Phụ lục VI
Appendix VI
CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE
(Ban hành kèm theo Quyết định số .../QĐ-SGDVN ngày ... của Tổng Giám đốc Sở Giao dịch Chứng khoán Việt Nam về Quy chế Công bố thông tin tại Sở Giao dịch Chứng khoán Việt Nam)
(Issued with the Decision No. .../QĐ-SGDVN on ... of the CEO of Vietnam Exchange on the Information Disclosure Regulation of Vietnam Exchange)

NGÂN HÀNG TMCP KỸ THƯƠNG VIỆT NAM	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM**
Vietnam Technological and Commercial Joint-Stock Bank	**Độc lập - Tự do - Hạnh phúc**
-------	**THE SOCIALIST REPUBLIC OF VIETNAM**
	Independence - Freedom - Happiness

Số: 2014 - 01/2026 / TGĐ-TCB
No.: ... /...

Hà Nội, ngày 24 tháng 08 năm 2026
..., day ... month ... year ......

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: Sở Giao dịch Chứng khoán Việt Nam/ Sở Giao dịch Chứng khoán Hà Nội/ Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh
To: Vietnam Exchange/ Hanoi Stock Exchange/ Hochiminh Stock Exchange

1. Tên tổ chức/*Name of organization:* **NGÂN HÀNG TMCP KỸ THƯƠNG VIỆT NAM/ *Vietnam Technological and Commercial Joint-Stock Bank***

- Mã chứng khoán/Mã thành viên/ *Stock code/ Broker code: TCB*

- Địa chỉ/*Address:* Techcombank Tower, 06 Quang Trung, Phường Cửa Nam, Thành phố Hà Nội, Việt Nam/ *Techcombank Tower, No.6 Quang Trung Street, Cua Nam Ward, Hanoi, Vietnam*

- Điện thoại liên hệ/*Tel.:* +84 (0243) 944 6368 Fax: +84 (0243) 944 6362

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

- Phiếu lấy ý kiến Cổ đông số 0468/2026/HĐQT-TCB ngày 24/8/2026 về phê duyệt Phương án tăng vốn điều lệ năm 2026./ *Document No.0468/2026/HĐQT-TCB date 24/8/2026 seeking shareholder's inphus the approval of the 2026 Charter capital increase Plan*

- Tờ trình số 0469/2026/HĐQT-TCB ngày 24/8/2026 về phương án tăng vốn điều lệ năm 2026./ *The Proposal No.0469/2026/HĐQT-TCB date 24/8/2026 approval the charter capital increase plan 2026*

- Dự thảo Nghị quyết Đại hội đồng cổ đông năm 2026 dưới hình thức lấy ý kiến cổ đông bằng văn bản/ *Draft of the 2026 AGM Resolutions seeking shareholders' inputs in writing*

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 24/08/2026 tại đường dẫn https://www.techcombank.com.vn/nha-dau-tu/*This information was published on the company's website on 24/08/2026 (date), as in the link* *https://www.techcombank.com.vn/nha-dau-tu*

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/*We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu đính kèm/Attached documents:
Tài liệu liên quan đến nội dung thông tin công bố/ *Documents on disclosed information.*

Đại diện tổ chức
Organization representative
Người đại diện theo pháp luật/Người UQ CBTT
Legal representative/ Person authorized to disclose information
(Ký, ghi rõ họ tên, chức vụ, đóng dấu)
(Signature, full name, position, and seal)

M.S.D.N: 0100230800 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN KỸ THƯƠNG VIỆT NAM
THÀNH PHỐ HÀ NỘI

PHÓ TỔNG GIÁM ĐỐC
Nguyễn Anh Tuấn

VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT-STOCK BANK

TECHCOMBANK

Head Office: No. 6 Quang Trung Street, Cua Nam Ward, Hanoi
BRN: 0100230800, initially registered on September 7, 1993, at the Hanoi Department of Planning and Investment, amended for the 57th time on January 3, 2024

No.: 0468/2026/HĐQT-TCB *Hanoi, date 24 August, 2026*

DOCUMENT SEEKING SHAREHOLDERS' INPUTS
(Regarding the approval of the 2026 Charter Capital Increase Plan)

