules:
 - (i) Each 01 (one) share is equivalent to one voting right. Each attending delegate represents one or more voting rights.
 - (ii) As at the record date (23/3/2026), the total number of voting shares of Vietbank is: 1,076,897,384 shares corresponding to 1,076,897,384 voting rights.
- e. Resolutions of the General Meeting of Shareholders shall be approved at the Meeting when endorsed by shareholders representing more than 50% (fifty percent) of the total voting rights of all attending shareholders, except for the cases specified in Point b, Clause 8, Article 33 of the Vietbank Charter.

For resolutions on the plan to change charter capital; approval of share issuance plans, including types of shares and number of shares to be issued; decisions on investment, purchase or sale of fixed assets of the Bank where the investment value, expected purchase price or original value in case of disposal is equal to or exceeds 20% (twenty percent) of the Bank's charter capital as recorded in the most recent audited financial statements; decisions on division, separation, consolidation, merger, conversion of legal form, dissolution or request for bankruptcy of the Bank, such resolutions must be approved by shareholders representing more than 65% (sixty-five percent) of the total voting rights of all attending shareholders.

The election of members of the Board of Directors and the Supervisory Board shall be conducted by cumulative voting method, whereby each shareholder has a total number of votes equal to the number of shares owned multiplied by the number of members to be elected to the Board of Directors or the Supervisory Board, and shareholders may allocate all or part of their total votes to one or more candidates. Elected members of the Board of Directors or the Supervisory Board shall be determined based on the number of votes from highest to lowest, starting from the candidate with the highest number of votes until the required number of members is reached. In the event that two (02) or more candidates receive an equal number of votes for the final position of the Board of Directors or the Supervisory Board, a re-election shall be conducted among those candidates or selection shall be made in accordance with the criteria stipulated in the Regulations on nomination, self-nomination and election of members of the Board of Directors and the Supervisory Board for the 2026–2030 term.

Notes:



- Shareholders/authorized representatives having related interests are not entitled to vote on contracts and transactions with a value of 20% or more or transactions resulting in total transaction value arising within 12 months from the date of the first transaction reaching 20% or more of the Bank's charter capital as recorded in the most recent financial statements; such contracts or transactions shall only be approved when shareholders/authorized representatives representing at least 65% of the remaining voting rights vote in favor (pursuant to Clause 3, Article 43 of the Vietbank Charter).
 - Shareholders/authorized representatives holding 51% or more of the total voting shares or their related persons are not entitled to vote on contracts and transactions with a value exceeding 10% of the total assets of Vietbank as recorded in the most recent financial statements between Vietbank and such shareholder (pursuant to Point b, Clause 3 and Clause 4, Article 167 of the Law on Enterprises 2020).
3. Recording of voting results: The Vote Counting Committee shall verify, aggregate and report to the Chair the voting results for each matter in accordance with the Meeting agenda. The voting results shall be announced by the Chair immediately prior to the closing of the Meeting.

Article 13. Election of members of the Board of Directors and the Supervisory Board

Delegates shall conduct the election from 09:00 on 23/4/2026 until before the General Meeting approves the election of members of the Board of Directors and the Supervisory Board. The election of members of the Board of Directors and the Supervisory Board for the 2026–2030 term shall be conducted in accordance with the Regulations on nomination, self-nomination and election of members of the Board of Directors and the Supervisory Board for the 2026–2030 term.

Article 14. Minutes and Resolution of the General Meeting of Shareholders

All contents of the General Meeting of Shareholders must be recorded by the Meeting Secretary in the Minutes of the General Meeting of Shareholders. The Minutes must be read and approved before the closing of the Meeting.

The Resolution of the General Meeting of Shareholders must be approved and announced before the General Meeting of Shareholders prior to the closing of the Meeting.

The Minutes and the Resolution of the General Meeting of Shareholders shall be prepared in Vietnamese and English with equal legal validity. In case of any discrepancy between the Vietnamese and English versions, the Vietnamese version of the Minutes and the Resolution shall prevail.

Article 15. Third party related to the organization of the 2026 Annual General Meeting of Shareholders

An organization with the function of supporting, implementing and organizing the 2026 Annual General Meeting of Shareholders of Vietbank in online format.

Article 16. Implementation of the Regulations

1. This Regulation shall be publicly presented before the 2026 Annual General Meeting of Shareholders and shall take effect immediately upon being approved by the General Meeting of Shareholders of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank) with a voting ratio of more than 50% of the total voting shares of attending shareholders.



2. Shareholders, authorized representatives and guests who violate this Regulation shall, depending on the nature and severity of the violation, be subject to consideration and handling by the Presidium in accordance with the Vietbank Charter and applicable laws.
3. This Regulation is prepared in Vietnamese and English with equal legal validity. In case of any discrepancy between the Vietnamese and English versions, the Vietnamese version shall prevail.

This Regulation shall take effect immediately after being approved by the General Meeting of Shareholders of Vietbank.

**ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS
CHAIRPERSON OF THE MEETING**

Recipients:

- *General Meeting of Shareholders;*
 - *Members of the Board of Directors, Board of Management, Supervisory Board;*
- Filed at: Board of Directors' Secretariat,
Board of Directors' Office.*

DUONG NHAT NGUYEN



Can Tho City, date Month..... year 2026



ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

REGULATIONS ON NOMINATION, SELF-NOMINATION AND ELECTION OF MEMBERS OF THE BOARD OF DIRECTORS AND THE SUPERVISORY BOARD FOR THE 2026–2030 TERM

Pursuant to:

- *The Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024 of the National Assembly of the Socialist Republic of Vietnam ("National Assembly"); Law No. 43/2024/QH15 dated 26/06/2024 amending and supplementing a number of articles of the Law on Land No. 31/2024/QH15, Law on Housing No. 27/2023/QH15, Law on Real Estate Business No. 29/2023/QH15 and Law on Credit Institutions No. 32/2024/QH15; Law No. 96/2025/QH15 dated 27/6/2025 amending and supplementing a number of articles of the Law on Credit Institutions, effective from 15/10/2025;*
- *The Law on Enterprises No. 59/2020/QH14 dated 17/6/2020 of the National Assembly; Law No. 03/2022/QH15 dated 11/01/2022 amending and supplementing a number of articles of the Law on Public Investment, Law on Investment under Public-Private Partnership, Law on Investment, Law on Housing, Law on Bidding, Law on Electricity, Law on Enterprises, Law on Excise Tax and Law on Enforcement of Civil Judgments, effective from 01 March 2022; Law No. 76/2025/QH15 dated 17/6/2025 amending and supplementing a number of articles of the Law on Enterprises, effective from 01/7/2025;*
- *The Law on Securities No. 54/2019/QH14 dated 26/11/2019 of the National Assembly; Law No. 56/2024/QH15 dated 29/11/2024 amending and supplementing a number of articles of the Law on Securities, Law on Accounting, Law on Independent Audit, Law on State Budget, Law on Management and Use of Public Assets, Law on Tax Administration, Law on Personal Income Tax, Law on National Reserves and Law on Handling of Administrative Violations;*
- *Circular No. 20/2025/TT-NHNN dated 31/7/2025 of the State Bank of Vietnam guiding dossiers and procedures for approval of the proposed list of personnel of commercial banks, foreign bank branches and non-bank credit institutions;*
- *The Charter of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank) in 2026;*
- *The Internal Corporate Governance Regulations of Vietnam Thuong Tin Commercial Joint Stock Bank in 2024;*
- *The Regulations on organization and operation of the Board of Directors of Vietnam Thuong Tin Commercial Joint Stock Bank in 2024;*
- *The Regulations on organization and operation of the Supervisory Board of Vietnam Thuong Tin Commercial Joint Stock Bank in 2024;*

In order to ensure the successful conduct of the election at the 2026 Annual General Meeting of Shareholders (GMS) of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank), the Board of Directors hereby establishes the Regulations on nomination, self-nomination and election of members of the Board of Directors and the Supervisory Board for the 2026–2030 term at the Meeting as follows:

Article 1. Interpretation of terms/abbreviations:

- | | | |
|-------------|---|--|
| 1. Vietbank | : | Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank). |
| 2. HĐQT | : | Board of Directors. |
| 3. SB | : | Supervisory Board. |
| 4. OC | : | Organizing Committee. |
| 5. GMS | : | General Meeting of Shareholders. |
| 6. Delegate | : | Shareholder or authorized representative of a shareholder. |
| 7. Meeting | : | The General Meeting of Shareholders. |

Article 2. Chairperson of the Meeting

The Chairperson of the Meeting shall be responsible for presiding over the election with the following duties:

- Introducing the list of nominees and self-nominated candidates to the Board of Directors and the Supervisory Board;
- Supervising the voting and vote counting process;
- Resolving complaints related to the election (if any).

Article 3. Term of office, number of members and composition of the Board of Directors

1. The Board of Directors shall have a term of 05 (five) years. Each member of the Board of Directors shall have a term of 05 (five) years and may be re-elected at subsequent General Meetings of Shareholders without limitation on the number of terms. The Board of Directors of the preceding term shall continue to operate until the new Board of Directors is elected and assumes its duties. In the event that a member is additionally elected or appointed to replace a member who has been dismissed or removed during the term, the term of such member shall be the remaining term of the Board of Directors.
2. The Board of Directors shall consist of at least 05 (five) members and not more than 11 (eleven) members. The number of members for each term shall be decided by the General Meeting of Shareholders. The Board of Directors must have at least 02 (two) independent members; two-thirds (2/3) of the total members must be independent members and non-executive members of the Bank. An individual and his/her related persons, or representatives of the capital contribution of an institutional shareholder and their related persons may participate in the Board of Directors, but shall not exceed 02 (two) members of the Board of Directors of the Bank, except for representatives of State capital.
3. In the event that the Board of Directors has fewer members than the minimum number as prescribed in Clause 1, Article 69 of the Law on Credit Institutions, the Bank's Charter and these Regulations, within 90 (ninety) days from the date on which the number of members falls below

the minimum, the Bank must elect additional members to ensure the minimum number of members, except where otherwise provided by the Law on Credit Institutions.

Article 4. Criteria and conditions for becoming a member of the Board of Directors of Vietbank

1. Criteria and conditions for members of the Board of Directors:

(i) Not falling under prohibited cases as prescribed by law, specifically:

- Minors; persons with difficulties in cognition and behavioral control; persons with limited or lost civil act capacity;
- Persons being prosecuted for criminal liability, serving imprisonment sentences; undergoing administrative handling measures at compulsory detoxification establishments or compulsory education establishments; or being banned by the Court from holding positions, practicing professions or performing certain jobs;
- Persons convicted of crimes classified as serious or more severe;
- Persons convicted of property infringement crimes who have not yet had their criminal records expunged;
- Cadres, civil servants, public employees, and managers from division level or higher in enterprises in which the State holds 50% (fifty percent) or more of charter capital, except those appointed as representatives of State capital or of enterprises in which the State holds 50% (fifty percent) or more of charter capital at the Bank;
- Officers, non-commissioned officers, professional soldiers, workers and defense employees in agencies and units under the Vietnam People's Army; officers, non-commissioned officers, professional police officers and workers in agencies and units under the Vietnam People's Public Security, except those appointed as representatives of State capital or enterprises in which the State holds 50% (fifty percent) or more of charter capital at the Bank;
- Persons prohibited from participating in management and administration under laws on cadres, civil servants, public employees and anti-corruption laws;
- Persons who previously served as private enterprise owners, general partners of partnerships, General Directors (Directors), members of the Board of Directors, controllers or members of the Supervisory Board of enterprises, or members of the Board of Directors and General Directors (Directors) of cooperatives at the time such enterprises or cooperatives were declared bankrupt, except where they were appointed or assigned to participate in the management, administration or control of a credit institution declared bankrupt as required;
- Persons who have been suspended from holding the position of Chairman or member of the Board of Directors; Chairman or member of the Members' Council; Head or member of the Supervisory Board; General Director (Director) of a credit institution pursuant to Article 47 of the Law on Credit Institutions, or determined by competent authorities to have committed violations leading to revocation of the credit institution's license;
- Related persons of members of the Board of Directors or the General Director of the Bank, except as provided in Point b, Clause 1 of this Article;
- Persons held responsible under inspection conclusions leading to administrative sanctions imposed on credit institutions or foreign bank branches at the highest penalty level for

violations relating to licensing, governance, administration, shares, capital contribution, share acquisition, credit granting, corporate bond purchase, or prudential ratios under laws on administrative violations in the monetary and banking sector.

(ii) Compliance with restrictions on concurrent positions, specifically:

- The Chairman of the Board of Directors of the Bank shall not concurrently hold:
 - ✓ Executive positions or positions in the Supervisory Board of the Bank or other credit institutions;
 - ✓ Positions as Chairman of the Board of Directors, member of the Board of Directors, Chairman of the Members' Council, member of the Members' Council, Company President, General Director (Director), Deputy General Director (Deputy Director) or equivalent positions in other enterprises.
- A non-independent member of the Board of Directors shall not concurrently hold:
 - ✓ Executive positions of the Bank, except in the case of being the General Director of the Bank;
 - ✓ Managerial or executive positions in other credit institutions; managerial positions in other enterprises, except where such enterprises are subsidiaries of the Bank;
 - ✓ Positions as controller or member of the Supervisory Board of other credit institutions or enterprises.
- An independent member of the Board of Directors shall not concurrently hold:
 - ✓ Executive positions of the Bank;
 - ✓ Managerial or executive positions in other credit institutions; managerial positions in more than two other enterprises;
 - ✓ Positions as controller or member of the Supervisory Board of other credit institutions or enterprises.

(iii) Having professional ethics;

(iv) Holding at least a university degree or higher;

(v) Meeting one of the following conditions: having at least 03 years of experience as a manager or executive of a credit institution; having at least 05 years of experience as a manager of an enterprise operating in finance, accounting, auditing or other enterprises with equity at least equal to the legal capital requirement for joint stock credit institutions; having at least 05 years of direct experience in professional departments of a joint stock credit institution or a foreign bank branch; or having at least 05 years of direct experience in finance, banking, accounting or auditing functions.

2. Criteria and conditions for independent members of the Board of Directors:

Independent members must satisfy the following conditions:

- (i) Meeting all conditions specified in Point a, Clause 1, Article 8 of the Internal Corporate Governance Regulations;
- (ii) Not currently working for the Bank or its subsidiary, and not having worked for the Bank or its subsidiary in the preceding 03 (three) consecutive years;

- (iii) Not receiving regular salary or remuneration from the Bank, except for allowances entitled as a member of the Board of Directors;
- (iv) Not having a spouse, biological or adoptive parent, biological or adoptive child, sibling who is a major shareholder of the Bank, or a manager or member of the Supervisory Board of the Bank or its subsidiary;
- (v) Not representing ownership of shares in the Bank; not directly or indirectly owning, together with related persons, 01% (one percent) or more of charter capital or voting shares of the Bank;
- (vi) Not having been a manager or member of the Supervisory Board of the Bank at any time during the preceding 05 (five) consecutive years;
- (vii) Complying with Clause 3, Article 43 of the Law on Credit Institutions 2024 regarding restrictions on concurrent positions: an independent member of the Board of Directors of a credit institution shall not concurrently hold:
 - Executive positions in that credit institution;
 - Managerial or executive positions in another credit institution; managerial positions in more than two other enterprises;
 - Positions as controller or member of the Supervisory Board of other credit institutions or enterprises.

Article 5. Term of office, number of members and structure of the Supervisory Board

1. The term of the Supervisory Board shall not exceed 05 (five) years. The term of each member of the Supervisory Board shall follow the term of the Supervisory Board. Members of the Supervisory Board may be re-elected or re-appointed without limitation on the number of terms. The term of any additionally appointed or replaced member shall be the remaining term of the Supervisory Board. The Supervisory Board of the preceding term shall continue to operate until the new Supervisory Board assumes its duties.
2. The Supervisory Board shall consist of at least 05 (five) members. In the event that the number of members falls below the minimum as prescribed in this Clause, within 90 (ninety) days from the date on which the number of members becomes insufficient, the Bank must elect additional members to ensure the minimum number.
3. The Supervisory Board shall have an internal audit function and supporting units to perform its duties.

Article 6. Criteria and conditions for becoming a member of the Supervisory Board

1. Not falling under prohibited cases as prescribed by law, specifically:
 - (i) Minors; persons with difficulties in cognition and behavioral control; persons with limited or lost civil act capacity;
 - (ii) Persons being prosecuted for criminal liability, serving imprisonment sentences; undergoing administrative handling measures at compulsory detoxification establishments or compulsory education establishments; or being banned by the Court from holding positions, practicing professions or performing certain jobs;

- (iii) Persons convicted of crimes classified as serious or more severe;
- (iv) Persons convicted of property infringement crimes who have not yet had their criminal records expunged;
- (v) Cadres, civil servants, public employees, and managers from division level or higher in enterprises in which the State holds 50% (fifty percent) or more of charter capital, except those appointed as representatives of State capital or enterprises in which the State holds 50% (fifty percent) or more of charter capital at the Bank;
- (vi) Officers, non-commissioned officers, professional soldiers, workers and defense employees in agencies and units under the Vietnam People's Army; officers, non-commissioned officers, professional police officers and workers in agencies and units under the Vietnam People's Public Security, except those appointed as representatives of State capital or enterprises in which the State holds 50% (fifty percent) or more of charter capital at the Bank;
- (vii) Persons prohibited from participating in management and administration under laws on cadres, civil servants, public employees and anti-corruption laws;
- (viii) Persons who previously served as private enterprise owners, general partners of partnerships, General Directors (Directors), members of the Board of Directors, controllers or members of the Supervisory Board of enterprises, or members of the Board of Directors and General Directors (Directors) of cooperatives at the time such enterprises or cooperatives were declared bankrupt, except where they were appointed or assigned to participate in the management, administration or control of a credit institution declared bankrupt as required;
- (ix) Persons who have been suspended from holding the position of Chairman or member of the Board of Directors; Chairman or member of the Members' Council; Head or member of the Supervisory Board; General Director (Director) of a credit institution pursuant to Article 47 of the Law on Credit Institutions, or determined by competent authorities to have committed violations leading to revocation of the credit institution's license;
- (x) Related persons of members of the Board of Directors, the General Director and other managerial positions as prescribed in the Bank's Charter shall not be members of the Supervisory Board of the same Bank;
- (xi) Persons held responsible under inspection conclusions leading to administrative sanctions imposed on credit institutions or foreign bank branches at the highest penalty level for violations relating to licensing, governance, administration, shares, capital contribution, share acquisition, credit granting, corporate bond purchase, or prudential ratios under laws on administrative violations in the monetary and banking sector.

2. Compliance with restrictions on concurrent positions, specifically:

Members of the Supervisory Board shall not concurrently hold any of the following positions:

- (i) Managerial or executive positions of the Bank itself, other credit institutions or other enterprises; or employees of the Bank or its subsidiaries
- (ii) Employees of enterprises where members of the Board of Directors of the Bank act as Board members, executives or major shareholders.

3. Having professional ethics;

4. Holding at least a university degree in one of the following fields: finance, banking, economics, business administration, law, accounting or auditing; and having at least 03 (three) years of direct working experience in banking, finance, accounting or auditing;
5. Members of the Supervisory Board are not necessarily required to be shareholders or employees of the Bank;
6. The Head of the Supervisory Board must reside in Vietnam during his/her term of office.

Article 7. Commitment on shareholding after being elected as members of the Board of Directors or the Supervisory Board

Members of the Board of Directors and the Supervisory Board of the Bank, after being elected by the General Meeting of Shareholders, must commit to holding shares of the Bank in accordance with Clause 1, Article 64 of the Law on Credit Institutions 2024, specifically as follows:

Individual shareholders or institutional shareholders whose capital representatives serve as members of the Board of Directors or the Supervisory Board of the Bank are not allowed to transfer their shares during their term of office.

Article 8. Rights to nominate and self-nominate candidates for the Board of Directors and the Supervisory Board

1. The nomination, self-nomination and election of members of the Board of Directors and the Supervisory Board shall be carried out in accordance with Clauses 2, 3 and 4, Article 8 of the Internal Corporate Governance Regulations of Vietbank issued together with Decision No. 91/2024/QĐ-HDQT dated 27/6/2024.
2. Shareholders or groups of shareholders holding from 05% (five percent) or more of the total ordinary shares shall have the right to self-nominate or form groups to nominate members of the Board of Directors as follows:
 - (i) Shareholders or groups holding from 05% to less than 20% of the total voting shares may nominate a maximum of 01 (one) candidate;
 - (ii) Shareholders or groups holding from 20% to less than 30% of the total voting shares may nominate a maximum of 02 (two) candidates;
 - (iii) Shareholders or groups holding from 30% to less than 40% of the total voting shares may nominate a maximum of 03 (three) candidates;
 - (iv) Shareholders or groups holding from 40% to less than 50% of the total voting shares may nominate a maximum of 04 (four) candidates;
 - (v) Shareholders or groups holding from 50% to less than 60% of the total voting shares may nominate a maximum of 05 (five) candidates;
 - (vi) Shareholders or groups holding from 60% to less than 70% of the total voting shares may nominate a maximum of 06 (six) candidates;
 - (vii) Shareholders or groups holding from 70% to less than 80% of the total voting shares may nominate a maximum of 07 (seven) candidates;
 - (viii) Shareholders or groups holding from 80% to less than 90% of the total voting shares may nominate a maximum of 08 (eight) candidates.

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3. In the event that the number of candidates nominated by shareholders or groups of shareholders is insufficient, additional nomination or self-nomination shall be carried out in accordance with the Vietbank Charter, the Internal Corporate Governance Regulations of Vietbank and relevant laws.

Article 9. Dossiers for nomination and self-nomination of candidates to the Board of Directors and the Supervisory Board; List of proposed candidates

1. Dossiers for nomination and self-nomination of candidates to the Board of Directors and the Supervisory Board:
 - Dossiers shall be prepared in accordance with Circular No. 20/2025/TT-NHNN of the State Bank of Vietnam;
 - The principles for preparation and submission of dossiers shall comply with Circular No. 20/2025/TT-NHNN of the State Bank of Vietnam;
 - Details of dossiers and submission procedures have been notified by the Bank to shareholders.
2. The list of proposed candidates for election to the Board of Directors and the Supervisory Board shall include candidates nominated or self-nominated by shareholders or groups of shareholders and approved by the State Bank of Vietnam.

Article 10. Ballots

1. Content of ballots:
 - The ballot shall be an electronic voting ballot;
 - In cases where shareholders vote by specifying the number of votes: a ballot shall be deemed invalid if the total number of votes allocated to candidates exceeds the total number of votes entitled at the time of vote counting.
2. Voting implementation and determination of results:
 - (i) Method of completing ballots:
 - Delegates may vote for a number of candidates not exceeding the number of members to be elected;
 - If allocating all votes to one candidate or distributing votes equally among candidates, delegates shall select the option "Allocate votes equally" for the respective candidates;
 - If allocating votes unequally among candidates, delegates must clearly specify the number of votes for each candidate in the "Number of votes" field.
 - (ii) Amendment of voting results and vote counting:
 - In case of errors, shareholders may amend their voting results (but cannot cancel them), including additional voting results for matters arising outside the Meeting agenda. The electronic system shall only record the final voting result at the closing time of each voting session as stipulated in the Meeting's Working Regulations;
 - After the voting period ends, the system shall automatically close vote counting;

- The Vote Counting Committee shall prepare minutes of vote counting, announce the results and, together with the Chairperson, resolve any inquiries or complaints from shareholders (if any);
- For sensitive matters and upon shareholders' request, the Company must appoint an independent organization to conduct vote collection and counting.