Attn: ……………………………………… Nationality ………………………
Address: …………………………………………………………………………………
Telephone: ………………………………………………………………………………
Shareholder Registration Number: .... Date of Issue ....
Number of ordinary shares owned (as of August 12, 2026): .... shares
Number of votes (equivalent to the number of shares owned): .... votes.
Rights exercise ratio: 01 share - 01 vote

I. Content and purpose of seeking inputs:

The Board of Directors of Vietnam Technological and Commercial Joint-Stock Bank ("**BOD**") hereby submits to the General Meeting of Shareholders ("**GMS**") for approval the 2026 Charter Capital Increase Plan through (i) Stock issuance for dividend payment to existing shareholders and (ii) Stock issuance under Techcombank's 2026 Employee Stock Option Plan (ESOP), as proposed in Proposal No.0469/2026/HĐQT-TCB dated August 24, 2026. This plan replaces the 2026 Charter Capital Increase Plan through stock issuance from owner's equity and stock issuance under Techcombank's Employee Stock Option Plan, which was previously approved by Techcombank's General Meeting of Shareholders under Clause 8, Article 1 of the Resolution of the General Meeting of Shareholders dated April 25, 2026.

Detailed contents of Proposal No.0469/2026/HĐQT-TCB dated August 24, 2026, and the accompanying draft Resolution are published on the website: https://techcombank.com/en/investors.

II. Voting Method and Return of the Document Seeking Shareholders' Inputs:

1. Voting method:

Shareholders are kindly requested to cast their votes by marking (X or V) in one of the three boxes: **Agree; Disagree; Abstain** under the section of SHAREHOLDER'S VOTE (Page 3) hereof.

2. Please sign for confirmation (provide signature of the duly authorized representative or legal representative, and corporate seal for institutional shareholders) in the section for shareholder's signature below.

Return of the Document Seeking Shareholders' Inputs:

2.1. By Post: The Document must be placed in a sealed envelope and sent to:

- Securities Operations - Techcom Securities Joint-Stock Company (TCBS)
- 27th Floor - Techcombank Tower, 119 Tran Duy Hưng, Yen Hoa Ward, Hanoi; Telephone: 024 - 3944.6368 (Ext. 22000 or 22001).

2.2. By Email: Or send an email to the address: ir.proxy@techcombank.com.vn. The email address for receiving inputs shall remain confidential until the time of vote counting.

2.3. Submission Deadline: **16:00 on September 07,2026**, based on the postmark or the timestamp of the received email. All Documents submitted after the aforementioned deadline shall be deemed invalid.

2.4. Failure to return the Document Seeking Shareholders' Inputs shall be deemed as non-participation in the voting.

3. The Board of Directors shall conduct vote counting based on the following principles:

3.1. Each share corresponds to one vote;

3.2. Collected Document Seeking Shareholders' Inputs shall be deemed invalid if: (i) The shareholder marks (X or V) in two or more boxes (Agree; Disagree; Abstain) or leaves all boxes blank; or (ii) The shareholder fails to sign the Document Seeking Shareholders' Inputs (absence of the signature for individual shareholders, or absence of the signature of the Duly Authorized Representative/Legal Representative for institutional shareholders); or (iii) The Document is sent to Techcombank at the announced address but after the specified deadline; or (iv) Other cases as prescribed by law.

3.3. The vote-counting procedure shall be conducted immediately after the deadline for returning the Document Seeking Shareholders' Inputs.

3.4. The vote-counting results shall be recorded in a Vote-Counting Minutes and acted upon in accordance with the applicable law.

Sincerely.

FOR AND ON BEHALD OF THE BOARD OF DIRECTORS
CHAIRMAN

Recipients:
- *As above;*
- *Archived at: BOD Office, TCBS.*

Ho Hung Anh

SHAREHOLDER’S VOTE
REGARDING APPROVAL OF THE AFOREMENTIONED MATTER

(Cast your vote by marking (X or V) in one of the three boxes below: **Agree; Disagree; Abstain**)

To approve the 2026 Charter Capital Increase Plan through (i) Stock issuance for dividend payment to existing shareholders and (ii) Stock issuance under Techcombank's 2026 Employee Stock Option Plan (ESOP) as requested in Document Seeking Shareholders’ Inputs No.0468/2026/HĐQT-TCB dated 24/8/2026 and Proposal No.0469/2026/HĐQT-TCB dated 24/8/2026.