Article 11. Principles of election, determination of elected candidates and announcement of results for members of the Board of Directors and the Supervisory Board

1. Principles for election of members of the Board of Directors and the Supervisory Board:
 - (i) The cumulative voting method as prescribed in Clause 3, Article 148 of the Law on Enterprises and Point d, Clause 4, Article 67 of the Law on Credit Institutions shall be applied for the election of members of the Board of Directors and the Supervisory Board of Vietbank for the 2026–2030 term.
 - (ii) Each shareholder shall have a total number of votes equal to the number of shares owned multiplied by the number of members to be elected. Shareholders may allocate all or part of their votes to one or more candidates.
 - (iii) The total number of votes cast by a shareholder for all candidates must not exceed the total number of votes such shareholder is entitled to.
2. Principles for determining elected members of the Board of Directors and the Supervisory Board
 - (i) The list of elected candidates to the Board of Directors and the Supervisory Board shall be determined based on the number of votes in descending order, starting from the candidate with the highest number of votes until the required number of members for the term, as decided by the General Meeting of Shareholders, is reached. Each elected candidate must obtain more than 51% of the total votes cast for such candidate out of the total voting shares of shareholders attending the General Meeting of Shareholders.
 - (ii) In the event that two or more candidates receive an equal number of votes, a re-election shall be conducted among those candidates with equal votes.
 - (iii) In the event that no members of the Board of Directors or the Supervisory Board are elected in accordance with the principles set out in point (i), the General Meeting of Shareholders shall decide to approve without conducting an additional election at that Meeting. Vietbank shall conduct a supplementary election to ensure the minimum required number of members of the Board of Directors and the Supervisory Board within the timeframe prescribed by law and the Vietbank Charter.
3. Announcement of election results
 - (i) Based on the vote counting minutes, the election results of members of the Board of Directors and the Supervisory Board shall be announced by the Vote Counting Committee immediately at the Meeting.
 - (ii) The election results shall be recorded in the Resolution of the General Meeting of Shareholders.



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Article 12. Implementation of the Regulations

These Regulations on nomination, self-nomination and election of members of the Board of Directors and the Supervisory Board for the 2026–2030 term shall be publicly presented before the 2026 Annual General Meeting of Shareholders and shall take effect immediately upon being approved by the General Meeting of Shareholders of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank) with a voting ratio of more than 50% of the total voting shares of attending shareholders.

Shareholders, authorized representatives and guests who violate these Regulations shall, depending on the nature and severity of the violation, be subject to consideration and handling by the Presidium in accordance with the Vietbank Charter and the Law on Enterprises.

These Regulations shall take effect immediately after being approved by the General Meeting of Shareholders of Vietbank.

ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS
CHAIRPERSON OF THE MEETING

Recipients:

- *General Meeting of Shareholders;*
 - *Members of the Board of Directors, Board of Management, Supervisory Board;*
- Filed at: Board of Directors' Secretariat,
Board of Directors' Office.*

DUONG NHAT NGUYEN

2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGM)

**REPORT
BUSINESS PERFORMANCE RESULTS FOR 2025
AND BUSINESS PLAN FOR 2026**

To: The General Meeting of Shareholders

- Pursuant to the Charter of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank);
- Pursuant to the 2025 Consolidated Financial Statements audited by Ernst & Young Vietnam Limited
- Pursuant to Resolution No. 14/2026/NQ-HDQT dated January 15, 2026, of the Board of Directors approving the proposal of the Chief Executive Officer on the business plan orientation for 2026 of Vietbank;

The Board of Directors respectfully reports to and submits to the General Meeting of Shareholders the matters related to the business performance results for 2025 and the business plan for 2026, as follows:

I. REPORT ON 2025 PERFORMANCE

1. Economic context

- ❖ **The global economic conditions:** In 2025, the global environment continued to be complex and unpredictable, with many uncertain risk factors, influenced by inflation:
 - The outbreak of a trade war caused disruptions in global trade flows and investment capital movements,
 - Geopolitical tensions escalated in the relationship between the world's two leading powers, the United States and China,
 - Armed conflicts progressed complexly complex in Russia and Ukraine, and in the Middle East,
 - Potential risks of conflict emerged in South America and the Asia-Pacific region,
 - Natural disasters and extreme weather severely impacted the lives of residents and the socio-economic development of many countries.
 - All of the above factors have contributed to a slowdown in the global economic rotation. However, the explosion of technology is creating new drivers that are helping to reshape the global economic order.
 - Although global economic growth slowed (approximately 2.8% - 3.2% in 2025), it still showed good resilience against increasing macroeconomic pressures, despite the slowdown in major economies.



❖ **The domestic economic conditions:** In this context, under the leadership of the Party; the support of the National Assembly; the proactive, flexible, decisive, and effective direction and management of the Government and the Prime Minister; the close coordination of ministries, sectors, and localities; the unity, trust, and support of the people and the business community; the socio-economic situation of Vietnam in 2025 will record a strong and comprehensive recovery with an impressive GDP growth rate of approximately 8.02%, rising to the top 32 largest economies in the world.

- GDP 2025 increased by 8.02%, ranking among the highest in the world and one of the years with the highest growth rates in the 2011-2025 period.
- Total Import-Export Turnover: reached USD 930.07 billion (up 18.2%), with Exports at USD 475.06 billion (up 17%) and Imports at USD 455.01 billion (up 19.4%), resulting in a Trade Surplus of USD 20.05 billion.
- Consumer Price Index (CPI): for the full year 2025 increased by 3.31%, and core inflation increased by 3.21%, achieving the targets set by the National Assembly.
- The average USD price index: In 2025 increased by approximately 3.92-3.94% compared to the previous year.
- Total Means of Payment: at the end of 2025 grew strongly by 14.98%, and capital mobilization by credit institutions increased by about 14% compared to the previous year.
- Credit growth by the end of 2025 is projected to reach 19.01% with a total value of 18.58 million billion VND.
- Additionally, the State Bank of Vietnam continued to maintain stable policy interest rates, creating conditions for credit institutions to access capital at low costs, thereby creating conditions to support the economy. At the same time, regularly directs credit institutions to continue reducing operating costs, enhance information technology application, pursue digital transformation, and implement other measures to strive for lower lending rates, and be ready to share a portion of profits to help individuals and businesses access bank credit. As a result, lending rates continued to trend downward, allowing enterprises and the public to obtain loans at lower interest rates than before.

In the above macroeconomic context, Vietbank achieved several assigned plan targets. The Board of Directors of Vietbank respectfully reports to the General Meeting of Shareholders the 2025 business performance results and the 2026 business plan as follows:

2. Business performance results in 2025:

a. Scale-related indicators:

Unit: Billion VND, %

Key Indicators:	2025 Actual	Compared to 2024		Compared to the 2025 plan	
		2024 Actual	Increase / decrease	2025 Plan	% of plan completion
1. Total Assets	196.771	162.855	33.916	180.000	109%
2. Total Outstanding credit	108.440	93.637	14.803	112.000	96,8%

Key Indicators:	2025 Actual	Compared to 2024		Compared to the 2025 plan	
		2024 Actual	Increase / decrease	2025 Plan	% of plan completion
3. Total Capital mobilization	125.095	112.520	12.575	132.000	94,8%
4. Profit before tax	1.532	1.131	400	1.750	87,5%
5. Non-performing loan (NPL)	1,76%	1,86%	-0,1%	≤2,5%	Compliance
[according to Circular 31/SBV]					

❖ Total Assets

Total Assets: Vietbank's total assets reached VND 196.771 billion, an increase of 20.8 compared to the beginning of the year and completion 109% of the target plan. Of that, total outstanding credit accounts for 55.1% of total assets. The asset portfolio structure continues to be restructured towards increasing the proportion of income-generating assets, consistently maintaining it at 96%.

❖ Total Capital mobilization

Total Capital mobilization (including customer deposits and issuance of valuable papers) reached VND 125.095 billion, and completion 94,8% of the target plan. The capital structure is always diversified, ensuring stability, liquidity safety, and reasonable cost of capita and reasonable cost of capital.

❖ Total Outstanding credit

Total outstanding credit reached VND 108.440 billion, an increase of 15,8%, and achieving 96,8% of the target plan. Credit growth was controlled within the limit permitted by the State Bank of Vietnam.

Vietbank effectively expanded its credit portfolio, maintaining a reasonable balance, and boosting lending to businesses, in the context of declining consumer credit demand due to income fluctuations and priorities (agriculture, exports, supporting industries, small and medium-sized enterprises, high-tech applications, trade, services, etc...).

In addition to credit growth, improved risk warning and appraisal, strict management and supervision of loans, and asset quality control are prioritized in the Bank's operations. Therefore, Vietbank's credit quality in 2025 will significantly improve, ensuring that the non-performing loan ratio always remains below 2,5% (Vietbank's non-performing loan ratio as of December 31, 2025 according to Circular 31 of SBV, is 1,76%).

❖ Charter capital

Alongside the business results is the story of increasing charter capitap. In 2025, Vietbank increased its charter capital twice, marking an important milestone in its development as its charter capital officially exceeded VND 10,000 billion. As of December 31, 2025, Vietbank's charter capital was increased to VND 10.769 billion, an increase of 50,8% compared to the end of 2024 and achieving 108% of the target plan for 2025. The capital increase is not only aimed at meeting the capital adequacy requirements stipulated by the State Bank of Vietnam, but also reflects Vietbank's long-term strategic vision in enhancing governance capacity, strengthening a solid financial foundation, towards sustainable development. With the new capital scale, Vietbank has officially joined the group of banks in Vietnam with charter capital exceeding VND 10,000 billion.

b. Business performance indicators:

Unit: Billion VND, %

Key Indicators:	2025 Actual	Compared to 2024			Compared to the 2025 plan	
		2024 Actual	Increase / decrease	% Increase / decrease	2025 Plan	% of plan completion
1. Total operating income	3.622,6	3.501,4	121,2	3,5%	4.500	80,5%
+ Net interest income	3.326,6	2.811,6	515,0	18,3%	3.794	87,7%
+ Net gain/loss from service activities	160,4	136,7	23,7	17,3%	196	81,9%
+ Net gain/loss from foreign exchange trading	89,7	80,2	9,5	11,9%	140	64,1%
+ Net gain/loss from investment securities trading	51,0	19,0	32,0	168%	120	42,5%
+ Net gain/loss from other activities	(5,2)	453,8	(459,1)	-101%	250	-2,1%
2. Total operating expenses	1.729,0	1.565,2	163,8	10,5%	2.050	84,3%
3. Credit risk provision (reversal) expense	362,3	804,8	(442,6)	-55,0%	700	51,8%
4. Profit before tax (=1-2-3)	1.532,0	1.131,3	400,7	35,4%	1.750	87,5%

Source: Audited consolidated financial statements, 2025 plan

❖ **Profit before tax:**

In 2025, Vietbank's profit reached VND 1,532 billion, a 35,4% increase compared to 2024, surpassing the VND 1,500 billion mark—the highest level in the last 5 years – and achieving 87,5% of the target plan assigned the Board of Directors. In there:

- Net interest income reached VND 3.327billion, completing 87,7% of the plan and accounting for 91,8% of total operating income, an increase of 18,3% compared to 2024, driven by Vietbank's enhanced lending activities, recovery of overdue loans, restructured debts under Circulars No. 01 and 02 of the SBV, and improvements in the Net Interest Margin (NIM).
- Non-interest income (excluding extraordinary income from bad debt resolution) reached VND 301 billion, an increase of 27,7% compared to 2024 due to increases in all income sources (including: Net gain/loss from service activities increased by 17,3% to VND 160 billion; Net gain/loss from foreign exchange trading increased by 11,9% to VND 89.7 billion; Net gain/loss from investment securities trading reached VND 51 billion, nearly three times higher than in 2024).
- Net income from other activities reached a loss (VND 5 billion) and was less than VND 459 billion due to increased income generated in 2024 from debt restructuring activities.
- Operating expenses in 2025 reached VND 1.729 billion, corresponding to 84,3% of the plan. Operating expenses increased by 10,5% compared to 2024, due to as in 2025 Vietbank invested

in expanding its network with 14 additional business units in line with the bank's development strategy and scale expansion.

- Credit risk provisioning expenses in 2025 decreased significantly compared to 2024 (down 55%), with provisioning costs amounting to VND 362 billion. By effectively controlling credit quality and limiting the new non-performing loans contributing to reduced provisioning pressure and improved profitability.

❖ Operational safety ratios

Throughout 2025, Vietbank maintained compliance with all prudential ratios and limits required by the State Bank of Vietnam. As of December 31, 2025, the figures are as follows:

No.	Key Indicators:	2025	Regulations of the State Bank of Vietnam (SBV)
1	Non-performing loan (NPL) <small>[according to Circular 31/SBV]</small>	1,76%	<3%
2	CAR (Capital Adequacy Ratio)	13,42%	≥8%
3	LDR (Loan-to-Deposit Ratio)	57,81%	≤85%
4	Ratio of bank capital to medium and long-term loans	18,54%	≤34%

II. BUSINESS PLAN FOR 2026:

1. Macroeconomic Forecast for 2026:

❖ Vietnam's economic outlook:

- Vietnam's economy is expected to maintain a high growth rate of over 10% but will face complex challenges in macroeconomic management. The State Bank of Vietnam is under pressure on multiple fronts: striving to keep interest rates low to support growth while also tasked with maintaining inflation at 4,5% and ensuring that the exchange rate does not fluctuate excessively.
- Achieving double-digit GDP growth in Vietnam in 2026 is a top priority in the first year of the 14th Party Central Committee's term. However, pushing growth targets too high may adversely affect other macroeconomic indicators. Therefore, in order to ensure macroeconomic stability, at certain points or periods in 2026, monetary policy is likely to be conducted in a "cautious/quite cautious" manner, which could have a significant impact on the banking system in general and on Vietbank in particular.
- Interest rate and exchange rate trends:
 - Interest rates remain under upward pressure due to persistently high inflation expectations, and in 2025, the banking system's deposit growth still fell short by VND 600,000 billion compared to loan growth. The banking system has limited room to pledge government securities to borrow through OMO.
 - Exchange rate: The USD/VND exchange rate is forecasted to rise approximately in line with the target inflation rate, around 4.5%.
- Fiscal policy: With the budget deficit expected at 4,5%-5,0% of GDP, the Government will increase the issuance of government bonds. This is expected to gradually push the benchmark government

bond yields up to the 4%-4,5% range, creating a higher interest rate environment across the market.

❖ **Vietnamese Banking Sector**

- The banking sector is forecasted to continue credit growth (~16%) and profit growth (15–20%), but the operating environment will become significantly more challenging.
- Key liquidity risks: In addition to non-performing loan risks from the real estate sector, the system's liquidity will face strong pressure. New policies regarding the gold market, digital assets, peer-to-peer (P2P) lending, and the recovery of the real estate channel will attract large amounts of capital, creating fierce competition for funding sources and pushing up funding costs.
- Legal and regulatory environment:
 - Credit limits: It is highly likely that credit limits will continue to be maintained in practice throughout 2026 as a macroeconomic management tool.
 - Restructuring requirements: At the beginning of 2026, new policies are expected to focus on the restructuring of commercial banks, with the key requirements being the increase of equity capital and total asset size.
- "Wide Divergence" trend: The differences between banking groups will become increasingly pronounced. Large banks with strong capitalization will consolidate their positions, while smaller banks will face a dual pressure: narrowing net interest margins (NIM) and falling behind in the digital transformation race.

Macro Indicator	2026 Forecast	Impact Analysis on the Banking Sector
GDP Growth	~10% or higher, mainly driven by public investment.	- Positive: High GDP growth generates strong credit demand; - Challenge: Credit risk concentrates in construction, real estate, trade, and service sectors.
Inflation (CPI)	High inflationary pressure, with a target around 4,5%	- If inflation rises too quickly, the State Bank of Vietnam may need to consider raising policy interest rates or withdrawing VND from the system.
Interest Rate Level	Deposit and lending rates are expected to rise significantly	- Deposit rates will continue to increase, raising the cost of funds for the entire sector. - Net interest margin (NIM) will face strong compression. - Credit risk may increase as borrowers' repayment capacity declines.
Exchange Rate and International Environment	USD/VND is forecasted to rise by ~4,5% due to a strong USD and the Fed maintaining high rates.	- Increases the cost of foreign currency funding sources.

Macro Indicator	2026 Forecast	Impact Analysis on the Banking Sector
		- Risks for corporate clients with large foreign currency debt, affecting bank asset quality.
Credit Limits	Likely to be maintained throughout 2026, effectively serving as a strong macroprudential tool by the SBV.	- Limits the possibility of explosive growth, requiring banks to focus on selective and efficient growth. - Creates challenges for long-term business planning.
Legal and Regulatory Environment.	Expected to demand stricter restructuring and stronger banking system health.	- Pressure to increase equity capital and total asset size. - M&A trends in the sector may intensify.

2. Business Plan and Financial Orientation for Vietbank in 2026:

❖ General Orientation:

- Priority on capital increase plan: The plan to raise capital to meet the CAR requirement is a prerequisite for obtaining credit limits and executing the bank's strategy.
- CASA as a critical factor: Digital transformation, service and product development, and enhancing customer experience should focus on achieving breakthrough CASA growth to control funding costs.
- Product breakthrough for retail and corporate clients: Design products tailored to customer needs, especially credit products that are "right customer – right need".
- Building a flexible risk appetite: A risk management framework is needed that allows the bank to flexibly capture opportunities in new segments, rather than focusing solely on traditional sectors.
- Proactive strategic communication: Actively communicate Vietbank's growth and capital increase plans to the SBV and other regulatory authorities, clearly demonstrating the bank's role and commitment in the sector-wide restructuring process.

❖ Business Plan 2026:

Unit: Billion VND, %

Key Indicators:	2025 Actual	Plan for 2026	
		Balance	Growth Rate
Total assets	196.771	230.000	16,9%
Total outstanding credit	108.440	134.000 (*)	23,6%
Total funding, including securities	125.095	155.000	23,9%
Profit before tax	1.532	2.100	37,1%
Non-performing loan (NPL) <small>[according to Circular 31/SBV]</small>	1,76%	≤ 2,5%	Compliance
ROE (Return on Equity) ratio	11,45%	≥ 13,5%	

Note: (*) The credit growth target plan of Vietbank is subject to adjustment in 2026 based on the credit limit granted by the State Bank of Vietnam, in accordance with Official Dispatch No. 11686/NHNN-CSTT dated December 31, 2025, or any replacement document (if applicable).

III. RECOMMENDATIONS:

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval

1. The Business Performance Report for 2025.
2. The Business Plan for 2026.

Respectfully reported and submitted to the General Meeting of Shareholders.

Sincerely./ *Uacy*

On behalf of the Executive Board
Acting Chief Executive Officer *to*



Lê Thanh Quý Ngọc

On behalf of the Board of Directors *to*
Chairman



Dương Nhất Nguyên

Can Tho, Day 30 Month 3 Year 2026

2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGM)

PROPOSAL

**SUBJECT: APPROVAL OF THE 2025 FINANCIAL STATEMENTS AUDITED BY AN
INDEPENDENT AUDITOR**

To: The General Meeting of Shareholders

- Based on the Law on Credit Institutions (CI) No. 32/2024/QH15 approved by the National Assembly on January 18, 2024, and the related implementation documents;
- Based on Decision No. 16/2007/QĐ-NHNN dated April 18, 2017, by the State Bank of Vietnam (SBV) on the regulations for financial reporting for credit institutions and the relevant amended and supplemented legal documents;
- Based on the Charter of Vietnam Thuong Tin Joint Stock Commercial Bank (Vietbank);
- Based on Resolution No. 184/2024/NQ-HĐQT dated December 11, 2024, by the Board of Directors, under the authorization of the General Assembly of Shareholders, to select Ernst & Young Vietnam Co., Ltd. as the auditor for the financial statements of Vietbank and Vietbank AMC for the 2025 financial year,

The Board of Directors respectfully submits to the General Assembly of Shareholders for review and approval the 2025 financial statements, which have been audited by Ernst & Young Vietnam Co., Ltd. with an unqualified audit opinion.

Some key figures from the audited 2025 financial statements are as follows

Unit: Million VND

No.	Key Indicators:	2025	
		For Separate Audited Financial Statements	For Consolidated Audited Financial Statements
On business-related Indicators			
1	Total Assets	196.962.024	196.771.033
2	Loans to Customers (before provisions)	105.235.063	105.235.063
	Loans to Customers (after provisions)	103.772.418	103.772.418
3	Deposits from Other Credit Institutions	49.208.283	49.208.283
	Deposits from Customers	101.645.857	101.449.573
4	Profit Before Tax	1.524.903	1.531.509

Unit: Million VND

No.	Key Indicators:	2025	
		For Separate Audited Financial Statements	For Consolidated Audited Financial Statements
Equity-related Indicators			
1	Equity	12.426.319	12.431.567
1.1	Share Capital	10.768.974	10.768.974
1.2	Reserve Fund	657.816	657.816
1.3	Retained Earnings	1.000.302	1.005.550

Respectfully reported and submitted to the General Meeting of Shareholders.

Sincerely./.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN



DUONG NHAT NGUYEN

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

REPORT

Re: Report on the activities of the Board of Directors in 2025, the 2021–2025 term,
and the operational plan for 2026

Respectfully submitted to: **GENERAL MEETING OF SHAREHOLDERS**

The Board of Directors respectfully reports to the General Meeting of Shareholders on its activities in 2025, the results of the 2021–2025 term, and the operational orientation for 2026 as follows:

I. OPERATING RESULTS IN 2025

1. Business performance in 2025:

a. Business plan approved by the General Meeting of Shareholders under Resolution No. 01/2025/NQ-ĐHĐCĐ dated 26/4/2025 with key targets as follows:

(Unit: VND billion, %)

Targets	2024 Actual	2025 Plan	
		Số dư	Growth Rate
Total assets	162.855	180.000	11%
Total outstanding credit	93.637	112.000 (*)	20%
Total mobilized funds (including valuable papers)	112.520	132.000	17%
Number of customers	243.046	450.000	85%
Profit before tax	1.131	1.750	55%
Non-performing loan ratio (per SBV Circular 31)	1,86%	≤ 2,5%	Tuân thủ
ROE	11,6%	13,5%	17%

(*) As at 31/12/2025, Vietbank's credit growth limit approved by the State Bank of Vietnam (SBV) was VND 108,469 billion.

b. Actual results:

- Total assets: VND 196,771 billion;

- Customer loans: VND 108,440 billion;
- Total mobilized funds (including valuable papers): VND 125,095 billion;
- Profit before tax: VND 1,532 billion;
- Non-performing loan ratio (per SBV Circular 11): 1.76%.

c. Assessment:

- In 2025, total assets reached VND 196,711 billion, representing a 20.8% increase compared to end-2024 (an increase of VND 33,916 billion), reflecting above-expectation scale expansion. Profit before tax reached VND 1,532 billion, up 35.4% year-on-year (equivalent to VND 401 billion) and achieving 87.5% of the annual plan. Financial indicators improved significantly and remained well-controlled, particularly with non-performing loans maintained at 1.76%. All prudential ratios complied with SBV regulations.
- Vietbank completed its charter capital increase through rights issuance and share dividends from retained earnings, raising charter capital to VND 10,769 billion, up 50.8% (VND 3,630 billion) compared to the beginning of 2025.
- Areas requiring further improvement include credit portfolio stability, optimization of interbank funding, enhancement of service income, increasing CASA ratio, expanding customer base, and better leveraging IT infrastructure for product and service development.

2. Performance of the Board of Directors and its committees:

a. Board of Directors:

(i) Organization and personnel:

- The Board of Directors for the 2021–2025 term, elected at the 2021 Annual General Meeting of Shareholders on 26/04/2021, comprises 05 members and, to date, continues to fully meet the required structure, number and composition in accordance with applicable laws and the Bank's Charter;
- In 2025, to align with the Bank's operational requirements and personnel structure, the Board of Directors reviewed and supplemented personnel for the Risk Management Committee, the Investment Committee, the Risk Handling Council and other councils/committees, with a view to enhancing specialization and improving the quality of personnel in line with functional requirements;
- In parallel, to support the Bank's operational orientation and strengthen executive capacity in business and operations, the Board of Directors restructured management positions and enhanced staffing for the Executive Board and business divisions; as at the end of 2025, Vietbank had fully supplemented executive and managerial personnel across Head Office divisions and regional units;
- In 2025, the Board of Directors directed the implementation of a comprehensive restructuring project from Head Office to business centers, aiming to review and redesign the organizational structure and operating model of the executive apparatus toward a streamlined

structure, with clear delegation and authorization, multi-dimensional coordination mechanisms, standardized competency frameworks, and the development and deployment of core capabilities for each division and unit. As of the end of 2025, the project was implemented on schedule and achieved the targeted quality and objectives;

- In 2025, the Board of Directors also directed the restructuring of the Transformation Office with advisory support from KPMG to enhance professionalism and establish governance culture and standards in the management of strategic projects of the Bank.

(ii) Business operations:

- In 2025, the Board of Directors convened 181 meetings (both physical and virtual), issued 208 Resolutions relating to the organization and operations of Vietbank, and 236 Decisions relating to business operations;
- The Standing Board of Directors participated in periodic monthly business review meetings with the Executive Board, Finance Division and business regions to perform its supervisory role over the implementation of the annual business plan, review matters relating to targets, execution progress and performance results, provide timely strategic direction to the Executive Board, and issue necessary directives to address operational challenges across regions and the Bank as a whole.

Throughout 2025, the close oversight of the Board of Directors/Standing Board and advisors ensured that Vietbank's operations remained aligned with strategic direction while progressively addressing existing limitations and inefficiencies;

- Detailed results of the 2025 charter capital increase and the listing of shares on the stock market are presented in a separate report of the Board of Directors.

(iii) Network operations:

In 2025, Vietbank continued to review and consolidate its existing network to ensure growth, safety and operational efficiency.

(iv) Facilities and information technology:

- Vietbank continued to maintain and strengthen its physical infrastructure to ensure continuous, safe and stable business operations. In addition, the Board of Directors and the Strategy Committee directed a comprehensive review of the Core Banking system and the implementation of IT projects to enhance customer digital experience (including corporate online banking – Omi Channel; upgrades to retail digital banking systems);
- With respect to facilities and head office infrastructure, in addition to consolidating existing assets, the Board of Directors (within its authority) approved the expansion of the Can Tho Branch headquarters and submitted to the General Meeting of Shareholders for approval the acquisition of real estate being the Lim 2 Building (62A Cach Mang Thang 8, Xuan Hoa Ward, Ho Chi Minh City). Detailed implementation results of the General Meeting of Shareholders' Resolution on this matter are presented in a separate report.

b. Activities of councils and committees under the Board of Directors:

(i) Risk Management Committee:

In 2025, the Committee convened or obtained members' opinions 08 times, in compliance with the minimum quarterly requirement. The Committee reviewed and concluded on key matters including: (i) monitoring risk appetite; (ii) oversight of ICAAP implementation and capital adequacy framework; (iii) key risk areas including credit risk, market risk, concentration risk, interest rate risk in the banking book and operational risk; (iv) advising the Board on fixed asset investment proposals for submission to the General Meeting of Shareholders.

Recommendations and conclusions were fully documented and reported to the Board of Directors, and subsequently implemented by relevant units with progress monitored regularly.

(ii) Human Resources Committee:

In 2025, the Human Resources Committee convened 11 meetings. The Standing Human Resources Committee approved 145 decisions on personnel and matters related to human resources, remuneration and other employee benefits, advised the Board of Directors on personnel matters in accordance with the Committee's functions and duties, and strengthened the organizational structure across executive levels, regions and business centers.

In 2025, under the authorization of the Board of Directors, the Human Resources Committee directed the implementation of the Delegation and Authorization Project (one of the key components of the Bank-wide Restructuring Project), thereby clearly defining the principles of delegation, authorization and control over the execution of assigned duties and responsibilities under delegated authority.

(iii) Risk Handling Council:

In 2025, for the purpose of handling cases relating to debt restructuring; debt classification and provisioning policies; debt recovery measures and other decisions within its delegated authority, the Council convened meetings/collected written opinions 79 times.

(iv) Procurement Management Council:

The Council held 46 bid evaluation meetings and conducted 169 written consultations in 2025 regarding the procurement of information technology assets, administrative assets, construction works and marketing and communications activities to approve related decisions.

(v) Scientific Council:

In 2025, the Scientific Council convened 10 meetings and conducted 02 rounds of written consultations. The Scientific Council conducted research and provided recommendations and advisory opinions to the Board of Directors/Standing Board of Directors on matters relating to updates on macroeconomic policies and developments in domestic and international markets affecting banking operations.

(vi) Investment Committee:

The activities of the Investment Committee in 2025 focused on interbank market operations, assessment and review of the investment portfolio, and capital utilization activities to ensure optimal use of surplus funds from the primary market. In 2025, the Investment Committee held 10 meetings and conducted 02 written consultations to make timely investment decisions and responses.

c. Evaluation of the performance of members of the Board of Directors:

In 2025, members of the Board of Directors fully attended Board meetings and provided timely opinions on matters within the authority of the Board. Based on the Board's assessment in 2025, all members fulfilled and performed well their duties as Board members and other assignments delegated by the Board of Directors.

d. Evaluation of the activities of councils and committees under the Board of Directors:

- Risk Management Committee: fulfilled its duties;
- Human Resources Committee: performed well its duties;
- Risk Handling Council: fulfilled its duties;
- Procurement Management Council: performed well its duties;
- Scientific Council: fulfilled its duties;
- Investment Committee: fulfilled its duties.

3. Remuneration, operating expenses and other benefits of the Board of Directors:

- The total budget and remuneration of the Board of Directors and the Supervisory Board approved by the General Meeting of Shareholders (pursuant to Resolution No. 01/2025/NQ-DHĐCĐ dated 26/4/2025): VND 65,000,000,000 (*Sixty-five billion VND*). The Board of Directors/Standing Board of Directors is authorized to determine the specific remuneration for each member.
- Remuneration, operating expenses and other benefits of the Board of Directors: *please refer to the 2025 consolidated financial statements, Notes, item 35 "Major transactions with related parties"*.

4. Supervision results over the Chief Executive Officer:

- In 2025, in addition to quarterly Board meetings to discuss and provide opinions on the operational performance of the Executive Board as well as the implementation of resolutions and decisions of the Board of Directors, on a monthly basis, based on periodic reports of the Executive Board, the Board of Directors reviewed and provided opinions for the Executive Board to adjust business solutions in a specific and appropriate manner.
- In addition, on a monthly basis, the Standing Board of Directors held extended coordination meetings with the Executive Board and Divisions/Departments/Units, regions and business centers across the system to promptly capture and resolve difficulties and issues in operational management.

- Based on the business performance results in 2025, the Board of Directors assessed that the Executive Board fulfilled its duties.

5. Matters requiring improvement:

In 2025, the Board of Directors closely monitored and provided timely direction to the business operations of the Executive Board, enhancing its supervisory role over the management activities of the Chief Executive Officer. The Board focused on promptly addressing issues arising in daily operations and reviewing and adjusting the operating mechanisms of councils and committees; however, the overall efficiency of such councils and committees has not yet been fully optimized.

II. RESULTS OF OPERATIONS FOR THE 2021–2025 TERM:

1. Key financial indicators for the period 2021–2025:

(Unit: VND billion, %)

No.	INDICATORS	2021	2022	2023	2024	2025	CAGR
1	Total assets	103.377	111.307	138.258	162.855	196.771	17,5%
2	Total mobilized funds (including valuable papers)	74.391	81.110	101.547	112.520	125.095	13,9%
3	Total outstanding credit (including corporate bonds)	56.678	67.541	80.754	93.637	108.440	17,6%
4	Charter capital	4.777	4.777	4.777	7.139	10.769	22,5%
5	Profit before tax	636	656	812	1.131	1.532	24,6%
6	Non-performing loan ratio (Circular 31)	2,25%	2,47%	1,79%	1,86%	1,76%	

During the 2021–2025 period, Vietbank's key financial indicators recorded significant growth, with compound annual growth rates ranging from over 10% to above 20% per annum, specifically:

- Total assets increased at an average rate of 17.5% per annum, reaching nearly double the 2021 level by the end of 2025, approaching VND 200,000 billion;
- Total outstanding credit closely followed the credit growth limits assigned by the State Bank of Vietnam, providing a foundation for expansion in operational scale;
- Charter capital increased to over VND 10,000 billion, representing a 2.3-fold increase compared to the beginning of 2021, fulfilling commitments made to the State Bank of Vietnam under the restructuring plan associated with bad debt resolution for the period 2021–2025, including VND 2,499 billion from retained earnings and equity and VND 3,494 billion from new shareholder contributions, thereby establishing a solid financial foundation and demonstrating strong shareholder support;

- Profit before tax grew at an average rate of 24.6% per annum, marking the period in which Vietbank's annual pre-tax profit exceeded VND 1,000 billion;
- Non-performing loans were consistently maintained below regulatory thresholds, and prudential ratios complied with State Bank regulations, affirming that the Bank's safe and efficient operating strategy during 2021–2025 was appropriate and effectively implemented.

2. Results of development and implementation of the restructuring plan associated with non-performing loan (NPL) resolution for the period 2021–2025:

The Board of Directors has directed the development and successful implementation of the restructuring plan associated with non-performing loan (NPL) resolution for the period 2021–2025 ("the Plan"); as of the end of 2025, Vietbank has fulfilled most of the commitments to the State Bank of Vietnam under the Plan, specifically as follows:

- The Board of Directors, Supervisory Board and Chief Executive Officer positions have been fully staffed in accordance with the prescribed organizational structure;
- Key financial indicators as of the end of 2025 have achieved growth and complied with the committed targets (as stated in Section 1 of this Part); growth scale and asset quality have been effectively controlled; the network has been expanded, with operations conducted efficiently, safely and sustainably;
- Establishment of governance mechanisms in line with international standards, enhancing transparency in banking operations.

3. Matters relating to organization and personnel:

- The Board of Directors for the 2021–2025 term comprises 05 members, including 01 independent member, and remained stable throughout the term; councils and committees under the Board of Directors have been established, reviewed and supplemented with personnel to ensure adequate structure and professional expertise, operating effectively and fulfilling their advisory functions to the Board of Directors;
- Chief Executive Officer and Executive Management: during the period 2021–2025, the Board of Directors, in accordance with its functions and duties, has consolidated the position of the Chief Executive Officer and supplemented the Executive Management with a full organizational structure, ensuring effective management and operation of the Bank;
- The Board of Directors has also reviewed and reorganized Vietbank's operational structure towards a streamlined and efficient model, standardizing workflows (details are provided in the 2025 results report under Section I).

4. Network, physical infrastructure and information technology:

- Network development for the period 2021–2025:

NO.	NETWORK UNITS	2021	2022	2023	2024	2025
1	Branches	25	25	25	30	30
2	Transaction Offices	93	93	93	102	102
TOTAL		118	118	118	132	132

During 2021–2025, alongside business expansion, strengthened financial capacity through charter capital increases and stable governance and management personnel, Vietbank met regulatory requirements and was approved by the State Bank of Vietnam to open 14 new network units (05 branches and 09 transaction offices), bringing the total to 132 units nationwide (30 branches and 102 transaction offices);

In addition, existing network units were strengthened through personnel allocation and operational efficiency improvements.

The completion of the charter capital increase to VND 10,769 billion by the end of 2025 also serves as financial preparation to meet conditions for further network expansion in the 2026–2030 period.

- Physical infrastructure and IT:

- ✓ Physical infrastructure: in addition to consolidating existing facilities, the Board of Directors, within its authority, approved investments and submitted to the General Meeting of Shareholders for approval investments in premises for Vietbank's operations in Ho Chi Minh City and Can Tho (details in Section I of the 2025 report);
- ✓ Information technology: during 2021–2025, the Board of Directors directed the Core Banking project team, IT Division and business units to review project components, financial and human resource conditions to continue implementation of remaining components, while leveraging the system to develop IT applications supporting digital banking development.

During the 2021–2025 term, with the guiding principle of safe and efficient development, the Board of Directors directed the Executive Board and the entire system to successfully achieve most strategic objectives, strengthen the organizational structure, financial capacity, infrastructure and operations. Based on these results, the Board of Directors for the 2021–2025 term has fulfilled its duties as assigned by the General Meeting of Shareholders.

III. OPERATIONAL ORIENTATION FOR 2026:

1. Key financial targets:

- Total assets: VND 230,000 billion;
- Total mobilized funds (including valuable papers): VND 155,000 billion;
- Total outstanding credit (including corporate bonds): VND 134,000 billion;
- Profit before tax: VND 2,100 billion;

- Non-performing loan ratio (Circular 31): $\leq 2.5\%$.

2. Operational orientation:

- Organize the 2026 Annual General Meeting of Shareholders to approve matters within its authority;
- Submit to the General Meeting of Shareholders the plan to increase charter capital in 2026 to strengthen financial capacity;
- The Board of Directors shall continue to review and restructure its councils and committees based on the Board composition for the 2026–2030 term and applicable regulations, ensuring a streamlined structure, no overlap in functions and enhanced effectiveness in advisory roles;
- Consolidate the Chief Executive Officer position and strengthen personnel for the Executive Board, divisions and regions to ensure effective management;
- Continue directing the Executive Board to complete the restructuring model in line with the implementation roadmap, reorganizing the management structure to optimize operational efficiency;
- Implement bank governance in accordance with standards applicable to public companies; in 2026, Vietbank will proceed with the listing of its shares on the official exchange upon approval from competent authorities and the stock exchange;
- Direct the Executive Board to implement business solutions aligned with development strategy to achieve 2026 revenue and profit targets;
- Direct the Executive Board in information technology and digital banking to ensure system safety, review project components for continued implementation, and support business units in digitalization to enhance customer convenience and operational efficiency;
- Direct the Executive Board in human resources to ensure quality recruitment, workforce productivity and training standards across the system;
- Review and strengthen infrastructure to meet business needs, optimize existing assets to reduce costs, and utilize underused premises to generate additional income;
- Coordinate and support the Supervisory Board to enhance the quality and effectiveness of internal audit in a direction aligned with business operations to minimize risks.

In 2026, Vietbank will focus on scaling operations while optimizing capital utilization efficiency to strengthen its position and improve overall performance. A key priority will be risk management in accordance with international standards to ensure capital safety and optimize the credit portfolio. Concurrently, the Bank will accelerate digital transformation, leveraging AI and big data to enhance customer experience, further develop modern digital banking, ensure transaction security and provide comprehensive financial solutions.

The Board of Directors believes that, building on the achievements of the 2021–2025 period and through decisive implementation of key initiatives, strong alignment and unity across the system, and

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continued support from shareholders, partners and customers, Vietbank will continue to achieve breakthroughs in 2026 and throughout the 2026–2030 period.

Respectfully reported to the General Meeting of Shareholders./.

**On behalf of the General Meeting of Shareholders
Chairman of the Board of Directors**



DUONG NHAT NGUYEN

Can Tho, Date 30...Month...3...Year 2026

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

REPORT ON ACTIVITIES OF THE SUPPERVISORY BOARD AT THE ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

- Pursuant to the Law on Credit Institutions 2024;
- Pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025 approved by the 2025 Annual General Meeting of Shareholders;
- Pursuant to the rights and responsibilities of the Board of Supervisors as stipulated in the Charter of Vietnam Thuong Tin Commercial Joint Stock Bank (VIETBANK);
- Pursuant to the Consolidated Financial Statements for the year ended 2025 of VIETBANK audited by Ernst & Young Vietnam Limited Liability Company

The Supervisory Board of Viet Nam Thuong Tin Bank (BoS) respectfully report to the annual general meeting of shareholders 2026 as following details:

I. ACTIVITIES OF THE SUPERVISORY BOARD IN 2025

1. Key highlights:

In 2025, The BoS conducted its function and responsibilities in accordance with the provision of law, the Bank's Charter, the Charter of on Organization and operation of BoS, the orientation of banking sector, the guideline of State Bank of Viet Nam (SBV), through the following activities:

1.1. Supervisory works:

- Ensuring compliance with laws and regulations, the Charter of Vietbank in corporate governance, implementation of resolution of the General Meeting of Shareholders
- By attending the Board of Directors (BoD) Meetings, the Board of Management (BoM) Meetings, Bank Semi-annual/Annual Review Conference; reviewing management reports, the BoS conducted its supervisory works and permanently updated information for the direction of the internal audit.
- Doing other supervisory tasks in accordance with legal documents , as well as directives and guidelines of SBV and relevant regulatory authorities

1.2. Internal audit – a direct subordinate unit of the BoS :

- 2025 Internal audit results: Internal audit unit (IA) fully completed its audit plan



timely and reported in detail to SBV, based on the orientation, directives and consensus of the BoS in conducting audit tasks as planned. Shortcomings and deficiencies arising in operations were identified, specified in every audit report with corrective recommendations. The follow-up of post-audit recommendations were closely monitored, with cross departmental coordination to ensure existing issues were resolved and to enhance the quality of warning and prevention mechanism.

- Audit workforce caring: Key point was placed on recruitment and professional training for auditors through internal/external programs and seminars
- Through internal audits, the BoS monitored Capital Adequacy Ratios and other operational safety limits to ensure compliance with applicable law; supervised key business activities such as capital mobilization, capital utilization and credit quality; monitored the approval and implementation of investment projects, fixed assets transactions and other contracts within the authority of GMS and BoD; Supervised the implementation of directives and recommendations from SBV and Inspectorate and Supervision Agency

1.3. Other activities :

- Re-Assurance the truth and fair of Semi-annual and Annual Financial statements, reporting findings to the Annual GMS
- Regularly directed the review, issuance and amendment of internal regulations of the Supervisory Board.
- Proposed the BoD to select Ernst Young Vietnam (EY) as the independent audit firm for the 2025 Financial Statements and Internal Control Systems of Vietbank and Vietbank AMC
- Participated in SBV conferences on internal control and audit;

2. Evaluation of the BoS's performance:

- In 2025, the Vietbank Supervisory Board operated with one Head and two members, providing direct oversight of all activities of the Internal Audit Department.
- The Board continued to review and update internal control guidelines in accordance with legal regulations to further refine its operational framework and internal regulations for 2026.
- Additionally, in 2025, the Supervisory Board performed its functions by organizing periodic and extraordinary meetings as prescribed by the Internal Regulations on Corporate Governance and the Charter of the Organization and Operation of the Vietbank Supervisory Board. Head of BoS attended meetings of the Board of Directors (BoD) and the Board of Management (BoM) to stay updated on the Bank's operation. Within their assigned scopes, members conducted their duties following the Bank's general strategic orientation, as agreed upon in consultative sessions and Board meetings.
- The Board provided recommendations to the BoD and BoM regarding solutions to improve the efficiency of internal controls and overall bank operations.



- In 2025, the Head and members fully fulfilled their assigned responsibilities. They attended all periodic/extraordinary meetings and provided timely support, directives, and practical orientations for internal audit activities. They coordinated effectively with the BoD and BoM in corporate governance and operational management. Consequently, all matters within the Board's functions were approved, ensuring the full implementation of the operational plan in compliance with the law, the Bank's Charter, and Vietbank's internal regulations.

3. Remuneration and operational expense of BoS:

- Total budget and remuneration for the Board of Directors and the Supervisory Board were approved by the General Meeting of Shareholders (as per Resolution No. 01/2025/NQ-DHĐCĐ dated April 26, 2025) at: VND 65,000,000,000 (Sixty-five billion Vietnamese Dong). The General Meeting of Shareholders authorized the Board of Directors/Standing Board of Directors to determine the specific remuneration levels for each individual member
- Remuneration, operating expenses, and other benefits of the Supervisory Board: Please refer to the 2025 Consolidated Financial Statements, Notes section, item 34 "Related Party Transactions."

II. RESULTS OF SUPERVISION OF CORPORATE GOVERNANCE AND MANAGEMENT:

1. Supervision Results of the BoD and the BoM in 2025: :

The Supervisory Board monitored the activities of the BoD and the BoM in accordance with the Bank's Charter, the Regulations on the Organization and Operation of the BoD, and the Regulations on the Organization and Operation of the BoM

- The BoD organized meetings as required; held sessions and issued resolutions concerning Vietbank's operations, evaluated performance, and implemented general orientations for the entire Bank. All the BoD decisions were based on proposals from specialized departments, professional expertise, and independent supervision by the BoS, ensuring compliance with information disclosure and public company governance regulations. .
- The BoD performed its functions and duties in accordance with the law, Vietbank's Charter, and the Resolutions of the GMS.
- 2025 business Results: Overall, the Bank achieved key indicators regarding operational scale. However, these results were not fully comprehensive as certain targets for profit, average outstanding loans, and Net Interest Margin (NIM),... were not totally met. This was partly due to unfavorable macroeconomic conditions, requiring Vietbank to balance safety and sustainability with growth and efficiency. Nevertheless, considering the overall scale, the Bank reached a significant milestone, demonstrating the collective effort of Vietbank's staff under the BoD's practical guidance and the BoM's determined responsibility. Specifically
 - Vietbank continued to enhance its financial strength, completing a capital increase to VND 10,769 billion (an increase of VND 3,630 billion compared to Dec 31, 2024) via the capital plan approved by the GMS.
 - Business plan: Total assets reached VND 196,771 billion, completing 109% of the 2025 plan and increasing by 20.8% compared to the end of 2024. Total

credit turnover reached VND 108,440 billion (81% of the growth plan), in line with the credit room by the State Bank of Vietnam (SBV). Total Operating Income (TOI) reached 80.5% of the plan. Profit before tax for 2025 reached VND 1,532 billion, completing 87.5% of the plan.

- Operational safety: Credit quality improved, with the NPL complied with SBV regulation. Financial indicators improved significantly : CAR reached 13.42%, ROE was 11.45% (similar to the previous year), and CIR stood at 47.72% (a slight increase from the previous year).
 - Control and Compliance: Operations continued to be strengthened on the basis of safety, sustainability, and compliance with current laws. The internal control system was further refined. Compliance awareness during operation was consistently prioritized through reminders, warnings, and specific sanctions to mitigate risks. All actions were based on Vietbank's four core values: Integrity, Knowledge, Efficiency, and Compliance.
- The BoD directed the implementation of business plans and addressed existing obstacles and difficulties during operations
 - Based on BoD directives, the BoM strictly implemented GMS and BoD Resolutions, ensuring compliance with legal regulations and the Bank's Charter. They adhered to SBV regulations on safety ratios, as well as directives on capital markets, monetary-credit markets, and internal control activities across different periods.
 - The BoD and BoM maintained seamless interaction and support with the BoS, acknowledging and implementing the BoS's recommendations to strengthen risk management and system safety.
- 2. Coordination between BoS, BoD and BoM**
- The coordination between the BoS, the BoD, and the BoM was conducted in full compliance with legal regulations, Vietbank's internal policies, and in the best interests of the shareholders. The BoD and BoM consistently facilitated the Supervisory Board's performance of its duties and responsibilities.
 - The BoS was provided with necessary information and documents upon request by the BoD and BoM to effectively carry out its tasks.
 - Through its supervisory findings, the BoS provided recommendations to the BoD and BoM to strengthen internal controls and mitigate risks. These recommendations were duly acknowledged, and instructions were issued to relevant units for timely implementation, taking corrective actions as well
- 3. Supervision of the decision making on investment projects, Procurement/Sale of fixed assets, contracts, and other transactions of Vietbank under the Authority of the GMS and BoD:**
- Regarding contracts for the procurement of fixed assets, investment projects, and other transactions in 2025, based on the results of supervision according to its functions and duties, as well as the results of independent reviews by the Internal Audit department, the Supervisory Board confirms that the execution of the mentioned professional activities complied with the correct decision-making authority corresponding to each asset value level as prescribed by current laws

and Vietbank's internal regulations.