Agree ☐ **Disagree** ☐ **Abstain** ☐

SHAREHOLDER'S SIGNATURE AND FULL NAME
(For institutional shareholders, the legal representative must sign and affix the corporate seal)

VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK

TECHCOMBANK

No.0469/2026/HĐQT-TCB

SOCIALIST REPUBLIC OF VIETNAM

Independence - Liberty- Happiness

Ha Noi, 24/8/2026

PROPOSAL

Regarding 2026 charter capital increase plan

Respectfully to: GENERAL MEETING OF SHAREHOLDERS

- *Pursuant to Enterprise Law No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 guiding documents;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 guiding documents;*
- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 approved by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024 and guiding documents;*
- *Pursuant to the Government's Decree No. 155/2020/NĐ-CP dated December 31, 2020 on guidelines for the Law on Securities 2019, as amended and supplemented by Decree No. 245/2025/NĐ-CP dated 11/09/2025;*
- *Pursuant to the Document No. 6162/NHNN-QLGS dated July 13, 2026 of the State Bank of Vietnam providing comments on the application for charter capital increase plan of Vietnam Technological and Commercial Joint Stock Bank – Techcombank;*
- *Pursuant to the Charter of Vietnam Technological and Commercial Joint Stock Bank - Techcombank ("Bank");*
- *Pursuant to Vietnam Technological and Commercial Joint Stock Bank's audited financial statement of 2025;*
- *Pursuant to business performance in 2025,*

Techcombank Board of Directors ("**BOD**") hereby seeks the approval from Techcombank General Meeting of Shareholders ("**GSM**") on the 2026 charter capital increase plan through share issuance to pay dividends to existing shareholders and share issuance under Techcombank's Employee Stock Option Plan with details as follows:

I. The necessity of increasing charter capital

The increase in Techcombank's charter capital is aimed at improving the Bank's financial and operational capacity, competitiveness, specifically:

- Ensure compliance with regulatory indicators and enhance risk management capacity in banking operations.
- Improve the investment capability for Techcombank.
- Preserve and develop charter capital in accordance with the applicable laws.

II. Detailed charter capital increase plan:

1. **Current charter capital and proposed increase:** *Details as per Section I, Appendix I enclosed herewith*
2. **Details of charter capital increase plan:** *Details as per Appendix I enclosed herewith*

   2.1. Share issuance plan to pay dividends to existing shareholders: *Details as per Section II, Appendix I enclosed herewith*

   2.2. Plan for increasing charter capital through share issuance under Employee Stock Option Plan (ESOP): *Details as per Section III, Appendix I enclosed herewith*
3. **List of shareholders with an ownership ratio from 5% or more vs. the voting shares and the charter capital at the time of approval of the plan and the expected charter capital after the capital increase through (i) share issuance to pay dividends to existing shareholders and (ii) share issuance under Employee Stock Option Plan (ESOP):** *Details in appendix III enclosed*

III. Proposal to GSM

By this Proposal, the BOD hereby proposes the GSM to approve the contents as follows:

1. Approve the 2026 charter capital issuance plan through (i) share issuance to pay dividends to existing shareholders and (ii) share issuance under Techcombank's Employee Stock Option Plan in accordance with the Plan set out in this Proposal, replacing the charter capital increase plan through share issuance from owner’s equity to existing shareholders and share issuance under Employee Stock Option Plan previously approved by the General Meeting of Shareholders on April 25, 2026.
2. Approval of the delegation/authorization to the Board of Directors:

   2.1. The 2026 plan for increasing charter capital through share issuance to pay dividends to existing shareholders

   a. Approve amendments to the charter capital amount stated in the License for Establishment and Operation, and the Bank’s Charter upon completion of the issuance.

   b. Decide on and carry out all necessary tasks and procedures related to completing the increase of charter capital arising from the issuance of shares to pay dividends to existing shareholders.

   c. Decide on the record date for determining the list of shareholders entitled to exercise their rights; the timing of the share issuance for charter capital increase; and the timing of additional share registration and listing, ensuring the interests of shareholders and full compliance with applicable laws and regulations.

   d. Decide on the plan for handling fractional shares and odd lots arising (if any).

   e. Proactively carry out legal procedures after completion of the capital increase, including amendments to the charter capital amount stated in the License for Establishment and Operation of the Bank, and other legal documents in accordance with the law; and amendments to the charter capital provisions of the Bank’s Charter.

f. Proactively decide on and implement other related tasks (if any arise) to ensure the successful completion of the issuance.