III. THE BoS'S COMMENT ON FINANCIAL STATEMENT AS AT 2025

Based on the 2025 consolidate financial statement audited by Ernst & Young (EY) limited company, the BoS hereby reaches a consensus on all figures and reports the key performance indicators for the 2025 fiscal year, as follows

Unit: bil VND

No	Items	Year 2025	
		FS	Consolidated FS
Operation indicators			
1	Total asset	196.962.024	196.771.033
2	Loan to clients	105.235.063	105.235.063
3	Clients' Deposit	101.645.857	101.449.573
4	Profit before tax	1.524.903	1.531.509
Owners' Equity indicators			
1	Equity	12.426.319	12.431.567
2	Charter capital	10.768.974	10.768.974
3	Reserve funds	657.816	657.816
4	Retained earnings	1.000.302	1.005.550

IV. INFORMATION DISCLOSURE PURSUANT TO ARTICLE 49 OF THE LAW ON CREDIT INSTITUTIONS:

1. Disclosure of related interests under Clause 1, Article 49

The following information is included:

- Enterprises and other economic entities in which members hold ownership of capital contributions or shares of 5% (five percent) or more of the charter capital
- Enterprises and other economic entities in which related persons of the members hold ownership of capital contributions or shares of 5% (five percent) or more of the charter capital...
- Enterprises and other economic entities in which the members and their related persons jointly hold ownership of capital contributions or shares of 5% (five percent) or more of the charter capital.

- Enterprises and other economic entities in which the members currently hold positions as members of the Board of Directors, members of the member's Council, members of the Supervisory Board, or General Director (Director).
- Enterprises and other economic entities in which related persons of the members currently hold positions as members of the Board of Directors, members of the Member's Council, members of the Supervisory Board, or General Director (Director).
- Information regarding related persons that are organizations.

Detailed information is provided in the attached Appendix

2. Information disclosure under Clause 2, Article 49

The following information is included:

- Full name; identification number; nationality, passport number, date of issue, and place of issue for foreign shareholders; Business Registration Certificate number or equivalent legal documents for institutional shareholders; date of issue and place of issue of such documents.
- Information regarding related persons
- The number and ownership percentage of shares held by the shareholder; the number and ownership percentage of shares held by the related persons of the shareholder.

Details of the disclosed information are available on the Bank's Website and have been reported to the State Bank of Vietnam (SBV) in accordance with regulations.

V. THE 2026 ORIENTATION AND CONCLUSIONS OF THE BoS

1. The 2026 Orientation of BoS

Based on its prescribed functions and duties, the 2026 orientation of the BoS is as follows:

- Ensure that all board members fully perform their functions and duties according to the Board's assignment, based on timely coordination and information sharing; any arising issues are to be discussed openly to reach a common consensus as a basis for implementation.
- Strengthen and enhance the monitoring of compliance with legal regulations and the Bank's Charter in the governance and management of Vietbank through reporting lines and internal oversight mechanisms.
- Supervise the implementation of Resolutions of the 2026 Annual GMS, the BoD, and the BoM to ensure alignment with legal regulations and Vietbank's Charter.
- Continue close cooperation with the Board of Directors and the Board of Management through key action programs in each period, further refining and improving the effectiveness of the internal control system in banking operations.
- Based on the Bank's four core values, strengthen and promote the effectiveness of inspection and supervision functions through Internal Audit; enhance the capacity and quality of internal audit activities to promptly detect and address shortcomings, especially those related to human factors and key personnel, to prevent and mitigate operational risks.
- Direct, guide, and supervise internal audit activities in accordance with SBV

regulations and Vietbank's internal rules, focusing on the following:

- i. Implementing the 2026 internal audit plan and developing the internal audit plan for 2027.
- ii. Restructuring the internal audit personnel and improving the quality of internal audit activities with the goal of risk warning and prevention, rather than merely identifying specific violations for each individual case.

2. The BoS's Conclusion:

Based on its functions and duties and the results of supervision and inspection work in 2025, the Supervisory Board expresses the following opinions:

- The BoD and the BoM have complied with the Bank's Charter, the Resolutions of the GMS, and relevant legal regulations in the governance and management of the Bank.
- Vietbank's operations have been conducted based on a safe and prudent orientation, consistent with the macroeconomic context and the realities of the banking industry.
- The Internal Control System has been continuously strengthened and consolidated in accordance with SBV regulations.

Respectfully submitted to the General Meeting of Shareholders.

Yours faithfully,

ON BEHALF OF SUPERVISORY BOARD

Head of BoS



HỮA NGỌC NGHĨA



**VIETNAM THUONG TIN JOINT
STOCK COMMERCIAL BANK**

Can Tho, Date 30 Month..3. Year 2026

2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGM)

To: General Meeting of Shareholders of Vietbank

Subject: Disclosure of related interests of Members of the Board of Directors, Supervisory Board, Chief Executive Officer, and Deputy Chief Executive Officers of Vietnam Thuong Tin Commercial Joint Stock Bank as of December 31, 2025.

The Supervisory Board respectfully reports to the General Meeting of Shareholders as follows:

NO.	Full Name (Declarant)	Position at Vietbank	Other enterprises and economic organizations in which the declarant holds at least 5% of charter capital or shares:	Other enterprises and economic organizations in which related persons hold at least 5% of charter capital or shares.	Other enterprises and economic organizations in which the declarant and related persons hold at least 5% of charter capital or shares.	Other enterprises and economic organizations in which the declarant is currently serving as a member of the Board of Directors, Member of the Members' Council, member of the Supervisory Board, or General Director (Director).	Other enterprises and economic organizations in which related persons are currently serving as a member of the Board of Directors, Member of the Members' Council, member of the Supervisory Board, or General Director (Director).	Organizations related to the declarant:
1.	Mr. Duong Nhat Nguyen	Chairman of the Board of Directors	1. Viet Vmicro Electronics Corporation, Business Registration No. 0304231256, registered address: No. 02 Thi Sach, Sai Gon Ward, Ho Chi Minh City. 2. Gia An Digital Medical Technology Company Limited,	1. Viet Vmicro Electronics Corporation, Business Registration No. 0304231256, registered address: No. 02 Thi Sach, Sai Gon Ward, Ho Chi Minh City. 2. Hoa Lam Investment Consulting Company Limited,	1. Viet Vmicro Electronics Corporation, Business Registration No. 0304231256, registered address: No. 02 Thi Sach, Sai Gon Ward, Ho Chi Minh City.	None.	1. Viet Vmicro Electronics Corporation, Business Registration No. 0304231256, registered address: No. 02 Thi Sach, Sai Gon Ward, Ho Chi Minh City. 2. Hoa Lam Investment Consulting Company Limited,	1. Viet Vmicro Electronics Corporation, Business Registration No. 0304231256, registered address: No. 02 Thi Sach, Sai Gon Ward, Ho Chi Minh City. Legal representative:



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NO.	Full Name (Declarant)	Position at Vietbank	Other enterprises and economic organizations in which the declarant holds at least 5% of charter capital or shares:	Other enterprises and economic organizations in which related persons hold at least 5% of charter capital or shares.	Other enterprises and economic organizations in which the declarant and related persons hold at least 5% of charter capital or shares.	Other enterprises and economic organizations in which the declarant is currently serving as a member of the Board of Directors, Member of the Members' Council, member of the Supervisory Board, or General Director (Director).	Other enterprises and economic organizations in which related persons are currently serving as a member of the Board of Directors, Member of the Members' Council, member of the Supervisory Board, or General Director (Director).	Organizations related to the declarant:
			Business Registration No. 0317831490, registered address: 62A Cach Mang Thang Tam, Xuan Hoa Ward, Ho Chi Minh City.	Business Registration No. 0310180024, registered address: No. 02 Thi Sach, Sai Gon Ward, Ho Chi Minh City. 3. Gia Thinh Technical Investment Company Limited, Business Registration No. 0311648065, registered address: No. 02 Thi Sach, Sai Gon Ward, Ho Chi Minh City. 4. Vidiva Technology Joint Stock Company, Business Registration No. 0314570723, registered address: 22nd Floor, Lim 3 Building, 29A Nguyen Dinh Chieu, Tan Dinh			Business Registration No. 0310180024, registered address: No. 02 Thi Sach, Sai Gon Ward, Ho Chi Minh City.	Tran Thi Lam. 2. Gia An Digital Medical Technology Company Limited, Business Registration No. 0317831490, registered address: 62A Cach Mang Thang Tam, Sai Gon Ward, Ho Chi Minh City. Legal representative: Nguyen Quoc Dinh. 3. Hoa Lam Investment Consulting Company Limited, Business Registration No. 0310180024,



NO.	Full Name (Declarant)	Position at Vietbank	Other enterprises and economic organizations in which the declarant holds at least 5% of charter capital or shares:	Other enterprises and economic organizations in which related persons hold at least 5% of charter capital or shares.	Other enterprises and economic organizations in which the declarant and related persons hold at least 5% of charter capital or shares.	Other enterprises and economic organizations in which the declarant is currently serving as a member of the Board of Directors, Member of the Members' Council, member of the Supervisory Board, or General Director (Director).	Other enterprises and economic organizations in which related persons are currently serving as a member of the Board of Directors, Member of the Members' Council, member of the Supervisory Board, or General Director (Director).	Organizations related to the declarant:
				<p>Ward, Ho Chi Minh City.</p> <p>5. Hoa Lam Pharmaceutical Company Limited, Business Registration No. 0307290757, registered address: 11B Hung Vuong, Cho Quan Ward, Ho Chi Minh City.</p>				<p>registered address: No. 02 Thi Sach, Sai Gon Ward, Ho Chi Minh City. Legal representative: Duong Bao Anh.</p> <p>4. Gia Thinh Technical Investment Company Limited, Business Registration No. 0311648065, registered address: No. 02 Thi Sach, Sai Gon Ward, Ho Chi Minh City. Legal representative: Duong Mai Anh.</p> <p>5. Vidiva Technology Joint</p>

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NO.	Full Name (Declarant)	Position at Vietbank	Other enterprises and economic organizations in which the declarant holds at least 5% of charter capital or shares:	Other enterprises and economic organizations in which related persons hold at least 5% of charter capital or shares.	Other enterprises and economic organizations in which the declarant and related persons hold at least 5% of charter capital or shares.	Other enterprises and economic organizations in which the declarant is currently serving as a member of the Board of Directors, Member of the Members' Council, member of the Supervisory Board, or General Director (Director).	Other enterprises and economic organizations in which related persons are currently serving as a member of the Board of Directors, Member of the Members' Council, member of the Supervisory Board, or General Director (Director).	Organizations related to the declarant:
								<p>Stock Company, Business Registration No. 0314570723, registered address: 22nd Floor, Lim 3 Building, 29A Nguyen Dinh Chieu, Tan Dinh Ward, District 1, Ho Chi Minh City. Legal representative: Nguyen Phan Tan.</p> <p>6. Hoa Lam Pharmaceutical Company Limited, Business Registration No. 0307290757, registered address: 11B Hung Vuong, Cho Quan Ward, Ho Chi Minh City.</p>



NO.	Full Name (Declarant)	Position at Vietbank	Other enterprises and economic organizations in which the declarant holds at least 5% of charter capital or shares:	Other enterprises and economic organizations in which related persons hold at least 5% of charter capital or shares.	Other enterprises and economic organizations in which the declarant and related persons hold at least 5% of charter capital or shares.	Other enterprises and economic organizations in which the declarant is currently serving as a member of the Board of Directors, Member of the Members' Council, member of the Supervisory Board, or General Director (Director).	Other enterprises and economic organizations in which related persons are currently serving as a member of the Board of Directors, Member of the Members' Council, member of the Supervisory Board, or General Director (Director).	Organizations related to the declarant:
								Legal representative: Pham Le Tu Uyen.
2.	Mr. Nguyen Huu Trung	Vice Chairman of the Board of Directors cum Independent Board Member	None	None	None	None	None	None
3	Mrs. Quach To Dung	Board Member	1. Hoa Phat Real Estate Company Limited, Business Registration No. 0309405410, registered address: No. 02 Thi Sach, Sai Gon Ward, Ho Chi Minh City.	None	None	Sy Phat Company Limited, Business Registration No. 0316103234, registered address: No. 10 Nguyen Thi Minh Khai, Sai Gon Ward, Ho Chi Minh City.	None	1. Hoa Phat Real Estate Company Limited, Business Registration No. 0309405410, registered address: No. 02 Thi Sach, Sai Gon Ward, Ho Chi Minh City. 2. Sy Phat

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								Company Limited, Business Registration No. 0316103234, registered address: No. 10 Nguyen Thi Minh Khai, Sai Gon Ward, Ho Chi Minh City.
4.	Mrs. Luong Thi Huong Giang	Board Member	None	None	None	None	None	None
5.	Mrs. Le Thi Xuan Lan	Board Member	None	None	None	None	None	None
6.	Mr. Hua Ngoc Nghia	Head of the Supervisory Board	None	None	None	None	None	None



NO.	Full Name (Declarant)	Position at Vietbank	Other enterprises and economic organizations in which the declarant holds at least 5% of charter capital or shares:	Other enterprises and economic organizations in which related persons hold at least 5% of charter capital or shares.	Other enterprises and economic organizations in which the declarant and related persons hold at least 5% of charter capital or shares.	Other enterprises and economic organizations in which the declarant is currently serving as a member of the Board of Directors, Member of the Members' Council, member of the Supervisory Board, or General Director (Director).	Other enterprises and economic organizations in which related persons are currently serving as a member of the Board of Directors, Member of the Members' Council, member of the Supervisory Board, or General Director (Director).	Organizations related to the declarant:
7.	Mr. Mac Huu Danh	Full-time Supervisory Board Member	None	None	None	None	None	None
8.	Mrs. Nguyen Do Xuan Dung	Full-time Supervisory Board Member	None	None	None	None	None	None
9.	Mrs. Tran Tuan Anh	Chief Executive Officer, Legal Representative	None	None	None	None	None	None
10.	Mr. Pham Danh	Deputy Chief Executive Officer	None	First Family One-Member Limited Liability Company, Business Registration No. 0312892644, registered address: 14th Floor, Unit 8B, Vincom Building, 72 Le Thanh Ton, Sai Gon Ward, Ho Chi Minh City.	None	None	First Family One-Member Limited Liability Company, Business Registration No. 0312892644, registered address: 14th Floor, Unit 8B, Vincom Building, 72 Le Thanh Ton, Sai Gon Ward, Ho Chi Minh City.	First Family One-Member Limited Liability Company, Business Registration No. 0312892644, registered address: 14th Floor, Unit 8B, Vincom Building, 72 Le Thanh Ton, Sai



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NO.	Full Name (Declarant)	Position at Vietbank	Other enterprises and economic organizations in which the declarant holds at least 5% of charter capital or shares:	Other enterprises and economic organizations in which related persons hold at least 5% of charter capital or shares.	Other enterprises and economic organizations in which the declarant and related persons hold at least 5% of charter capital or shares.	Other enterprises and economic organizations in which the declarant is currently serving as a member of the Board of Directors, Member of the Members' Council, member of the Supervisory Board, or General Director (Director).	Other enterprises and economic organizations in which related persons are currently serving as a member of the Board of Directors, Member of the Members' Council, member of the Supervisory Board, or General Director (Director).	Organizations related to the declarant:
								Gon Ward, Ho Chi Minh City. Legal representative: Quach Phuong Thanh
11.	Mr. Le Thanh Quy Ngoc	Deputy Chief Executive Officer	None	None	None	None	None	None
12.	Mr. Nguyen Tien Sy	Deputy Chief Executive Officer	None	None	None	None	None	None
13.	Mr. Pham Linh	Deputy Chief Executive Officer	None	None	None	None	None	None

Respectfully reported and submitted to the General Meeting of Shareholders.

ON BEHALF OF THE SUPERVISORY BOARD
 HEAD OF THE SUPERVISORY BOARD
 CÔ PHÂN
 VIỆT NAM
 THƯƠNG TÍN
 THÀNH PHỐ CẦN THƠ
 HUA NGOC NGHIA

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

REPORT

Regarding progress of charter capital increase and listing of Vietbank shares on the stock market

Respectfully submitted to: **GENERAL MEETING OF SHAREHOLDERS**

- Pursuant to the Charter of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank);
- Pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated 26/4/2025 of the Annual General Meeting of Shareholders of Vietbank in 2025;

The Board of Directors respectfully reports to the General Meeting of Shareholders (GMS) on the implementation status of the GMS Resolution regarding the charter capital increase and listing of Vietbank shares (Ticker: VBB) on the stock market, as follows:

A. FOR THE IMPLEMENTATION OF CHARTER CAPITAL INCREASE:

I. Implementation of the first charter capital increase (share issuance from equity sources)

Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank) has completed all legal procedures in accordance with prevailing regulations to implement the plan for charter capital increase through share issuance from equity sources.

The total value of issued shares reached VND 1,070 billion, equivalent to 15% of the charter capital prior to the issuance. Upon completion of the issuance, Vietbank's charter capital increased to VND 8,210 billion, thereby completing 100% of the capital increase plan approved by the General Meeting of Shareholders.

II. Implementation of the second charter capital increase (share issuance to existing shareholders)

Vietbank has continued to complete all legal procedures in accordance with applicable laws to implement the plan for charter capital increase through share issuance to existing shareholders.

As a result, the Bank successfully distributed 255,865,414 shares, equivalent to 94.44% of the total offered shares. The total proceeds from the issuance exceeded VND 2,558 billion.

Following this issuance, Vietbank's charter capital increased to VND 10,768 billion.



On 05/02/2026, the State Bank of Vietnam issued Decision No. 179/QĐ-NHNN amending the charter capital stated in the Establishment and Operation License of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank). Accordingly, the State Bank of Vietnam approved Vietbank's charter capital at VND 10,768,973,840,000 (In words: Ten trillion seven hundred sixty-eight billion nine hundred seventy-three million eight hundred forty thousand dong).

Accordingly, in 2025, Vietbank completed an increase of charter capital by VND 3,629 billion, equivalent to a 51% increase compared to the beginning of the year, achieving 96% of the charter capital increase plan under Resolution No. 01/2025/NQ-ĐHĐCĐ. The increase of charter capital to over VND 10,000 billion has positioned Vietbank among banks with relatively medium capital scale in the market, while enhancing financial capacity, improving the capital adequacy ratio (CAR), expanding credit growth capacity, and strengthening investment capability for strategic development orientations in the upcoming period.

B. FOR THE IMPLEMENTATION OF LISTING OF VIETBANK SHARES:

On 26/4/2025, the Annual General Meeting of Shareholders of 2025 approved the policy to list shares of Vietnam Thuong Tin Commercial Joint Stock Bank (ticker: VBB) on the Ho Chi Minh City Stock Exchange (HSX) at an appropriate time subject to market conditions.

On 11/07/2025, the Board of Directors issued Resolution No. 111/2025/NQ-HĐQT approving the implementation of the plan to list Vietbank shares on HSX. Based on this, the Bank completed the listing dossier and submitted it to the Ho Chi Minh City Stock Exchange in March 2026.

However, amid the increasingly complex international geopolitical situation, particularly the developments of conflicts in the Middle East, negative impacts have been observed on both global and domestic financial markets. The VN-Index recorded a decline of approximately 11.5% (as of 20/03/2026) compared to the period prior to these developments.

Based on a prudent assessment, the Management considers that proceeding with the listing at the present time entails various risks and is not yet the optimal timing to maximize shareholder value. Accordingly, Vietbank is expected to consider a more suitable listing time, tentatively in Q2 or Q3 of 2026, subject to market developments and the decision of the Ho Chi Minh City Stock Exchange.

In order to strengthen Vietbank's market position, enhance reputation and brand value; facilitate share trading for shareholders; expand access to investment capital; thereby supporting business operations, enhancing competitiveness and achieving strategic objectives for the period 2026–2030, the Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval the following matters:

1. To transfer the trading of VBB shares from the UPCoM system to official listing on the Ho Chi Minh City Stock Exchange (HSX) at an appropriate time, subject to full compliance with applicable legal conditions.

2. To authorize the Board of Directors to decide on matters relating to the transfer and listing, including but not limited to listing registration dossiers, deregistration of trading on UPCoM, determination of the initial reference price, timing of listing, in compliance with prevailing regulations; and to organize implementation, direct the Executive Management and relevant units to carry out necessary dossiers and procedures in accordance with applicable laws to complete the transfer and listing of VBB shares on HSX.

Respectfully reported to the General Meeting of Shareholders.

Sincerely./.

On behalf of the General Meeting of Shareholders
Chairman of the Board of Directors



DUONG NHAT NGUYEN



Can Tho, Day 30 Month 3 Year 2026

2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGM)

PROPOSAL

**SUBJECT: APPROVAL OF THE PROFIT DISTRIBUTION PLAN
FOR 2025**

To: The General Meeting of Shareholders

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly on January 18, 2024; and relevant guiding documents;
- Pursuant to Decree No. 93/2017/ND-CP dated August 7, 2017, on the financial regime for credit institutions, branches of foreign banks, and financial supervision, evaluating the effectiveness of state capital investment in credit institutions where the state holds 100% of the charter capital, and in credit institutions with state capital;
- Pursuant to Circular No. 16/2018/TT-BTC dated February 7, 2018, providing guidance on certain provisions of the financial regime for credit institutions and branches of foreign banks;
- Based on the Separate and Consolidated Financial Statements of Vietbank for the year 2025, audited by Ernst & Young Vietnam Co., Ltd.