Within the scope of the authorization stated above, the Board of Directors is authorized to further delegate to the Chairperson of the Board of Directors or the Chief Executive Officer to carry out the above-mentioned matters and other related specific tasks

2.2. The 2026 Plan for increasing charter capital through Share issuance under Employee Stock Option Plan (ESOP)

a. Approve the list of Selected Employees, determine the number of shares distributed to each Selected Employee based on Eligible Employees, Eligibility Criteria, and the Formula for Determining Share Allocation to Each Eligible Employee approved by the GSM.

b. Approve and supervise the implementation of the plan to issue shares under the Techcombank Employee Stock Option Program in 2026 stated in Section III, Appendix I, including but not limited to, the implementation time, and the plan to handle the undistributed shares in accordance with the issuance plan.

c. Decide on Charter Capital, and the actual number of additional shares (if there is any change) in comparison to the number of shares specified in the submitted Charter Capital Increase Plan, based on the implementation result of Techcombank's ESOP of 2026 as specified in Section III, Appendix I.

d. Decide in case the company buys back shares from employees, the plan to sell the shares repurchased by the company as specified in Section III, Appendix I.

e. The Chairman of the Board of Directors is accountable for the implementation, and may authorize the Chief Executive Officer to take necessary actions to issue the shares under Techcombank's ESOP of 2026 mentioned in Section III, Appendix I and implement the share issuance plan under Techcombank's ESOP of 2026 as approved by the GSM (except for matters under the authorities of the BOD), including but not limited to the following activities:

  i. Approve and resolve issues relating to the share issuance under Techcombank's ESOP of 2026 as specified in Section III, Appendix I, and carry out necessary procedures with competent state regulators in compliance with applicable laws, including but not limited to registration of an increase of charter capital with the State Bank of Vietnam, submission of reports on share issuance and share issuance under Techcombank's ESOP of 2026 as stated in Section III, Appendix I to the State Securities Commission of Vietnam;

  ii. Oversee share issuance under Techcombank's ESOP of 2026 and provide instruction for implementation of the plan; propose amendment to, and/or supplement of, the plan, if necessary;

iii. Propose the adjustment (if any) of the list of employees eligible for Techcombank's ESOP of 2026, stock options and the number of shares distributed to each Selected Employee, and submit it to the Board of Directors for approval;

iv. Decide to supplement and amend the related issues to complete the necessary procedures for the share issuance under Techcombank's ESOP of 2026 as specified in Section III, Appendix I;

v. Decide and sign contracts, transaction documents and related documents for the issuance of shares under Techcombank's ESOP of 2026 as specified in Section III, Appendix I;

vi. Decide, supervise, and sign necessary documents as part of the procedures for increasing charter capital, depository registration (including announcement of change of securities types, from restricted to unrestricted, after the vesting period) and additional listing of actual shares issued under Techcombank's ESOP of 2026 as specified in Section III, Appendix I in accordance with the law, including those for amending the Operating License, Charter, depository registration, additional listing of all shares after issuance, and other relevant procedures; work with, and explain to, relevant authorities and units, about such registration and listing and other issues related to such registration and listing;

vii. Decide and act on other issues relating to the share issuance under Techcombank's ESOP in 2026, increase of charter capital, amendment to the Charter, and other issues as per approval/resolution by the General Meeting of Shareholders.

IV. This proposal supersedes Proposal No. 0203/2026/HĐQT-TCB dated April 24, 2026 on the 2026 Plan for increasing charter capital through share issuance using fundings from owner's equity to existing shareholders and through share issuance under Employee Stock Option Plan (ESOP).