The Board of Directors respectfully submits to the General Shareholders' Meeting the contents related to the Profit Distribution Plan for the year 2025, as follows:

I. DETAILED PROFIT DISTRIBUTION PLAN FOR THE YEAR 2025:

Unit: VND

NO.	Key Indicators:	Explanatory Notes	Total Value
1	Pre-tax consolidated profit for 2025		1.531.507.925.156
2	Pre-tax profit of the bank for 2025		1.524.902.069.888
3	Post-tax profit of the bank for 2025		1.204.340.741.601
4	Provision for funds in 2025, including:		273.824.740.904
4a	Provision for the supplementary capital reserve fund	= (3) x 10%	120.434.074.160
4b	Provision for the financial reserve fund	= (3-4a) x 10%	108.390.666.744
4c	Provision for the reward and welfare fund		45.000.000.000
	Provision for the reward fund		20.000.000.000
	Provision for the welfare fund		5.000.000.000
	Provision for the board of directors' operating fund		20.000.000.000

NO.	Key Indicators:	Explanatory Notes	Total Value
5	Remaining profit for 2025 after provision for funds	= (3)-(4)	930.516.000.697
6	Last year's profit		24.784.812.994
7	Total undistributed profits	= (5)+(6)	955.300.813.691
8	Capital supplementary reserve fund		129.998.078.733
9	Total undistributed profits and Capital supplementary reserve fund	= (7)+(8)	1.085.298.892.424
10	Plan to increase charter capital form undistributed profits and Capital supplementary reserve fund in 2026		1.076.897.380.000
10a	Undistributed profits		951.897.380.000
10b	Capital supplementary reserve fund		125.000.000.000
11	Total accumulated undistributed profits and Capital supplementary reserve fund remaining after implementing the capital increase plan	= (9)-(10)	8.401.512.424
	The ratio of capital increase to the total number of outstanding common shares		10%

II. RECOMMENDATIONS:

- The Board of Directors respectfully submits to the General Shareholders' Meeting for consideration and approval of the profit distribution plan outlined above.
- The General Shareholders' Meeting authorizes and delegates the Board of Directors: (i) to organize the implementation of the profit distribution and decide on the use of retained earnings and other equity sources, ensuring a balance between Vietbank's interests and shareholder interests, in compliance with legal regulations; (ii) to implement the plan for increasing the charter capital in 2026 from retained earnings and the supplementary charter capital reserve fund up to 2025 to carry out the procedures for seeking approval from the competent State management agency.

Respectfully reported and submitted to the General Meeting of Shareholders.

Sincerely./ *Clay*

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN *fb*



DUONG NHAT NGUYEN

2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGM)

PROPOSAL

REGARDING THE APPROVAL OF THE VIETBANK CHARTER CAPITAL INCREASE PLAN FOR 2026

To: The General Meeting of Shareholders

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 adopted by the National Assembly on January 18, 2024; and related legal documents;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 adopted by the National Assembly on June 17, 2020; and related legal documents;
- Pursuant to the Law on Securities No. 54/2019/QH14 adopted by the National Assembly on November 26, 2019; and related legal documents;
- Pursuant to Circular No. 50/2018/TT-NHNN dated December 31, 2018, regulating the procedures for approving certain changes for commercial banks and foreign bank branches;
- Pursuant to Circular No. 118/2020/TT-BTC dated December 31, 2020, issued by the Ministry of Finance, regarding guidelines for the public offering, securities issuance, and share repurchase;
- Pursuant to the Charter of Vietnam Thuong Tin Joint Stock Commercial (Vietbank);
- Pursuant to the Restructuring Plan associated with bad debt resolution for Vietbank during 2021-2025, submitted to the State Bank of Vietnam (SBV);
- Pursuant to the business plan for 2026 presented to the General Meeting of Shareholders for approval,

The Board of Directors respectfully presents the following matters for the approval of the General Meeting of Shareholders regarding the Capital Increase Plan for Vietbank in 2026:

I. THE NEED FOR CAPITAL INCREASE:

Increasing Vietbank's charter capital in 2026 is necessary and significant, aiming to enhance the bank's financial capacity, operational capabilities, and competitiveness in order to achieve Vietbank's strategic objectives. Specifically:

- Ensure strict compliance with safety standards in banking operations as stipulated by the State Bank of Vietnam, as well as enhance risk management capacity in banking operations.
- Enhance operational capacity by investing in and developing information technology systems oriented towards modern digital banking and bank card systems, in order to serve business operations, bank management, and the provision of new banking products and services.
- Enhancing the scalability and development of the Bank's operational network.
- Supplement capital for other profitable business activities of the bank.

II. CHARTER CAPITAL INCREASE PLAN:

1. Charter Capital Increase Amount:

- Charter capital as of December 31, 2025: **VND 10.768.973.840.000** (*In words: Ten thousand seven hundred sixty-eight billion nine hundred seventy-three million eight hundred forty thousand VND*) corresponding to 1.076.897.384 shares, of which:
 - ✓ Common shares: 1.076.897.384 shares;
 - ✓ Treasury shares: 0 shares;
- Proposed charter capital increase: **VND 4.778.732.130.000** (*In words: Four thousand seven hundred seventy-eight billion seven hundred thirty-two million one hundred thirty thousand VND*), detailed as follows:
 - + **The first capital increase will be VND 1.076.897.380.000** (*In words: One thousand seventy-six billion eight hundred ninety-seven million three hundred eighty thousand VND*) through issuing shares from retained earnings and supplementary reserves (up to the end of 2025). The number of shares to be issued is **107.689.738** shares (**equivalent to 10%** of the total currently circulating shares). The new charter capital after the first increase will be **VND 11.845.871.220.000** (*In words: Eleven trillion eight hundred forty-five billion eight hundred seventy-one million two hundred twenty thousand VND*).
 - + **The second capital increase will be VND 2.961.467.800.000** (*In words: Two thousand nine hundred sixty-one billion four hundred sixty-seven million eight hundred thousand VND*) through issuing shares to existing shareholders (new capital contributors). The number of shares to be issued is **296.146.780** shares (**equivalent to a 25%** increase from the charter capital after the first increase). The new charter capital after the second increase will be **VND 14.807.339.020.000** (*In words: Fourteen trillion eight hundred and seven billion three hundred and thirty-nine million twenty thousand VND*).
 - + **The third capital increase will be VND 740.366.950.000** (*In words: Seven hundred forty billion three hundred sixty-six million nine hundred fifty thousand VND*) through issuing shares under the Employee Stock Ownership Program 2026 (ESOP 2026 Program). The number of shares to be issued is **74.036.695** shares (**equivalent to a 5%** increase from the charter capital after the second increase).
 - + After completing the full capital increase, the expected new charter capital will be **VND 15.547.705.970.000** (*In words: Fifteen thousand five hundred forty-seven billion seven hundred five million nine hundred seventy thousand VND*).

2. Capital Increase Methods

2.1 First Capital Increase via Issuing Shares from Owners Equity:

- The first capital increase will add **VND 1.076.897.380.000** (*In words: One thousand seventy-six billion eight hundred ninety-seven million three hundred eighty thousand VND*) through issuing shares from retained earnings and supplementary reserves (up to the end of 2025). The number of shares to be issued is **107.689.738** shares (**equivalent to 10%** of the total currently circulating shares).
- Issuance object: Existing shareholders listed in the shareholders register at the record date.
- The number of shares to be issued: **107.689.738** shares (*In words: One hundred and seven million six hundred and eighty-nine thousand seven hundred and thirty-eight shares*), with a face value of 10,000 VND per share;
- Total face value of the issuance: **1.076.897.380.000 VND** (*In words: One thousand seventy-six billion eight hundred ninety-seven million three hundred eighty thousand VND*);
- The source to be used for increasing charter capital: from owners' equity (retained earnings and the Reserve Fund for Supplementing Charter Capital by the end of 2025), in accordance with regulations, of which:

No.	Key Indicators:	The balance according to the audited consolidated financial statements as of December 31, 2025	The balance according to the audited standalone financial statements as of December 31, 2025	The amount used to increase the charter capital.
1	Reserve fund for supplementing charter capital	129.998.078.733	129.998.078.733	125.000.000.000
2	Retained earnings	960.548.932.691	955.300.813.691	951.897.380.000
Total		1.090.547.011.424	1.085.298.892.424	1.076.897.380.000

- The new charter capital after the first capital increase: **VND 11.845.871.220.000** (*In words: Eleven trillion eight hundred forty-five billion eight hundred seventy-one million two hundred twenty thousand VND*).
- The list of shareholders and the percentage of shares held by shareholders with a stake of 5% or more in relation to the voting shares and the current and projected charter capital after the first capital increase – attached.
- The list of shareholders and related parties with a stake of 15% or more in relation to the current and projected charter capital after the first capital increase – attached.
- The total foreign investor shareholding is currently 0,0201% and is expected to remain at 0,0201% after the first capital increase.
- The expected issuance period and expected completion time: from Q2 to Q3 2026. The specific timing will be decided by the Board of Directors based on the approval/authorization of the relevant government authority and market conditions.
- Transfer restriction period: No transfer restrictions.
- The plan for handling fractional shares:
 - ✓ The number of shares issued will be calculated in whole numbers, and decimal fractions will not be rounded up to one share.
 - ✓ The handling of any fractional shares (if any) will be decided by the Board of Directors.

2.2 The plan for the second capital increase through the issuance of shares to existing shareholders (new capital contributors):

- The projected increase in charter capital is **VND 2.961.467.800.000** (*In words: Two thousand nine hundred sixty-one billion four hundred sixty-seven million eight hundred thousand VND*) through the issuance of shares to existing shareholders (new capital contributors). The number of shares expected to be issued is **296.146.780 shares** (equivalent to an increase of 25% compared to the charter capital after the first capital increase in section 2.1).
- Issuance target: existing shareholders listed in the shareholder list at the time of the shareholder registration cutoff according to the current legal regulations.

- The number of shares expected to be issued: **296.146.780 shares** (*In words: Two hundred ninety-six million one hundred forty-six thousand seven hundred eighty shares*), with a face value of VND 10,000 per share.
- Type of securities issued: common shares.
- Issue price: VND 10,000 per share.
- Total value of shares to be issued: **VND 2.961.467.800.000** (*In words: Two thousand nine hundred sixty-one billion four hundred sixty-seven million eight hundred thousand VND*).
- Number of issuance rounds: 01 round.
- The list of shareholders and the percentage of shares held by shareholders with a stake of 5% or more in relation to the voting shares and the current and projected charter capital after the second capital increase – attached.
- The list of shareholders and related parties with a stake of 15% or more in relation to the current and projected charter capital after the second capital increase – attached.
- The total foreign investor shareholding is currently 0,0201% and is expected to remain at 0,0201% after the second capital increase.
- The expected issuance period and expected completion time: from Q3 to Q4 of 2025. The specific timing will be decided by the Board of Directors based on the approval/authorization from the competent regulatory authority and market conditions.
- Transfer restriction period: No transfer restrictions.
- The plan for handling fractional shares:
 - ✓ The number of shares to be issued will be calculated in whole numbers; fractional parts will not be rounded to form a full share.
 - ✓ The handling of any resulting fractional shares (if any) will be decided by the Board of Directors.

2.3 The plan for the second capital increase through issuing shares under the Employee Stock Ownership Program 2026 (ESOP 2026 Program):

- The projected increase in charter capital is **VND 740.366.950.000** (*In words: Seven hundred forty billion three hundred sixty-six million nine hundred fifty thousand VND*) through issuing shares under the Employee Stock Ownership Program 2026 (ESOP 2026 Program). The number of shares to be issued is **107.689.738 shares (equivalent to 5% increase from the charter capital after the second increase in section 2.2)**.
- Issuance objects: Employees who have signed official employment contracts with the Bank or its subsidiaries at the time of compiling the list, meet the criteria for participation in the 2026 ESOP program, and have been approved by the Board of Directors in the list of participants in the 2026 ESOP program (hereinafter collectively referred to as "Employees").
- Issuance standards: The criteria for determining the shares distributed to each employee include:
 - + The position and title held by the Employee, including:

- Members of the Board of Directors (excluding the Chairman of the Board and independent members of the Board of Directors), the Advisory Board, and the General Management Board;
 - Division/Department Director, Assistant to the Chairman of the Board, Assistant to the General Director, Deputy Director, Department Head, or equivalent positions;
 - Experts, specialists, staff.
- + Work performance in 2025 and/or 2024;
 - + The level of importance of the Unit where the Employee works;
 - + Years of service of each employee;
 - + The level of contribution, commitment, and development potential of the employee;
 - + Outstanding achievements/contributions.
- The Board of Directors will base its decisions on the above criteria to determine the detailed evaluation criteria, the principles for determining the number of shares to be distributed to each employee, and the list of employees participating in the 2026 ESOP Program.
 - The number of shares to be issued: **74.036.695** shares (*In words: Seventy-four million thirty-six thousand six hundred ninety-five shares*), with a face value of 10,000 VND per share;
 - Type of securities issued: common shares.
 - Issue price: VND 10,000 per share.
 - Total value of shares to be issued: **VND 740.366.950.000** (*In words: Seven hundred forty billion three hundred sixty-six million nine hundred fifty thousand VND*).
 - Number of issuance rounds: 01 round
 - Plan to ensure compliance with regulations on foreign ownership ratios:
 - + The maximum foreign ownership ratio is 49% as stipulated by law;
 - + The total shareholding of foreign investors currently stands at 0,0201%, and is projected to reach 0,0188% after the third capital increase.
 - Transfer of subscription rights: Subscription rights cannot be transferred.
 - Transfer restrictions: Shares issued under the 2026 ESOP Program will be subject to transfer restrictions for 01 (one) year from the date of completion of the issuance, except in cases where shares are repurchased according to the Regulations on the issuance of shares under the Employee Stock Option Program.
 - Method for handling unsold shares due to employees not subscribing, subscribing but not paying, or paying insufficient funds.
 - + Any remaining shares that employees did not subscribe to, or subscribed but did not pay or paid insufficient funds within the specified time, the General Meeting of Shareholders authorizes the Board of Directors to have full discretion to redistribute to other employees according to the initially selected list at the same issuance price. The number of redistributed shares will be subject to a transfer restriction for 01 (one) year from the date of completion of the issuance.

- + If the Board of Directors does not distribute all of these shares, the remaining unissued shares will be canceled, and the Board of Directors will decide to terminate the issuance.
- + When handling the remaining undistributed shares mentioned in this section, the Bank commits to complying with the provisions of Article 42 of Decree 155/2020/ND-CP dated December 31, 2020, or in the event of new legal documents amending, supplementing, or replacing it, the Company shall comply with the corresponding regulations in these new legal documents.
- Expected release and completion dates: Expected quarter 4 2026 to quarter 1 2027. The specific timing will be decided by the Board of Directors based on compliance with the License/Approval from the competent State management agency and market conditions.

3. Plan for the use of raised capital

The entire additional share capital of **VND 4.778.732.130.000** is expected to be used for investments in fixed assets, information technology systems, increasing working capital, expanding the Bank's operational network, ensuring compliance with safety ratios in operations, and generating profit for the Bank's business activities.

III. BUSINESS PERFORMANCE BASED ON THE NEW CHARTER CAPITAL

For the planned increase in charter capital and the use of the additional capital as outlined above, Vietbank anticipates the following key business targets for 2026 as follows:

Unit: Billion VND, %

No.	Key Indicators:	2025 Actual	2025 Plan	
			Key indicators	Growth %
1	Charter Capital	10.769	10.769	0%
2	Credit Outstanding (a + b)	108.440	134.000 (*)	24%
a	Customer Loans	105.235		
b	Balance of purchased and invested corporate bonds	3.205		
3	Customer deposits (including securities)	125.095	155.000	24%
4	Deposits at and loans to other credit institutions	51.515	52.955	3%
5	Deposits from and borrowings from other credit institutions	51.633	52.740	2%
6	Total Assets	196.771	230.000	17%
7	Profit before tax	1.532	2.100	37%
8	Non-performing loan (NPL) <small>[according to Circular 31/SBV]</small>	1,76%	≤ 2,5%	Tuân thủ
9	CAR (Capital Adequacy Ratio) according to <small>Circular 41/SBV</small>	13,42%	≥ 11%	Tuân thủ
10	Other safety ratios	Compliance with regulations of the	Ensure compliance with the regulations of the State	

No.	Key Indicators:	2025 Actual	2025 Plan	
			Key indicators	Growth %
		State Bank of Vietnam (SBV).	Bank of Vietnam (SBV).	
11	Return on equity (ROE)	11,45%	≥ 13,5%	
12	Return on assets (ROA)	0,67%	0,80%	0.13%

Note: () The credit growth target plan of Vietbank is subject to adjustment in 2026 based on the credit limit granted by the State Bank of Vietnam, in accordance with Official Dispatch No. 11686/NHNN-CSTT dated December 31, 2025, or any replacement document (if applicable).*

IV. RECOMMENDATIONS:

Board of Directors respectfully submits to the General Meeting of Shareholders for approval:

1. Approving the new charter capital level based on the successful implementation of the proposed plans.
2. Authorizing the Board of Directors to make all decisions, including but not limited to:
 - 2.1 Necessary legal procedures, including amendments and updates to the plan, to be submitted to the relevant regulatory authorities for review and approval, based on principles that align with the operational realities of Vietbank, comply with legal regulations, and ensure shareholder interests;
 - 2.2 The timing of the share issuance, including when to stop the share issuance, in accordance with practical conditions and the guidance of the relevant regulatory authorities;
 - 2.3 Handling of fractional shares;
 - 2.4 Amending and supplementing the capital utilization plan to ensure compliance with legal regulations, align with business realities, and generate positive outcomes for Vietbank;
 - 2.5 Carrying out the necessary legal procedures to amend and supplement the business license, the charter, and other legal documents related to updating Vietbank's new charter capital.
 - 2.6 Authorize/delegate to the Board of Directors and agree to allow the Board of Directors to further delegate/delegate to the Chairman of the Board of Directors and/or the General Director the full authority to decide and carry out the necessary tasks and procedures to complete the issuance of shares under the ESOP 2026 Program, including:
 - Decision on the implementation timeline for the ESOP Program 2026;
 - To decide on the details and issue the Regulations on the issuance of shares under the ESOP Program 2026 (including but not limited to the plan for repurchasing issued shares from employees; the plan for handling cases where employees are no longer eligible and/or do not meet the criteria to hold shares purchased under the ESOP Program 2026) and amend or supplement the Regulations (if any);
 - The decision outlines detailed evaluation criteria, a list of employees eligible to participate in the program, and principles for determining the number of shares to be distributed to each individual;
 - Handle any unsold shares (if any);
 - Decide on all matters related to the 2026 ESOP Program and adjust any changes to the 2026 ESOP Program (if any) to ensure compliance with legal regulations. Carry out the necessary tasks/procedures for the issuance of shares in accordance with the Company's Charter and legal regulations to ensure the successful implementation of the 2026 ESOP Program;

Can Tho, date 30 month 3 year 2026

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

PROPOSAL

Regarding the approval of the issuance and listing of public bonds

To: The Annual General Meeting of Shareholders 2026

- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019, by the National Assembly, including its subsequent amendments, supplements, and guiding documents;
- Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020, by the Government, detailing the implementation of certain articles of the Law on Securities and its subsequent amendments and supplements;
- Pursuant to Decision No. 22/QD-HDTV dated April 18, 2025, by the Board of Members of the Vietnam Stock Exchange, regarding the Promulgation of Regulations on Listing and Trading of Listed Securities;
- Pursuant to the Charter of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank);
- Based on the practical requirements and situation of Vietbank,

The Board of Directors (BODs) respectfully submits to the General Meeting of Shareholders (GMS) for the approval of the public bond issuance policy and the listing of all Vietbank public bonds issued from April 2026 to April 2027, as follows:

I. Rationale and Basis for Submission:

- Public Bond Outstanding of Vietbank as of December 31, 2025: VND 2,378,000,000,000 (Two thousand three hundred seventy-eight billion Vietnamese Dong);
- Public Bond Redemption Plan for 2026: VND 2,378,000,000,000 (Two thousand three hundred seventy-eight billion Vietnamese Dong);
- To ensure business operations and capital requirements, Vietbank plans to issue additional public bonds in 2026 with an estimated volume of: VND 1,000,000,000,000 – VND 2,000,000,000,000 (One trillion to Two trillion Vietnamese Dong).

II. Proposals:

The Board of Directors respectfully requests the GMS to consider and approve the following:

1. Assign and/or authorize the BODs to approve the Public Bond Issuance Plan for the period from April 2026 to April 2027;
2. The GMS consistently approves the Listing of all public bonds issued by Vietbank from April 2026 to April 2027, in accordance with the Issuance Plan approved by the BODs as mentioned in Section 1 above;
3. Assign and/or authorize the BODs to organize the implementation, and decide on all necessary matters related to the bond listing as approved by the GMS in Section 2 above, ensuring full compliance with legal regulations.

Respectfully submitted./.

 P.P. BOARD OF MANAGEMENT

ACTING CEO



Lê Thanh Quý Ngọc

P.P. BOARD OF DIRECTORS

CHAIRMAN



Dương Nhật Nguyên

Can Tho, Day 30 Month 3.. Year 2026

2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGM)

REPORT

**SUBJECT: REPORT ON CREDIT FACILITIES GRANTED TO ENTITIES
SPECIFIED IN CLAUSE 1, ARTICLE 135 OF THE LAW ON CREDIT
INSTITUTIONS**

To: The General Meeting of Shareholders

- Pursuant to the Charter of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank);
- Pursuant to Circular 22/2019/TT-NHNN dated November 15, 2019, on regulations regarding safety limits and ratios in the operations of banks and foreign bank branches, as amended by Circular No. 08/2020/TT-NHNN dated August 14, 2020, Circular No. 26/2022/TT-NHNN dated December 31, 2022, and Circular No. 09/2024/TT-NHNN dated June 28, 2024 (Circular 22 as amended),

The Board of Directors respectfully reports to the General Meeting of Shareholders on the credit facilities granted to entities specified in Clause 1, Article 135 of the Law on Credit Institutions as of December 31, 2025, as follows:

I. REASON AND BASIS FOR REPORTING

Pursuant to the provisions of Clause 3a, Article 13 of Circular 22, as amended and supplemented, the bank is required to annually report to the General Meeting of Shareholders on credit facilities granted to entities specified in Clause 1, Article 135 of the Law on Credit Institutions.

II. REPORT CONTENT

Credit facilities granted to entities specified in Clause 1, Article 135 of the Law on Credit Institutions account for 0,94% of the bank's equity capital, in compliance with the State Bank of Vietnam's limits (not exceeding 5%), detailed as follows:

Unit: Million VND

No.	Key Indicators:	Total outstanding credit balance as of December 31, 2025
1	Chief Accountant	500
2	Enterprises in which any of the entities specified in Clause 1, Article 134 of the Law on Credit Institutions holds more than 10% of the enterprise's charter capital	350
3	Individuals responsible for credit appraisal and approval	166.186
Total		167.036
Equity capital as of December 31, 2025		17.738.939
Total outstanding credit / Equity capital		0,94%

III. RECOMMENDATIONS

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval the report on credit facilities granted to entities specified in Clause 1, Article 135 of the Law on Credit Institutions as of December 31, 2025, as outlined in Section II above.

Respectfully reported and submitted to the General Meeting of Shareholders. *Tch*

Sincerely./.

**On behalf of the Board of Directors
Chairman**



DƯƠNG NHAT NGUYEN

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026 **SUBMISSION**

Re: Approval of remuneration, bonuses and other benefits of members of the Board of Directors, members of the Supervisory Board and the operating budget of the Board of Directors and the Supervisory Board for 2026

Respectfully submitted to: **GENERAL MEETING OF SHAREHOLDERS**

- Pursuant to the Law on Corporate Income Tax, the Law on Personal Income Tax (PIT) and relevant guiding documents currently in force;
- Pursuant to the Charter of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank);

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval of the remuneration, bonuses and other benefits of members of the Board of Directors, members of the Supervisory Board and the operating budget of the Board of Directors and the Supervisory Board for 2026 as follows:

1. Total remuneration and operating budget for 2025:

- The total operating budget and remuneration of the Board of Directors and the Supervisory Board for 2025 is **VND 65,000,000,000** (*Sixty-five billion dong only*). The total remuneration of members of the Board of Directors and the Supervisory Board is exclusive of personal income tax. All related personal income tax in accordance with regulations shall be borne by Vietbank.
- The operating budget includes travel expenses; air tickets; costs of conferences, seminars, receptions and ceremonies; postage and telephone expenses; client entertainment expenses; gifts for partners during holidays and Tet; working tools and equipment, etc.

2. Total remuneration and operating budget for 2026:

In 2026, the Board of Directors and the Supervisory Board will commence a new term (2026–2030), with the expected number of members being 06 for the Board of Directors (increase of 01 member) and 05 for the Supervisory Board (increase of 02 members).

In addition, in 2026, the orientation of the Board of Directors and the Supervisory Board, besides focusing on daily governance and control activities, is to structure work by functional areas and specialized topics to enhance transparency and independence in governance and control.

Accordingly, the proposed remuneration and operating budget for 2026 are as follows:

- The total operating budget and remuneration of the Board of Directors and the Supervisory Board for 2026 is **VND 70,000,000,000** (*Seventy billion dong only*).
- The operating budget includes travel expenses; air tickets; costs of conferences, seminars, receptions and ceremonies; postage and telephone expenses; client entertainment expenses; gifts for partners during holidays and Tet; working tools and equipment, etc.
- The Board of Directors is authorized to determine specific remuneration for each member of the Board of Directors and the Supervisory Board; the Standing Board of Directors or the Chairman of the Board of Directors together with one Board member assigned by the Board of Directors shall approve detailed expenditures of the Board of Directors and the Supervisory Board. Such authority shall apply for 2026 and for the period between the 2026 and 2027 Annual General Meetings of Shareholders.

Respectfully submitted to the General Meeting of Shareholders for consideration and approval.

Sincerely./.

ON BEHALF OF THE BOARD OF DIRECTORS



CHAIRMAN

[Signature]
DUONG NHAT NGUYEN

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026**PROPOSAL****Selection of independent audit firm**

- Pursuant to the Law on Credit Institutions 2024;
- Pursuant to Circular No. 51/2024/TT-NHNN dated November 29, 2024, issued by the State Bank of Vietnam (SBV) providing regulations on independent audits for commercial banks, non-bank credit institutions, microfinance institutions, and foreign bank branches, as well as other relevant legal documents;
- Pursuant to Article 13 of Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025, approved by the 2025 Annual General Meeting of Shareholders;
- Pursuant to the rights and responsibilities of the Board of Supervisors as stipulated in the Charter of Vietnam Thuong Tin Commercial Joint Stock Bank (VIETBANK);

The Supervisory Board of Viet Nam Thuong Tin Bank (BoS) respectfully submits to the annual general meeting of shareholders 2026 as following details:

A) Report on the implementation of independent audit work in 2025:

- Pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025, and based on the proposal of the BoS, the BoD decided to select Ernst & Young Vietnam (EY) as the independent audit firm to audit the Financial Statements and the internal control system over the preparation and presentation of Financial Statements for Vietbank and Vietbank AMC for the 2026 fiscal year.

B) Regarding the selection of an independent audit firm for the 2027 fiscal year

- Based on a consensus with the BoD, the BoS proposes that the General Meeting of Shareholders select Ernst & Young Vietnam Limited Company (EY) to do the independent audit of the Financial Statements and the internal control system over the preparation and presentation of Financial Statements for Vietbank and Vietbank AMC.

At the 2026 Annual General Meeting of Shareholders, the BoS respectfully submits the following to the General Meeting for approval

1. Approve the results of the independent audit work as stated in Section A of this proposal.
2. Approve the proposal of the BoS after reaching a consensus with the BoD, regarding the

selection of EY to do the independent audit for the 2027 fiscal year, as detailed in Section B of this proposal.

3. In the event of any changes during implementation due to objective factors regarding the selection of the independent audit firm (including the existing scope of audit and/or any additional scope arising from legal requirements), the General Meeting of Shareholders agreed to authorize the Board of Directors to make the final decision based on the proposal of the Supervisory Board and report the results at the next General Meeting of Shareholders.
4. Other matters related to independent audit work shall continue to be implemented in accordance with Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025, as approved by the General Meeting of Shareholders.

Respectfully submitted to the General Meeting of Shareholders for approval.

Yours faithfully./.

Nơi nhận:

- Như trên;

- Lưu VP.HĐQT

On Behalf of Supervisory Board 
Head of BoS



HỨA NGỌC NGHĨA

Can Tho, Day 30. Month. 3.. Year. 2026

2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGM)

REPORT

SUBJECT: REPORT ON THE RESULTS OF LOAN CLASSIFICATION, OFF-BALANCE SHEET COMMITMENTS, RISK PROVISIONING, AND THE USE OF PROVISIONS TO ADDRESS RISKS

To: The General Meeting of Shareholders

- Pursuant to the Charter of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank);
- Pursuant to Circular 31/2024/TT-NHNN dated June 30, 2024, regarding the regulations on asset classification in the operations of commercial banks, non-bank credit institutions, and foreign bank branches (Circular 31);
- Pursuant to the provisions of Decree No. 86/2024/ND-CP dated July 11, 2024, regarding the regulations on risk provisioning, the methods of provisioning, and the use of provisions to address risks in the operations of credit institutions, foreign bank branches, and cases where credit institutions must reverse accrued interest (Decree 86),

The Board of Directors respectfully reports to the General Meeting of Shareholders on the results of loan classification, off-balance sheet commitments, risk provisioning, and the use of provisions to address risks as of December 31, 2025, as follows:

I. Reason and Basis for Reporting

Pursuant to the provisions of Clause 3, Article 13 of Circular 31, annually, credit institutions and foreign bank branches must report to the General Meeting of Shareholders on the results of loan classification, off-balance sheet commitments, risk provisioning, and the use of provisions to address risks.

II. Report Content

1. Results of Loan Classification, Off-Balance Sheet Commitments (in million VND)

No.	Loan Group	Data as of December 31, 2025
1	Group 1	170.184.742
2	Group 2	1.086.555
3	Group 3	589.361
4	Group 4	329.790
5	Group 5	2.151.402
6	Total outstanding credit according to Circular 31	174.341.850
7	Total non-performing loans	3.070.553
8	Non-performing loan ratio / Total outstanding credit according to Circular 31	1,76%

2. Results of Provisioning (in million VND)

No.	Key Indicators:	Amount of provisioning
1	Specific provisioning	689.518
1.1	Specific provisioning according to Decree 86	689.518
1.2	Specific provisioning for restructured loans maintaining their group classification due to the impact of COVID-19 as per Circular 03/2021/TT-NHNN	0
1.3	Specific provisioning for restructured loans maintaining their group classification to support customers facing difficulties as per Circular 02/2023/TT-NHNN	0
1.4	Specific provisioning for restructured loans maintaining their group classification to support customers affected by and suffering damage from Typhoon No. 3, flooding, landslides following Typhoon No. 3 as per Circular 53/2024/TT-NHNN dated December 4, 2024, and Decision No. 1510/QĐ-TTg dated December 4, 2024	0
2	General provisioning	797.407
3	Total provisioning	1.486.925

3. Results of Using Risk Provisions

In 2025, Vietbank used provisions to address risks in the amount of VND 19.299 million and recorded them off-balance sheet for monitoring recovery. For loans that had provisions used to address risks before 2025, Vietbank continues to record them off-balance sheet and is still monitoring them for debt recovery.

Through various recovery measures, Vietbank was able to recover VND 4.838 million of debt that had provisions used to address risks.

As of December 31, 2025, the amount of debt that had provisions used to address risks stands at VND 383.662 million, a net increase of VND 14.462 million compared to the beginning of the year.

III. Recommendations

The Board of Directors respectfully submits for the General Meeting of Shareholders' consideration and approval the report on the results of loan classification, off-balance sheet commitments, risk provisioning, and the use of provisions to address risks as of December 31, 2025, as outlined in Section II above.

Respectfully submitted to the General Meeting of Shareholders.

Sincerely./.

On behalf of the Board of Directors
Chairman



DUONG NHAT NGUYEN

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

SUBMISSION

**Regarding amendment and supplementation of the governance, organization
and control framework at Vietbank**

Respectfully submitted to: **GENERAL MEETING OF SHAREHOLDERS**

The Board of Directors and the Supervisory Board respectfully report and submit to the General Meeting of Shareholders for approval the amendment of the governance, organization and control framework at Vietbank, as follows:

I. NECESSITY OF AMENDMENT:

1. On 26/04/2024, the Annual General Meeting of Shareholders of 2024 approved Resolution No. 01/2024/NQ-ĐHĐCĐ, which approved the governance, organization and control framework (as amended and supplemented in accordance with the Law on Credit Institutions 2024 and relevant guiding documents), including:

- Charter on organization and operation;
- Internal regulation on corporate governance;
- Regulation on organization and operation of the Board of Directors;
- Regulation on organization and operation of the Supervisory Board.

The Board of Directors and the Supervisory Board directed the review and promulgation of the governance, organization and control framework in June 2024.

2. On 31/12/2025, the State Bank of Vietnam issued Circular No. 83/2025/TT-NHNN regulating the internal control system of commercial banks and foreign bank branches ("Circular No. 83/2025/TT-NHNN"), effective from 01/07/2026.

The new provisions under Circular No. 83/2025/TT-NHNN have impacts on the Charter, Internal Regulation on Corporate Governance, and Regulations on organization and operation of the Board of Directors and the Supervisory Board of Vietbank. Accordingly, amendment and supplementation of these documents are necessary to ensure compliance.



II. DRAFTING PRINCIPLES:

1. Amendment and supplementation of definitions:

- Revise and supplement definitions such as "Internal control system", "Control culture", "Senior management", "Internal auditor" in accordance with Circular No. 83/2025/TT-NHNN.

2. Matters relating to shareholders and the General Meeting of Shareholders:

- The drafts are developed based on the current provisions of the framework which were reviewed and adjusted in April 2024, and on the basis of amendments and supplements under Circular No. 83/2025/TT-NHNN.
- Provisions are updated to align with actual operational practices in accordance with applicable laws.
- The Charter on organization and operation shall stipulate fundamental contents relating to organization, operation, governance and control, while detailed contents shall be provided in the Internal Corporate Governance Regulation, the Regulation on organization and operation of the Board of Directors, and the Supervisory Board.
- The contents of the regulations must ensure consistency and uniformity across all related provisions.

III. KEY AMENDMENTS:

1. Amendment and supplementation of definitions:

- Amend and supplement definitions of certain terms such as "Internal control system", "Control culture", "Senior management", "Internal auditor" in accordance with Circular No. 83/2025/TT-NHNN.

2. Matters relating to shareholders and the General Meeting of Shareholders:

- Amendment and supplementation of the timeline for preparing the list of shareholders entitled to attend the General Meeting of Shareholders:

The list of shareholders entitled to attend the General Meeting of Shareholders shall be prepared based on the Bank's shareholder register. Such list shall be prepared no more than 10 days prior to the date of sending the invitation to the General Meeting of Shareholders (*instead of 05 days as currently applied, in accordance with the Law on Enterprises and practical implementation*).

- Supplement provisions on written voting ballots submitted by shareholders: In cases where shareholders submit voting ballots both by post and by fax/email, if discrepancies arise between the voting results, the result stated in the mailed (hard copy) ballot shall prevail.
- Supplement and clarify the procedures for notifying shareholders regarding the exercise of nomination and self-nomination rights for candidates to the Board of Directors and the Supervisory

Board (to distinguish from the procedure of collecting written opinions of shareholders to approve matters under the authority of the General Meeting of Shareholders).

- **Matters relating to the rights and obligations of the Board of Directors and the Supervisory Board:**

a. **Supplementation of rights and obligations of the Board of Directors:**

- The Board of Directors shall perform functions and duties relating to internal control activities in accordance with regulations issued by the State Bank of Vietnam and the Bank's internal regulations.
- The Board of Directors shall perform functions and duties relating to risk management activities in accordance with regulations issued by the State Bank of Vietnam and the Bank's internal regulations.
- Members of the Board of Directors shall not participate in reviewing or approving decisions involving risks that fall under the functions and duties of the Chief Executive Officer (Director). In cases where a member of the Board of Directors concurrently holds the position of Chief Executive Officer, the Bank must implement control measures to ensure that no conflict of interest arises and that independent oversight is maintained.

b. **Adjustment of provisions relating to councils and committees under the Board of Directors in accordance with Circular No. 83/2025/TT-NHNN, specifically:**

- Based on applicable laws, the Bank's Charter and the actual governance and management practices, the Board of Directors shall establish councils and committees under its authority to advise or act on its behalf in performing its functions and duties; the organizational structure, functions and duties of the Risk Management Committee and the Nomination Committee shall comply with regulations of the State Bank of Vietnam.

c. **Amendment and supplementation of rights and obligations of the Supervisory Board:**

- The Bank's internal control is implemented through self-control activities of individuals and departments within operational processes and through monitoring and supervisory functions of individuals and departments over other individuals and departments in ensuring compliance with policies, procedures, internal regulations and applicable laws.
- Supervise and evaluate the internal audit function and the Head of Internal Audit in performing their functions and duties. The Supervisory Board may engage external professional organizations to assess the quality of internal audit activities.
- The Supervisory Board shall be responsible for approving annual internal audit reports in accordance with prescribed templates and ad-hoc internal audit reports.

d. **Amendment and supplementation of rights and obligations of Internal Audit:**

- Supplement the responsibility to "review and self-assess the effectiveness of internal audit" in accordance with Circular No. 83/2025/TT-NHNN.



- Supplement responsibilities, powers and obligations of the Internal Audit Division:
 - ✓ Supplement authority of the Internal Audit Division: "Other powers in accordance with internal regulations of the Supervisory Board".
 - ✓ Supplement duties of the Internal Audit Division, including: reviewing and self-assessing effectiveness of internal audit; maintaining confidentiality of documents and information in accordance with laws and internal regulations of the Bank; being accountable to the Supervisory Board for the performance of assigned duties.

Details of the amendments are presented in the comparison appendices of the Charter, regulations and related provisions attached to this Submission.

IV. PROPOSALS OF THE BOARD OF DIRECTORS AND THE SUPERVISORY BOARD:

In order to comply with the Law on Credit Institutions and other relevant laws, the Board of Directors and the Supervisory Board respectfully submit to the General Meeting of Shareholders for approval:

1. Approval of the governance, organization and control framework, including: (i) Charter on organization and operation; (ii) Internal Regulation on Corporate Governance; (iii) Regulation on organization and operation of the Board of Directors; (iv) Regulation on organization and operation of the Supervisory Board, based on the amendments and supplements presented in Section III of this Submission and the attached comparison appendices.
2. Assignment of the Office of the Board of Directors and the Legal Division, in coordination with the Supervisory Board, to review and finalize the framework for submission to the Chairman of the Board of Directors and the Head of the Supervisory Board for signing and issuance, effective from 01/07/2026 in alignment with Circular No. 83/2025/TT-NHNN.

Sincerely./.

**ON BEHALF OF THE SUPERVISORY BOARD
HEAD OF THE SUPERVISORY BOARD**

HUA NGOC NGHIA

**ON BEHALF OF THE BOARD OF DIRECTOR
CHAIRMAN**



DUONG NHAT NGUYEN



SUMMARY TABLE OF AMENDMENTS TO THE CHARTER OF VIETBANK IN 2026

No.	ARTICLE TITLE	CURRENT CHARTER (FEBRUARY 2026)	NEW CHARTER (2026)	LEGAL BASIS
CHAPTER VI. ORGANIZATIONAL AND MANAGEMENT STRUCTURE				
1.	Point n, Clause 1, Article 1. Definitions	n. Legal documents of an individual: Means one of the following documents: Identity Card, Citizen Identity Card, <u>National Identity Card</u> , Passport, or other lawful personal identification documents.	n. Legal documents of an individual: Means one of the following documents: Identity Card, Citizen Identity Card, Passport, or other lawful personal identification documents.	Law on Identity 2023.
2.	Point p, Clause 1, Article 1. Definitions	p. Law on Credit Institutions: Means the Law on Credit Institutions No. 32/2024/QH15 adopted by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024.	p. Law on Credit Institutions: Means the Law on Credit Institutions No. 32/2024/QH15 adopted by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024, and <u>Law No. 96/2025/QH15 dated June 27, 2025 amending and supplementing several articles of the Law on Credit Institutions.</u>	Law on Credit Institutions and the Law amending and supplementing several articles of the Law on Credit Institutions.
3.	Clause 1, Article 30. Right to attend	1. The list of shareholders entitled to attend the General Meeting of Shareholders shall be prepared based on the Bank's Shareholder	1. The list of shareholders entitled to attend the General Meeting of Shareholders shall be prepared based on the Bank's Shareholder Register. The list of	Clause 1, Article 141 of the Law on Enterprises 2020.



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No.	ARTICLE TITLE	CURRENT CHARTER (FEBRUARY 2026)	NEW CHARTER (2026)	LEGAL BASIS
	the General Meeting of Shareholders	Register. The list of shareholders entitled to attend the General Meeting of Shareholders shall be prepared upon the decision to convene the meeting and completed <u>no earlier than 05 (five) days</u> prior to the date of sending the invitation to the General Meeting of Shareholders.	shareholders entitled to attend the General Meeting of Shareholders shall be prepared upon the decision to convene the meeting and completed <u>no more than 10 (ten) days</u> prior to the date of sending the invitation to the General Meeting of Shareholders.	
4.	Clause 16, Article 47. Rights and duties of the Board of Directors	16. To supervise and direct the Chief Executive Officer in internal control and risk management activities, on the basis of ensuring the principle that members of the Board of Directors do not participate in reviewing or approving risk-bearing decisions within the functions and duties of the Chief Executive Officer. Detailed provisions shall be stipulated in the Regulation on the organization and operation of the Board of Directors.	16. To supervise and direct the Chief Executive Officer in internal control and risk management activities, on the basis of ensuring the principle that members of the Board of Directors do not participate in reviewing or approving risk-bearing decisions within the functions and duties of the Chief Executive Officer. <u>In cases where a member of the Board of Directors concurrently serves as the Chief Executive Officer, the Bank must implement control measures to prevent conflicts of interest and ensure the maintenance of independent oversight.</u> Detailed provisions shall be stipulated in the Regulation on the organization and operation of the Board of Directors.	Sub-item (i), Point c, Clause 1, Article 5 of Circular No. 83/2025/TT-NHNN.
5.	Clause 5, Article 56. Rights and duties of the	5. To promulgate, within his/her authority, internal regulations and rules; operational processes and procedures for the operation of the business	5. To promulgate, within his/her authority, internal regulations and rules; operational processes and procedures for the operation of the business management system and the management	Point c, Clause 2, Article 5 of Circular No.

No.	ARTICLE TITLE	CURRENT CHARTER (FEBRUARY 2026)	NEW CHARTER (2026)	LEGAL BASIS
	Chief Executive Officer	management system and the management information system.	information system (<u>hereinafter referred to as internal processes</u>), <u>except for matters falling under the authority of the General Meeting of Shareholders, the owner, the Board of Directors, or the Supervisory Board.</u>	83/2025/TT-NHNN.
6.	Point c, Clause 4, Article 59. Rights and duties of the Supervisory Board	<p>c. To supervise internal audit in:</p> <ul style="list-style-type: none"> i. Conducting internal audit activities; ii. Reviewing and assessing the effectiveness of internal audit and the performance results of the Head of Internal Audit; iii. Handling and remedying deficiencies and limitations of internal audit as required or recommended by the State Bank of Vietnam, independent audit firms, and other competent authorities; iv. Other matters as prescribed by the Supervisory Board. 	<p>To amend Point c, Clause 4, Article 59. Rights and duties of the Supervisory Board as follows:</p> <p><i>c. To supervise and evaluate the internal audit function and the Head of Internal Audit in performing their functions and duties. The Supervisory Board may engage external professional organizations to assess the quality of the internal audit function.</i></p>	Point b, Clause 1, Article 72 of Circular No. 83/2025/TT-NHNN.
7.	Clause 2, Article 70. Internal Audit	<i>No provision</i>	<p>To supplement Point f to Clause 2, Article 70. Internal Audit as follows:</p> <p><i>f. To review and self-assess the effectiveness of internal audit.</i></p>	Point b, Clause 2, Article 72 of Circular No. 83/2025/TT-NHNN.

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No.	ARTICLE TITLE	CURRENT CHARTER (FEBRUARY 2026)	NEW CHARTER (2026)	LEGAL BASIS
8.	Clause 2, Article 71. Internal Auditors	2. Professional ethics: Internal auditors must ensure compliance with professional ethical standards in the course of performing internal audit and advisory activities. The fundamental ethical principles include: a. Integrity. b. Objectivity. c. Confidentiality. d. Responsibility. e. Prudence. Detailed provisions of the professional ethical standards are stipulated in the Internal Audit Regulation of Vietnam Thuong Tin Commercial Joint Stock Bank issued from time to time.	2. Professional ethics: Internal auditors must ensure compliance with professional ethical standards in the course of performing internal audit and advisory activities. The fundamental ethical principles include: <u>a. Integrity: To perform assigned duties in an honest and straightforward manner;</u> <u>b. Objectivity: To perform assigned duties objectively, with fair assessment and without being influenced by personal interests or the interests of others;</u> <u>c. Confidentiality: To comply with regulations on information confidentiality in accordance with applicable laws and internal regulations of the commercial bank;</u> <u>d. Responsibility: To perform assigned duties in a timely manner and ensure quality;</u> <u>e. Prudence: To perform assigned duties with due care based on the assessment of the following factors:</u> <u>(i) The level of complexity and importance of the matters subject to internal audit;</u> <u>(ii) The likelihood of significant errors occurring during the internal audit process.</u>	Clause 1, Article 67 of Circular No. 83/2025/TT-NHNN.

No.	ARTICLE TITLE	CURRENT CHARTER (FEBRUARY 2026)	NEW CHARTER (2026)	LEGAL BASIS
			Detailed provisions of the professional ethical standards are stipulated in the Internal Audit Regulation of Vietnam Thuong Tin Commercial Joint Stock Bank issued from time to time.	
9.	Clause 2, Article 72. Responsibilities, powers and duties of the Internal Audit Department	<i>No provision</i>	To supplement Point e to Clause 2, Article 72. Responsibilities, powers and duties of the Internal Audit Department as follows: <i>e. Other powers in accordance with the internal regulations of the Supervisory Board.</i>	Clause 5, Article 71 of Circular No. 83/2025/TT-NHNN.
10.	Clause 3, Article 72. Responsibilities, powers and duties of the Internal Audit Department	3. Duties of the Internal Audit Department: a. To conduct internal audit of the Head Office, branches and other dependent units of the Bank; b. To develop and review for submission to the Supervisory Board for issuance, amendment and supplementation of: (i) Professional ethical standards of members of the Supervisory Board and internal auditors in accordance with regulations of the State Bank of Vietnam; (ii) Internal regulations of the Supervisory Board; (iii) Internal audit plan;	3. Duties of the Internal Audit Department: a. To conduct internal audit of the Head Office, branches and other dependent units of the Bank; b. To develop and review for submission to the Supervisory Board for issuance, amendment and supplementation of: (i) Professional ethical standards of members of the Supervisory Board and internal auditors in accordance with regulations of the State Bank of Vietnam; (ii) Internal regulations of the Supervisory Board; (iii) Internal audit plan;	Khoản 2 Điều 72 Thông tư số 83/2025/TT-NHNN.



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No.	ARTICLE TITLE	CURRENT CHARTER (FEBRUARY 2026)	NEW CHARTER (2026)	LEGAL BASIS
		<p>c. To monitor and evaluate the implementation of recommendations of the Supervisory Board addressed to the Board of Directors, <u>the Members' Council</u>, the Chief Executive Officer, and individuals and units under the Bank;</p> <p>d. <u>To implement</u> recommendations of the State Bank of Vietnam, independent audit firms and other competent authorities relating to internal audit;</p> <p>e. To prepare internal audit reports in accordance with regulations of the State Bank of Vietnam.</p>	<p>c. To monitor and evaluate the implementation of recommendations of the Supervisory Board addressed to the Board of Directors, the Chief Executive Officer, and individuals and units under the Bank;</p> <p>d. <u>To handle and remedy issues in accordance with the requirements</u> and recommendations of the State Bank of Vietnam, independent audit firms and other competent authorities relating to internal audit;</p> <p>e. To prepare internal audit reports in accordance with regulations of the State Bank of Vietnam;</p> <p>f. <u>To review and self-assess the effectiveness of internal audit</u>;</p> <p>g. <u>To ensure confidentiality of documents and information in accordance with applicable laws and internal regulations of the Bank</u>;</p> <p>h. <u>To be accountable to the Supervisory Board for the performance of assigned duties</u>.</p>	



SUMMARY TABLE

DETAILED PROPOSED AMENDMENTS AND SUPPLEMENTS TO THE DRAFT INTERNAL REGULATION ON CORPORATE GOVERNANCE

NO.	CURRENT REGULATION	DRAFT NEW REGULATION	LEGAL BASIS
1	<p>Article 4. Procedures for convening and voting at the General Meeting of Shareholders for passing resolutions through voting at the General Meeting of Shareholders</p> <p>4. Preparation of the list of shareholders, authorization to attend the Meeting and procedures for registration to attend the General Meeting of Shareholders:</p> <p>a. List of shareholders entitled to attend the General Meeting of Shareholders:</p> <p>(i) The list of shareholders entitled to attend the General Meeting of Shareholders shall be prepared based on the Bank's Shareholder Register. The list of shareholders entitled to attend the General Meeting of Shareholders shall be prepared no earlier than 5 days prior to the date of sending the invitation to the General Meeting of Shareholders.</p>	<p>Article 4. Procedures for convening and voting at the General Meeting of Shareholders for passing resolutions through voting at the General Meeting of Shareholders</p> <p>4. Preparation of the list of shareholders, authorization to attend the Meeting and procedures for registration to attend the General Meeting of Shareholders:</p> <p>b. List of shareholders entitled to attend the General Meeting of Shareholders:</p> <p>(ii) The list of shareholders entitled to attend the General Meeting of Shareholders shall be prepared based on the Bank's Shareholder Register. The list of shareholders entitled to attend the General Meeting of Shareholders shall be prepared <u>no more than 10 days</u> prior to the date of sending the invitation to the General Meeting of Shareholders.</p>	<p>Articles 141 and 149 of the Law on Enterprises.</p>
2	<p>Article 5. Procedures for collecting written opinions of the General Meeting of Shareholders</p> <p>6. Submission of completed voting ballots:</p> <p>a. Shareholders may submit completed voting ballots to the</p>	<p>Article 5. Procedures for collecting written opinions of the General Meeting of Shareholders</p> <p>6. Submission of completed voting ballots:</p> <p>a. Shareholders may submit completed voting ballots to the</p>	



Handwritten mark or signature.

NO.	CURRENT REGULATION	DRAFT NEW REGULATION	LEGAL BASIS
	<p>Bank by one of the following methods:</p> <ul style="list-style-type: none"> i. By post: The completed voting ballot must bear the signature of the individual shareholder, or the authorized representative or legal representative of the institutional shareholder. The voting ballot sent to the Bank must be sealed in an envelope and must not be opened by anyone prior to vote counting; ii. By fax or email: The voting ballot sent to the Bank by fax or email must be kept confidential until the time of vote counting. b. Voting ballots received by the Bank after the deadline specified in the voting ballot, or opened in the case of submission by post, or disclosed in the case of submission by fax or email, shall be deemed invalid. Voting ballots not submitted shall be deemed as abstentions from voting. 	<p>Bank by one of the following methods:</p> <ul style="list-style-type: none"> i. By post: The completed voting ballot must bear the signature of the individual shareholder, or the authorized representative or legal representative of the institutional shareholder. The voting ballot sent to the Bank must be sealed in an envelope and must not be opened by anyone prior to vote counting; ii. By fax or email: The voting ballot sent to the Bank by fax or email must be kept confidential until the time of vote counting. b. Voting ballots received by the Bank after the deadline specified in the voting ballot, or opened in the case of submission by post, or disclosed in the case of submission by fax or email, shall be deemed invalid. Voting ballots not submitted shall be deemed as abstentions from voting. c. <u>In case a shareholder submits voting ballots both by post and by fax/email, if there is any discrepancy between the voting results on such ballots, the result on the voting ballot submitted by post (hard copy) shall prevail.</u> 	
3	<p>Article 7. Roles, rights and duties of the Board of Directors; responsibilities of members of the Board of Directors</p> <p>2. Rights and duties of the Board of Directors:</p>	<p>To supplement 02 points to Clause 2, Article 7. Rights and duties of the Board of Directors:</p> <p>2. Rights and duties of the Board of Directors:</p> <p>(...) The Board of Directors shall perform functions and duties relating to internal control activities in accordance with regulations issued by the State Bank of Vietnam and the Bank's internal regulations.</p>	<p>Supplemented in accordance with Clause 1, Article 14 and Clause 1, Article 25 of Circular No. 83/2025/TT-</p>

NO.	CURRENT REGULATION	DRAFT NEW REGULATION	LEGAL BASIS
		<p>(...) The Board of Directors shall perform functions and duties relating to risk management activities in accordance with regulations issued by the State Bank of Vietnam and the Bank's internal regulations.</p> <p>(...) Members of the Board of Directors shall not participate in reviewing or approving risk-bearing decisions within the functions and duties of the Chief Executive Officer (General Director). In cases where a member of the Board of Directors concurrently serves as the Chief Executive Officer, the Bank must implement control measures to prevent conflicts of interest and ensure the maintenance of independent oversight.</p>	NHNN.
4	<p>Article 7. Roles, rights and duties of the Board of Directors; responsibilities of members of the Board of Directors</p> <p>2. Rights and duties of the Board of Directors:</p> <p>o. To promulgate internal regulations relating to the organization, governance and operations, and professional ethical standards of the Bank in compliance with the Law on Credit Institutions and other relevant laws, except for matters falling under the authority of the Supervisory Board (including ethical standards applicable to members of the Supervisory Board and internal auditors) or the General Meeting of Shareholders.</p>	<p>To amend and supplement Point o, Clause 2, Article 7. Rights and duties of the Board of Directors</p> <p>2. Rights and duties of the Board of Directors:</p> <p>o. To promulgate internal regulations relating to the organization, governance and operations, and professional ethical standards of the Bank in compliance with the Law on Credit Institutions, <u>regulations of the State Bank of Vietnam</u>, and other relevant laws, except for matters falling under the authority of the Supervisory Board (including ethical standards applicable to members of the Supervisory Board and internal auditors) or the General Meeting of Shareholders.</p>	<p>Point dd, Clause 1, Article 5 of Circular No. 83/2025/TT-NHNN dated December 31, 2025.</p>
5	<p>Clause 3, Article 8. Nomination, self-nomination, election, dismissal,</p>	<p>Clause 3, Article 8. Nomination, self-nomination, election, dismissal,</p>	

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NO.	CURRENT REGULATION	DRAFT NEW REGULATION	LEGAL BASIS
	<p>removal and automatic termination of membership of the Board of Directors</p> <p>3. Nomination and self-nomination of members of the Board of Directors:</p> <p>a. Preparation of the list of shareholders for collecting written opinions regarding nomination and self-nomination of candidates to be elected as members of the Board of Directors:</p> <p>The list of shareholders for collecting written opinions regarding nomination and self-nomination of candidates to be elected as members of the Board of Directors shall be prepared in accordance with Clause 3, Article 4 of this Regulation.</p> <p>b. Collection of written opinions of shareholders regarding nomination and self-nomination of candidates to be elected as members of the Board of Directors:</p> <p>i. The Board of Directors shall notify the number of members expected to be elected to the Board of Directors, including the expected number of independent members (if any), and simultaneously notify the conditions and criteria to be satisfied for such positions so that shareholders and/or groups of shareholders may nominate or self-nominate candidates for such positions in accordance with applicable laws, the Bank's Charter and this Regulation.</p>	<p>removal and automatic termination of membership of the Board of Directors</p> <p>3. Nomination and self-nomination of members of the Board of Directors:</p> <p>a. Preparation of the list of shareholders for collecting written opinions regarding nomination and self-nomination of candidates to be elected as members of the Board of Directors:</p> <p>The list of shareholders for collecting written opinions regarding nomination and self-nomination of candidates to be elected as members of the Board of Directors shall be prepared in accordance with <u>Clause 3, Article 5</u> of this Regulation.</p> <p>b. <u>Notification to shareholders for exercising the right</u> to nominate and self-nominate candidates to be elected as members of the Board of Directors:</p> <p>i. The Board of Directors shall notify the number of members expected to be elected to the Board of Directors, including the expected number of independent members (if any), and simultaneously notify the conditions and criteria to be satisfied for such positions so that shareholders and/or groups of shareholders may nominate or self-nominate candidates for such positions in accordance with applicable laws, the Bank's Charter and this Regulation.</p>	



NO.	CURRENT REGULATION	DRAFT NEW REGULATION	LEGAL BASIS
	<p>ii. The period for collecting shareholders' opinions regarding nomination and self-nomination of candidates to be elected as members of the Board of Directors shall be at least 10 (ten) days and shall be specified in the written request for opinions.</p> <p>iii. The procedures for collecting shareholders' opinions regarding nomination and self-nomination of candidates to be elected as members of the Board of Directors shall be carried out in accordance with Article 5 of this Regulation and relevant regulations of securities laws on information disclosure.</p>	<p>ii. The period for collecting shareholders' opinions regarding nomination and self-nomination of candidates to be elected as members of the Board of Directors shall be at least 10 (ten) days and shall be specified in the written request for opinions.</p> <p>iii. <u>The procedures for notifying shareholders to exercise the right to nominate and self-nominate candidates to be elected as members of the Board of Directors shall be carried out in accordance with Article 5 of this Regulation.</u></p>	
6	<p>Article 12. Committees and Sub-committees under the Board of Directors</p> <p>1. Based on applicable laws, the Bank's Charter and the actual requirements of governance and operations, the Board of Directors shall establish committees and sub-committees under it to advise or act on its behalf in performing its functions and duties, including but not limited to the following committees and sub-committees:</p>	<p>Article 12. Committees and Sub-committees under the Board of Directors</p> <p>1. Based on applicable laws, the Bank's Charter and the actual requirements of governance and operations, the Board of Directors shall establish committees and sub-committees under it to advise or act on its behalf in performing its functions and duties. <u>The organizational structure, functions and duties of the Risk Management Committee and the Human Resources Committee shall comply with regulations of the State Bank of Vietnam;</u> including but not limited to the following committees and sub-committees:</p>	<p>Point a, Clause 2, Article 6 of Circular No. 83/2025/TT-NHNN dated December 31, 2025.</p>

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NO.	CURRENT REGULATION	DRAFT NEW REGULATION	LEGAL BASIS
7	<p>Clause 2, Article 16. Nomination, self-nomination, election, dismissal, removal and automatic termination of membership of the Supervisory Board</p> <p>2. Nomination, self-nomination and election of members of the Supervisory Board:</p> <p>The nomination, self-nomination and election of members of the Supervisory Board shall be carried out in accordance with the provisions of Clause 2, Clause 3 and Clause 4, Article 8 of this Regulation.</p>	<p>Clause 2, Article 16. Nomination, self-nomination, election, dismissal, removal and automatic termination of membership of the Supervisory Board</p> <p>2. Nomination, self-nomination and election of members of the Supervisory Board:</p> <p><u>The procedures for nomination, self-nomination and election of members of the Supervisory Board shall be carried out in accordance with the provisions of Clause 3 and Clause 4, Article 8 of this Regulation.</u></p>	
8	<p>Article 18. Roles, responsibilities, rights and duties of the Chief Executive Officer</p> <p>3. The Chief Executive Officer shall have the following rights and duties:</p> <p>e. To promulgate, within his/her authority, internal regulations and rules; operational processes and procedures for the operation of the business management system and the management information system.</p>	<p>Article 18. Roles, responsibilities, rights and duties of the Chief Executive Officer</p> <p>3. The Chief Executive Officer shall have the following rights and duties:</p> <p>e. The Chief Executive Officer shall promulgate, within his/her authority, internal regulations and rules; operational processes and procedures for the operation of the business management system and the management information system, <u>except for matters falling under the authority of the General Meeting of Shareholders, the owner, the Board of Directors, or the Supervisory Board.</u></p>	<p>Point c, Clause 2, Article 5 of Circular No. 83/2025/TT-NHNN.</p>
9		<p>Supplement on general requirements for control (proposed to be</p>	<p>Clause 1 and</p>

NO.	CURRENT REGULATION	DRAFT NEW REGULATION	LEGAL BASIS
		<p>added to Article 2)</p> <p><u>(...) Internal control must comply with regulations of the State Bank of Vietnam.</u></p> <p><u>(...) The Bank's internal control shall be implemented through self-control activities of individuals and units within operational processes, and through the activities of individuals and units responsible for monitoring and inspecting other individuals and units in complying with mechanisms, policies, procedures, internal regulations and applicable laws.</u></p>	<p>Clause 2, Article 13 of Circular No. 83/2025/TT-NHNN.</p>
10	<p>On supervision of senior management (Articles 7, 8, 14, 20, ...)</p>	<p>On supervision of senior management (Articles 7, 8, 14, 20, ...) in accordance with Circular No. 83</p>	<p>Amended in accordance with Item (i), Point c, Clause 1, Article 5 and Articles 11, 12, Point b, Clause 1, Article 65 of Circular No. 83/2025/TT-NHNN dated December 31, 2025.</p>

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SUMMARY TABLE

DETAILED PROPOSALS FOR AMENDMENTS AND SUPPLEMENTS TO THE DRAFT REGULATIONS ON THE ORGANIZATION AND OPERATION OF THE BOARD OF DIRECTORS

NO.	CURRENT REGULATION	DRAFT NEW REGULATION	LEGAL BASIS
1	<p>Article 2. Definitions and abbreviations</p> <p>6. <i>Control culture</i> means the Bank's corporate cultural values reflecting a consistent awareness of the importance of control activities and risk management by the Board of Directors, the Supervisory Board, the Chief Executive Officer, and individuals and units. Control culture is formed through professional ethical standards, internal regulations, and reward and disciplinary mechanisms to encourage and ensure that individuals and units proactively identify and control risks in their own activities and in the Bank's operations.</p>	<p>To amend Clause 6, Article 2. Definitions and abbreviations</p> <p>6. Control culture means the Bank's corporate cultural values reflecting a consistent awareness of the importance of control activities and risk management, enabling the Board of Directors, the Supervisory Board, the Chief Executive Officer (General Director), and individuals and units of the Bank to proactively identify, monitor and control risks in their own activities and in the Bank's operations.</p>	<p>Clause 4, Article 3 of Circular No. 83/2025/TT-NHNN dated December 31, 2025 (effective from July 1, 2026) provides for the internal control system of commercial banks and foreign bank branches (Circular No. 83).</p>
2	<p>Article 2. Definitions and abbreviations</p> <p>7. <i>Supervision of senior management</i> means the supervision by the Board of Directors and the Chief Executive Officer over internal control, risk management, and internal capital adequacy assessment, and the supervision by the Supervisory Board over</p>	<p>To amend Clause 7, Article 2. Definitions and abbreviations</p> <p>7. Senior management includes the Board of Directors, the Supervisory Board, and the Chief Executive Officer (General Director).</p>	<p>Clause 3, Article 3 of Circular No. 83 (Explanation: Circular No. 83 does not provide a definition of supervision of senior management but provides a definition of senior</p>



NO.	CURRENT REGULATION	DRAFT NEW REGULATION	LEGAL BASIS
	internal audit of the Bank.		management. Therefore, the definition of supervision of senior management is removed and replaced with the definition of senior management in accordance with Clause 3, Article 3 of Circular No. 83).
3	Article 12. Rights and duties of the Board of Directors	<p>To supplement 02 clauses to Article 12. Rights and duties of the Board of Directors</p> <p>(...) The Board of Directors shall perform functions and duties relating to internal control activities in accordance with regulations issued by the State Bank of Vietnam and the Bank's internal regulations.</p> <p>(...) The Board of Directors shall perform functions and duties relating to risk management activities in accordance with regulations issued by the State Bank of Vietnam and the Bank's internal regulations.</p> <p>(...) Members of the Board of Directors shall not participate in reviewing or approving risk-bearing decisions within the functions and duties of the Chief Executive Officer (General Director). In cases where a member of the Board of Directors concurrently serves as the Chief Executive Officer,</p>	<p>Supplemented in accordance with Clause 1, Article 14 and Clause 1, Article 25 of Circular No. 83/2025/TT-NHNN.</p> <p>Item (i), Point c, Clause 1, Article 5 and Clause 2, Article 12 of Circular No. 83/2025/TT-NHNN dated December 31, 2025.</p>

NO.	CURRENT REGULATION	DRAFT NEW REGULATION	LEGAL BASIS
		<p>the Bank must implement control measures to prevent conflicts of interest and ensure the maintenance of independent oversight.</p>	
4	<p>Amend Clause 14, Article 12. Rights and duties of the Board of Directors</p> <p>14. To promulgate internal regulations relating to the organization, governance and operations, and professional ethical standards of the Bank in compliance with the Law on Credit Institutions and other relevant laws, except for matters falling under the authority of the Supervisory Board (including ethical standards applicable to members of the Supervisory Board and internal auditors) or the General Meeting of Shareholders.</p>	<p>Amend Clause 14, Article 12. Rights and duties of the Board of Directors</p> <p>14. To promulgate internal regulations relating to the organization, governance and operations, and professional ethical standards of the Bank in compliance with the Law on Credit Institutions, regulations of the State Bank of Vietnam and other relevant laws, except for matters falling under the authority of the Supervisory Board (including ethical standards applicable to members of the Supervisory Board and internal auditors) or the General Meeting of Shareholders.</p>	<p>Point dd, Clause 1, Article 5 of Circular No. 83/2025/TT-NHNN dated December 31, 2025.</p>
5	<p>Clause 1, Article 19. Committees and Sub-committees</p> <p>1. Based on applicable laws, the Bank's Charter and the actual requirements of governance and operations, the Board of Directors shall establish committees and sub-committees under it to advise or act on its behalf in performing its functions and duties. The organizational structure, functions and duties of the Risk Management Committee and the Human Resources Committee shall comply with regulations of the State Bank of</p>	<p>Clause 1, Article 19. Committees and Sub-committees</p> <p>Based on applicable laws, the Bank's Charter and the actual requirements of governance and operations, the Board of Directors shall establish committees and sub-committees under it to advise or act on its behalf in performing its functions and duties. <u>The organizational structure, functions and duties of the Risk Management Committee and the</u></p>	<p>Amended in accordance with Clause 2, Article 6 of Circular No. 83/2025/TT-NHNN dated December 31, 2025.</p>



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NO.	CURRENT REGULATION	DRAFT NEW REGULATION	LEGAL BASIS
	Vietnam, including but not limited to the following committees and sub-committees:	<u>Human Resources Committee shall comply with regulations of the State Bank of Vietnam;</u> including but not limited to the following committees and sub-committees:	

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ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026
SUMMARY OF AMENDMENTS AND SUPPLEMENTS TO THE REGULATIONS ON THE ORGANIZATION AND OPERATION OF
THE SUPERVISORY BOARD OF VIETBANK

No.	Clause	Current Regulation	Amended / Supplemented Content	Legal Basis
1	Article 2 – Definitions and abbreviations.	<p>8. Internal Control System means a set of mechanisms, policies, processes, internal regulations and organizational structure of Vietbank designed in accordance with applicable laws to control, prevent, detect and timely handle risks.</p> <p>The system includes senior management oversight, internal control, risk management, ICAAP and internal audit.</p> <p>It must has 3 independent lines of defense:</p> <p>(a) First Line:</p> <p>(i) Business units including product development and revenue-generating units;</p> <p>(ii) Units allocating and controlling risk</p>	<p>8. Internal Control System means a set of mechanisms, policies, processes, internal regulations and organizational structure of Vietbank established and implemented to ensure timely prevention, detection and mitigation of risks.</p> <p>The system must has 3 independent lines of defense:</p> <p>(a) First Line of Defense:</p> <p>Includes risk-taking units such as revenue-generating units, units making risk decisions, units allocating risk limits and other operational units. Responsible for identifying, controlling, monitoring and mitigating risks.</p>	<p>In accordance with Article 57 of the Law on Credit Institutions 2024 and Clause 2 Article 4 Circular 83/2025/TT-NHNN.</p>



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No.	Clause	Current Regulation	Amended / Supplemented Content	Legal Basis
		<p>limits;</p> <p>(iii) HR and accounting units.</p> <p>(b) Second Line: Compliance and Risk Management functions. Responsible for developing policies, issuing internal regulations, measuring, monitoring and controlling risks on a bank-wide basis and ensuring legal compliance.</p> <p>(c) Third Line: Internal Audit function.</p>	<p>(b) Second Line of Defense: Includes at a minimum Compliance and Risk Management functions. Responsible for developing policies, issuing internal regulations, measuring, monitoring and controlling risks on a bank-wide basis and ensuring legal compliance.</p> <p>(c) Third Line of Defense: Internal Audit function performed in accordance with applicable laws.</p> <p>(d) Model Risk Management : The Bank shall implement three independent lines of defense for model risk management in accordance with applicable laws.</p>	
2	Article 2 – Definitions and abbreviations.	9. Senior Management Oversight means oversight by the Board of Directors and CEO over internal control, risk management, ICAAP and oversight by Supervisory Board over internal audit.	Removed.	Circular 83/2025/TT-NHNN removes this definition.

No.	Clause	Current Regulation	Amended / Supplemented Content	Legal Basis
3	Article 2 – Definitions and abbreviations.	Not provided.	9. Internal Auditor means an individual performing internal audit activities under the Internal Audit Department of the Bank.	Added pursuant to Clause 30 Article 3 Circular 83/2025/TT-NHNN.
4	Article 15 – Duties of Supervisory Board	<p>6. Supervisory Board duties include:</p> <p>(a) Directly directing and managing Internal Audit Department;</p> <p>(b) Supervising Internal Auditor in compliance with professional ethics standards;</p> <p>(c) Monitoring internal audit including:</p> <p>(i) Conducting internal audit activities;</p> <p>(ii) Reviewing effectiveness of Internal Audit and Head of Internal audit's performance ;</p> <p>(iii) Remediating deficiencies as recommendations or findings from SBV, external auditors and authorities;</p> <p>(iv) Other activities required by Supervisory Board.</p>	<p>6. Supervisory Board duties include:</p> <p>(a) Directly directing and managing Internal Audit Department;</p> <p>(b) Supervising Internal Auditor in compliance with professional ethics standards;</p> <p>(c) Supervising and evaluating the Internal Audit Department and the Chief Internal Auditor in performing their functions and duties. The Supervisory Board is entitled to engage an external professional organization to assess the quality of the Internal Audit Department's activities;</p> <p>(d) Supervising and assessing activities of Internal Audit Department and Head of IA including:</p> <p>(i) Conducting audits at Head Office, branches and affiliates;</p> <p>(ii) Reviewing effectiveness of Internal Audit;</p> <p>(iii) Developing/amending and submitting to the Supervisory Board : internal regulations, ethics</p>	<p>Aligned with clause 2.b Article 12, Circular 83/2025/TT-NHNN:</p> <p>“...Supervisory Board of Commercial Bank monitoring the Internal Audit Department in the implementation of Article 71, clause 1.2 and 3 Article 72 of this Circular ...”</p>



No.	Clause	Current Regulation	Amended / Supplemented Content	Legal Basis
			<p>for IA/Supervisory Board and audit plans;</p> <p>(iv) Monitoring and assessing implementation the recommendations of Supervisory Board to BOD, CEO, other departments;</p> <p>(v) Remediating deficiencies as recommendations or findings from SBV, external auditors and authorities;</p> <p>(vi) Preparing internal audit reports;</p> <p>(vii) Ensuring confidentiality as per laws and internal regulations;</p> <p>(viii) Accountability to Supervisory Board;</p> <p>(ix) Other duties assigned by Supervisory Board.</p> <p>(e) Supervising Internal Auditors including:</p> <p>(i) Compliance with point 6.d.(vii) and 6.d.(viii) mentioned above;</p> <p>(ii) Accountability to Law and Head of Internal Auditor.</p>	
5	Article 15 – Duties of Supervisory Board	Not provided.	f. Supervisory Board shall approve annual and ad-hoc internal audit reports.	Pursuant to Clause 4.b Article 9 Circular 83/2025/TT-NHNN.



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Can Tho, Day 30. Month...3. Year. 2026

2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGM)

REPORT

Subject: the results of formulating and implementing the Proposed Remediation Plan in case of Early Intervention at Vietbank, pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025.

To: The General Meeting of Shareholders

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the 15th National Assembly of the Socialist Republic of Vietnam at the 5th Extraordinary Session on January 18, 2024;
- Pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025, of the Annual General Meeting of Shareholders of Vietbank;

The Board of Directors respectfully reports to the General Meeting of Shareholders on the results of formulating and implementing the Proposed Remediation Plan in case of Early Intervention at Vietbank, as follows.

I. CONTENT OF RESOLUTION NO. 01/2025/NQ-ĐHĐCĐ

The General Meeting of Shareholders assigned and authorize the Board of Directors to:

- Direct the research, formulation, and approval of the **"Contingency Plan in Case of Early Intervention at Vietbank"** (the "Contingency Plan") and report it to the State Bank of Vietnam in accordance with applicable regulations.
- Take the initiative in adjusting or amending the contents of the Contingency Plan based on the actual customer situation or the requirements of the competent State agency.

II. RESULTS OF FORMULATION AND IMPLEMENTATION

1. Pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025, the Board of Directors directed the formulation and implementation of the Remediation Plan. This Plan was approved by the Board of Directors via Resolution No. 95/2025/NQ-HĐQT dated June 26, 2025. Subsequently, it was reported to the SBV and officially disclosed on the Bank's website on the same day, June 26, 2025.

2. Results of key solutions:

No.	SOLUTIONS	IMPLEMENTATION RESULTS UP TO THE END OF 2025
1	Accumulated losses exceeding 15% of	Vietbank continues to maintain safety and financial



No.	SOLUTIONS	IMPLEMENTATION RESULTS UP TO THE END OF 2025
	Charter Capital and reserve funds; or violation of Minimum Capital Adequacy Ratio.	ratios strictly within the limits prescribed by the SBV. To supplement operating capital, enhance financial capacity, and optimize CAR, Vietbank has successfully completed its charter capital increase to VND 10,769 billion (an increase of VND 3,630 billion).
2	Liquidity Improvement Measures Group.	Vietbank has effectively controlled its liquidity and business performance in line with the annual business plan. All liquidity ratios remain within the approved thresholds according to the bank's risk appetite.
3	Group of measures to improvement business performance.	Vietbank continues to implement synchronized solutions to improve business performance. In there, Vietbank has reorganized its business model along a vertical structure to improve the efficiency of resource utilization, clearly separating the roles and functions between business centers and management units at the head office, with the aim of enhancing overall efficiency.
4	Measures to enhance risk management; improve management and operational capabilities	
4.1	Group of measures to enhance risk management	Vietbank has implemented solutions to manage risks more effectively. In there, The Risk Management Division has reorganized its operational departments to move towards more specialized risk management and gradually approach modern risk management standards, thereby enhancing the bank's risk management capabilities and meeting the SBV risk management standards.
4.2	Group of measures to improve management and operational capabilities	The Board of Directors of Vietbank always prioritize monitoring to promptly make decisions and issue directives to the Executive Board, helping Vietbank operate stably and efficiently. At the same time, the Executive Board also closely monitors business operations, daily and periodic performance indicators are used to promptly implement solutions to improve and enhance the effectiveness of management and operations, and to improve the business performance of the bank.
5	Measures to address existing financial weaknesses, bad debts, collateral assets and remedies for legal violations.	The Board of Directors and the Executive Board of Vietbank always prioritize and pay close attention to bad debt resolution activities as well as the remaining problems in the bank's operations. Accordingly, the

No.	SOLUTIONS	IMPLEMENTATION RESULTS UP TO THE END OF 2025
		Debt Management Board of Vietbank organizes regular/ad hoc meetings to manage and monitor Vietbank's credit portfolio, ensuring compliance with strategic objectives and business plans, improving the efficiency of debt management and handling of non-performing loans.

3. Proposals and Recommendations:

With the above contents, the Board of Directors respectfully submits to the General Meeting of Shareholders for:

3.1 Approve the report on the results of developing and implementing the proposed remediation plan in case of early intervention at Vietbank, as outlined in Part I of this report.

3.2 Approval:

- Authorize/delegate the Board of Directors to proactively adjust, supplement, or modify the contents related to the Remediation Plan depending on the objective actual situation or the requirements of the competent State agency (if necessary).
- The Board of Directors will report the results of implementation to the General Shareholders' Meeting at the next annual General Shareholders' Meeting.

Respectfully submitted./.

On behalf of the Board of Directors

Chairman



DUONG NHAT NGUYEN

Can Tho, Day 30. Month. 3.. Year.. 2026

2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGM)

PROPOSAL

Subject: Approval of the Policy on Participation in the Restructuring of People's Credit Funds

To: The General Meeting of Shareholders

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the 15th National Assembly of the Socialist Republic of Vietnam at the 5th extraordinary session on January 18, 2024;
- Pursuant to the Charter of Vietnam Thương Tin Joint Stock Commercial Bank (Vietbank),

In the context of continued global economic instability such as prolonged inflation, geopolitical conflicts, declining growth, and the lingering effects of the pandemic, the Vietnamese economy has also been negatively affected—particularly in the financial and banking sectors. In response to these challenges, the State Bank of Vietnam (SBV) has introduced policies encouraging commercial banks to participate in the restructuring of People's Credit Funds as a measure to ensure systemic safety and as a strategic step toward enhancing operational efficiency, contributing to macroeconomic stability and sustainable rural development.

In alignment with the policy of the Government and the State Bank of Vietnam (SBV), Vietbank has supported the recovery of Thanh Phu People's Credit Fund, which was placed under special control in Can Tho Province, and has received high appreciation from the SBV. Vietbank's participation in the restructuring of the Thanh Phu People's Credit Fund has enhanced the Bank's brand reputation in the financial market and clearly demonstrated its commitment to contributing to the stability of the national banking and financial system.

To continue fulfilling its responsibility, the Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval of the following policy:

- Vietbank shall continue to participate in the resolution and recovery of People's Credit Funds, and the General Meeting of Shareholders authorizes the Board of Directors to select and decide on specific participation plans to be submitted to the SBV for consideration and approval.
- The Board of Directors shall report the results of implementation at the next Annual General Meeting of Shareholders.

Respectfully submitted.

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On behalf of the Board of Directors

Chairman



DUONG NHAT NGUYEN

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

REPORTS

Regarding the results of implementing Resolution No. 02/2025/NQ-ĐHĐCĐ on acquiring real estate for use as the Bank's headquarters.

Respectfully submitted to: The General Meetings of Shareholders

The Board of Directors respectfully reports to the General Meeting of Shareholders (GMS) on the results of implementing Resolution No.02/2025/NQ-ĐHĐCĐ regarding the acquisition of real estate for use as the Bank's headquarters, as follows:

I. Content of Resolution No. 02/2025/NQ-ĐHĐCĐ

1. Approving Vietbank's acquisition of real estate for use as its business headquarters, workplace, or warehouse directly serving its operational activities (hereinafter referred to as "operating headquarters"), specifically:
 - a. Real estate acquired through the transfer:
 - Name of real estate acquired: Lim 2 Tower;
 - Address: 62A CMT8, Vo Thi Sau Ward, District 3, Ho Chi Minh City (now 62A CMT8, Xuan Hoa Ward, Ho Chi Minh City).
 - b. Transferring value and cost arising from the transfer:
 - The value of the transfer of land use rights, housing use rights and other assets attached to the land: **a maximum of 3,000 billion VND** (In words: Three thousand billion Vietnamese Dong), including the value of the transfer of land use rights, housing use rights and other assets attached to the land and VAT as prescribed.
 - c. Purpose of the transfer: serving as the Bank's headquarters, initially as the head office of Vietbank Ho Chi Minh City Branch; the arrangement of headquarters for other Units and/or other Business Centers decided by the Competent authority..
2. The General Meeting of Shareholders (GMS) unanimously authorizes the Board of Directors to:
 - Implement the above-mentioned approvals of the GMS in accordance with the law and the Bank's Charter.
 - Negotiate, discuss, and implement the signing of contracts with the transferor, including but not limited to decisions on deposits, payment installments, deadlines for completing the

transfer of real estate ownership, and related conditions for receiving the transfer of assets to the Bank, while ensuring the rights and interests of the Bank.

- Within the scope of its delegated authority, the Board of Directors authorizes the General Director – the legal representative or the General Director's authorized representative to sign the contract(s) related to the transfer of real estate and complete the procedures for transferring ownership of real estate to the Bank.

The Board of Directors shall implement and report to the GMS at the nearest meeting.

II. Results of the Implementation of Resolution No.02/2025/NQ-ĐHĐCĐ

- On November 6th, 2025, Vietbank signed a deposit agreement with the transferor. On December 2nd, 2025, Vietbank signed a notarized transfer agreement. The total cost is in accordance with the content of Resolution No. 02 of the General Meeting of Shareholders.
- On December 3rd, 2025, Vietbank submitted the registration documents for the transfer of ownership to the Land Registration Office of Ho Chi Minh City. On December 16th, 2025, Vietbank received the updated registration results for the transfer of ownership according to Certificate No.CT85265 and updating to fixed assets. As of the reporting date, Vietbank has completed the handover of the real estate from the transferor.

With these results, the Board of Directors has completed the implementation of Resolution No. 02/2025/NQ-ĐHĐCĐ of the General Meeting of Shareholders.

Respectfully submitted to the GMS./


**ON BEHALF OF THE BOD
CHAIRMAN**

ĐƯƠNG NHẤT NGUYÊN


ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

SUBMISSION

Re: Number of members of the Board of Directors and the Supervisory Board for the term 2026-2030

Respectfully submitted to: **GENERAL MEETING OF SHAREHOLDERS**

- Pursuant to relevant laws and regulations;
- Pursuant to the Charter of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank); the Internal Regulations on Corporate Governance of Vietbank; the Regulations on the organization and operation of the Board of Directors; the Regulations on the organization and operation of the Supervisory Board,

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the number of members of the Board of Directors and the Supervisory Board for the term 2026-2030, as follows:

I. RATIONALE AND BASIS FOR SUBMISSION:

1. Current composition and term status of the Board of Directors and the Supervisory Board:

- The Board of Directors of Vietbank for the 2021–2025 term comprises 05 members, including 01 independent member. The Supervisory Board for the same term comprises 03 members.
- In 2026, the term of the Board of Directors and the Supervisory Board for 2021–2025 will expire.

Accordingly, at the 2026 Annual General Meeting of Shareholders, Vietbank shall proceed with the election of members of the Board of Directors and the Supervisory Board for the 2026–2030 term.

2. Relevant regulatory framework:

- Pursuant to Article 69 of the Law on Credit Institutions and Article 46 of the Vietbank Charter: the Board of Directors of a joint stock credit institution must comprise no fewer than 05 members and no more than 11 members; the number of members for each term shall be determined by the General Meeting of Shareholders; the Board of Directors must include at least 02 independent members, and two-thirds of its total members must be independent and non-executive members; the term of the Board of Directors shall not exceed 05 years; the term of each member shall coincide with the term of the Board; any replacement or additional member shall serve for the remaining term; the incumbent Board shall continue to operate until the newly elected Board assumes its duties.
- Pursuant to Article 51 of the Law on Credit Institutions and Article 58 of the Vietbank Charter: the Supervisory Board of a commercial bank must comprise at least 05 members; its term shall not

exceed 05 years; the term of each member shall coincide with the term of the Supervisory Board; any replacement or additional member shall serve for the remaining term; the incumbent Supervisory Board shall continue to operate until the newly elected Supervisory Board assumes its duties.

II. SUBMISSION TO THE GENERAL MEETING OF SHAREHOLDERS:

Based on the foregoing and the actual circumstances, the Board of Directors respectfully submits to the General Meeting of Shareholders for approval, within its authority, the proposed number of members of the Board of Directors and the Supervisory Board for the 2026–2030 term as follows:

1. The number of members of the Board of Directors of Vietbank for the 2026–2030 term shall be 06 members, including: (i) 02 independent members; (ii) No executive members; (iii) 6/6 members are independent members and non-executive members; (iv) Number of members and related persons: none; (v) Compliance with Article 69 of the Law on Credit Institutions and the Charter of Vietbank.
2. The number of members of the Supervisory Board of Vietbank for the 2026–2030 term shall be 05 members, in compliance with Article 51 of the Law on Credit Institutions and the Charter of Vietbank.
3. In the event that the number of elected members of the Board of Directors or the Supervisory Board for the 2026–2030 term is lower than the minimum required by law and the Charter of Vietbank, the Board of Directors (2026–2030 term) shall convene a General Meeting of Shareholders to elect additional members to meet the minimum required number in accordance with regulations.
4. In the event that the number of elected members of the Board of Directors for the 2026–2030 term is equal to or greater than the minimum required by law and the Charter of Vietbank but lower than the number approved by the General Meeting of Shareholders under Item 1 above, the General Meeting of Shareholders shall authorize the Board of Directors (2026–2030 term) to proactively decide whether or not to organize an additional election to reach the number of Board members approved under Item 1 above.

Respectfully submitted to the General Meeting of Shareholders for consideration and approval.

Sincerely./.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN



DUONG NHAT NGUYEN

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN
VIỆT NAM THƯƠNG TÍN

Số:/2026/NQ – ĐHĐCĐ

VIETNAM THƯƠNG TIN COMMERCIAL
JOINT STOCK BANK

NO:/2026/NQ – ĐHĐCĐ

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM

Độc lập – Tự do – Hạnh phúc

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom – Happiness

TPHCM, ngày tháng năm 2026

HCMC, day month year 2026

DỰ THẢO/DRAFT



NGHỊ QUYẾT/ RESOLUTION

ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2026

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

- Căn cứ Luật Doanh nghiệp số 59/2020/QH14 được Quốc hội nước CHXHCN Việt Nam thông qua ngày 17/6/2020/ Pursuant to the Law on Enterprises No. 59/2020/QH14 adopted by the National Assembly of the Socialist Republic of Vietnam on 17 June 2020;
- Căn cứ Luật Chứng khoán số 54/2019/QH14 được Quốc hội nước CHXHCN Việt Nam thông qua ngày 26/11/2019/ Pursuant to the Law on Securities No. 54/2019/QH14 adopted by the National Assembly of the Socialist Republic of Vietnam on 26 November 2019;
- Căn cứ Luật Các tổ chức tín dụng số 32/2024/QH15 được Quốc hội nước Cộng hòa Xã hội Chủ nghĩa Việt Nam khóa XV kỳ họp bất thường lần thứ 05 thông qua ngày 18/01/2024/ Pursuant to the Law on Credit Institutions No. 32/2024/QH15 adopted by the National Assembly of the Socialist Republic of Vietnam (15th Legislature, 5th Extraordinary Session) on 18 January 2024;
- Căn cứ Điều lệ Ngân hàng TMCP Việt Nam Thương Tín (Vietbank)/ Pursuant to the Charter of Vietnam Thương Tín Commercial Joint Stock Bank (Vietbank);
- Căn cứ nội dung và kết quả biểu quyết các nội dung đệ trình Đại hội đồng cổ đông thường niên năm 2026 tại phiên họp Đại hội đồng cổ đông ngày/...../2026/ Pursuant to the contents and voting results on matters submitted to the Annual General Meeting of Shareholders 2026 at the meeting session of the General Meeting of Shareholders on/...../2026;

Đại hội đồng cổ đông thường niên Vietbank năm 2026 nhất trí/ The Annual General Meeting of Shareholders of Vietbank 2026 hereby resolves:

QUYẾT NGHỊ/ RESOLVES:

1. Thông qua Báo cáo kết quả hoạt động kinh doanh năm 2025 và Định hướng Kế hoạch kinh doanh năm 2026/ To approve the Report on business performance in 2025 and the orientation of the business plan for 2026.
2. Thông qua Tờ trình thông qua Báo cáo tài chính năm 2025 đã được kiểm toán/ To approve the Proposal on the audited financial statements for 2025.



3. Thông qua Báo cáo của Hội đồng quản trị về việc thực hiện nhiệm vụ, quyền hạn được giao, về quản trị và kết quả hoạt động của Hội đồng quản trị và kết quả đánh giá hiệu quả hoạt động của các thành viên Hội đồng quản trị, các Hội đồng, Ủy ban thuộc Hội đồng quản trị/ *To approve the Report of the Board of Directors on the performance of assigned rights and duties, on corporate governance and operating results of the Board of Directors, and the results of performance evaluation of members of the Board of Directors, its committees and sub-committees.*
4. Thông qua Báo cáo của Ban kiểm soát về việc thực hiện nhiệm vụ, quyền hạn được giao, về kết quả kinh doanh của Vietbank, về kết quả hoạt động của Hội đồng quản trị, Tổng giám đốc; tự đánh giá kết quả hoạt động của Ban kiểm soát và của kết quả đánh giá hiệu quả hoạt động các thành viên Ban kiểm soát/ *To approve the Report of the Supervisory Board on the performance of assigned rights and duties, on Vietbank's business performance, on the performance of the Board of Directors and the Chief Executive Officer; the self-assessment of the Supervisory Board's performance and the results of performance evaluation of members of the Supervisory Board.*
5. Thông qua Báo cáo Tiến độ thực hiện tăng vốn điều lệ và việc niêm yết trên thị trường chứng khoán đối với cổ phiếu Vietbank theo Nghị quyết ĐHĐCĐ số 01/2025/NQ-ĐHĐCĐ ngày 26/4/2025/ *To approve the Report on the progress of charter capital increase and the listing of Vietbank shares on the stock market in accordance with Resolution No. 01/2025/NQ-ĐHĐCĐ dated 26 April 2025.*
6. Thông qua Tờ trình Phương án phân phối lợi nhuận năm 2025/ *To approve the Proposal on the profit distribution plan for 2025.*
7. Thông qua Tờ trình v/v Thông qua Phương án tăng vốn điều lệ năm 2026/ *To approve the Proposal on the plan for charter capital increase in 2026.*
8. Thông qua Tờ trình thông qua chủ trương phát hành và niêm yết trái phiếu ra công chúng năm 2026/ *To approve the Proposal on the policy for issuance and public listing of bonds in 2026.*
9. Thông qua Báo cáo các khoản cấp tín dụng cho đối tượng quy định tại khoản 1 Điều 135 Luật Các TCTD/ *To approve the Report on credit extensions to related parties as prescribed in Clause 1 Article 135 of the Law on Credit Institutions.*
10. Thông qua Tờ trình về mức thù lao, thưởng và các lợi ích khác của Thành viên Hội đồng quản trị, Thành viên Ban kiểm soát, và ngân sách hoạt động của Thành viên Hội đồng quản trị, Thành viên Ban kiểm soát năm 2026/ *To approve the Proposal on remuneration, bonuses and other benefits for members of the Board of Directors and the Supervisory Board, and the operating budget for the Board of Directors and the Supervisory Board in 2026.*
11. Thông qua Tờ trình v/v chọn tổ chức kiểm toán độc lập (theo quy định tại Điều 59 của Luật Các TCTD)/ *To approve the Proposal on the selection of an independent audit firm (in accordance with Article 59 of the Law on Credit Institutions).*
12. Thông qua Báo cáo về kết quả phân loại nợ, cam kết ngoại bảng, trích lập dự phòng rủi ro, kết quả sử dụng dự phòng để xử lý rủi ro theo quy định tại Khoản 3 Điều 13 Thông tư số 31/2024/TT-NHNN/ *To approve the Report on loan classification, off-balance sheet commitments, risk provisioning, and the use of provisions for risk handling in accordance with Clause 3 Article 13 of Circular No. 31/2024/TT-NHNN.*

13. Thông qua Tờ trình về Bộ Quy định Quản trị, Kiểm soát của Vietbank cập nhật cho phù hợp theo Thông tư số 83/2025/TT-NHNN, các quy định của pháp luật có liên quan và thực tế hoạt động của Vietbank: Điều lệ Ngân hàng; Quy chế nội bộ về quản trị công ty; Quy định tổ chức, hoạt động HĐQT; Quy định tổ chức, hoạt động Ban KSI *To approve the Proposal on the set of governance and control regulations of Vietbank updated to comply with Circular No. 83/2025/TT-NHNN, relevant laws and the Bank's operational requirements, including: the Bank's Charter; Internal Regulation on Corporate Governance; Regulation on the organization and operation of the Board of Directors; Regulation on the organization and operation of the Supervisory Board.*
14. Thông qua Báo cáo kết quả xây dựng và triển khai Phương án khắc phục dự kiến trong trường hợp được can thiệp sớm tại Vietbank theo Nghị quyết số 01/2025/NQ-ĐHĐCĐ ngày 26/4/2025/ *To approve the Report on the development and implementation results of the remedial plan in case of early intervention at Vietbank in accordance with Resolution No. 01/2025/NQ-ĐHĐCĐ dated 26 April 2025.*
15. Thông qua Tờ trình về chủ trương tham gia tái cơ cấu Quỹ tín dụng nhân dân/ *To approve the Proposal on the policy to participate in restructuring People's Credit Funds.*
16. Thông qua Báo cáo Đại hội đồng cổ đông về kết quả thực hiện việc nhận chuyển nhượng bất động sản làm trụ sở hoạt động của Ngân hàng theo Nghị quyết số 02/2025/NQ-ĐHĐCĐ/ *To approve the Report to the General Meeting of Shareholders on the results of acquiring real estate as the Bank's headquarters in accordance with Resolution No. 02/2025/NQ-ĐHĐCĐ.*
17. Thông qua Tờ trình về số lượng thành viên HĐQT, BKS nhiệm kỳ 2026 – 2030/ *To approve the Proposal on the number of members of the Board of Directors and the Supervisory Board for the term 2026 – 2030.*
18. Thông qua việc bầu thành viên HĐQT, BKS nhiệm kỳ 2026 – 2030/ *To approve the election of members of the Board of Directors and the Supervisory Board for the term 2026 – 2030.*

Nơi nhận/ Recipients:

- Cổ đông/ Shareholders;
- NHNN/ State Bank of Vietnam;
- Lưu Thư ký HĐQT/ Filed with the Secretary of the Board of Directors.

TM. HỘI ĐỒNG QUẢN TRỊ
ON BEHALF OF THE BOARD OF DIRECTORS
CHỦ TỊCH/CHAIRMAN

DUONG NHAT NGUYEN