Best regards,

FOR AND ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

(Signed)

Ho Hung Anh

APPENDIX I: 2026 Plan for increasing charter capital

(attached with Proposal No.0469/2026/HĐQT-TCB dated 24/8/2026 of Techcombank BOD)

I. Current charter capital and proposed increase

- Name of shares: Vietnam Technological and Commercial Joint Stock Bank.
- Current charter capital: **VND 70,862,404,140,000,** equivalent to **7,086,240,414 shares,** with par value of VND 10,000 per share. All of these shares are ordinary shares currently outstanding.
- Additional charter capital: **VND 35,730,974,410,000**, equivalent to 3,573,097,441 additional ordinary shares, with par value of VND 10,000 per share.
- Total issued par value: **VND 35,730,974,410,000**
- Type of issued shares: Ordinary shares
- Par value: VND 10,000 /share.
- Charter capital after increase: **VND 106,593,378,550,000**
- Total number of outstanding shares after increase: 10,659,337,855 shares.
- Recipient: As stipulated in the detailed plan set out in Section II, III Appendix I
- Number of expected issuance rounds: Two (2) issuance rounds to be conducted in accordance with the Issuance Plan as submitted herein

No	Description	Total maximum charter capital after capital increase	Maximum additional charter capital	Number of additional shares issued	Issuance rate (%)
Round 1	Share issuance to pay dividends to existing shareholders	106,293,606,210,000	35,431,202,070,000	3,543,120,207	50%
Round 2	Share issuance under Employee Stock Option Plan (ESOP)	106,593,378,550,000	299,772,340,000	29,977,234	0.2820229%

II. Details of the 2026 plan for increasing charter capital through share issuance to pay dividends to existing shareholders

1- Total number of shares to be issued:

- Total number of shares to be issued: 3,543,120,207 shares, with total issued par value of VND 35,431,202,070,000
- Issuance rate (expected number of shares to be issued/ total number of outstanding shares at the shareholder record date): 50%
- Expected exercise ratio: 50% issuance ratio (shareholders owning 100 shares will receive 50 new shares).

2- Funding source used to increase charter capital through share issuance to pay dividends to existing shareholders: retained earnings to increase charter capital based on the Bank's audited for 2025, and in accordance with applicable laws. In which:

- 2025 Consolidated Undistributed retained earnings: VND 62,773,576,447,848
- 2025 Separated Undistributed retained earnings : VND 45,854,034,766,002
- 2025 Separated Undistributed retained earnings after cash dividend payment: VND 40,893,666,476,202

In which, total amount to increase charter capital from undistributed retained earnings: VND 35,431,202,070,000

3- Expected charter capital after share issuance to pay dividends to existing shareholders: VND 106,293,606,210,000

4- Recipient: Existing shareholders named in the list on the final registration date (the shareholder record date) for exercising the right to receive ordinary share dividends in accordance with laws from time to time. The BOD shall decide the final registration date to finalize the list of shareholders entitled to receive share dividends.

5- Method of issuance: exercise of right.

6- Transfer restriction: Ordinary shares issued to existing shareholders are not restricted from transferring. Shareholders in transfer restriction period still receive shares from this issuance; Treasury shares (if any) are not entitled to exercise their rights.

7- Plan to handle fractional shares: the number of additional shares issued according to the issuance rate for each shareholder is calculated on an integer basis; the decimal section will not be rounded into 1. The entire number of decimal fractional shares (if any) arising will be canceled/ not issued.

8- Techcombank's maximum foreign ownership ratio is expected to be unchanged at 22.5386% after the issuance.

9- **Expected time of issuance:** within 12 months from the date the Governor of the State Bank of Vietnam approves Techcombank's charter capital increase in writing and no more than 45 days from the date State Securities Commission confirms that it has received full documents regarding the share issuance. GMS delegates the Board of Directors to decide the specific time.

10- **Expected completion date:** in 2026 or until Techcombank has completed the procedures as prescribed by law.

11- **Registration for depository and listing of additionally issued shares:** new shares will be centrally registered at the Vietnam Securities Depository and Clearing Corporation (VSD) and listed at the Ho Chi Minh Stock Exchange in accordance with the applicable law.

12- The GMS authorizes the Board of Directors to decide on the registration and listing of additionally issued shares in accordance with the applicable law.

13- The list of shareholders holding 5% or more of the voting share capital and of the Bank's charter capital at the time of approval of the proposed plan and as projected after the increase in charter capital, ensuring compliance with the laws and regulations on credit institutions and securities.

14- This list includes identification information and shareholding ratios of each shareholder in accordance with applicable legal regulations and is set out in detail in Appendix III enclosed with this Proposal.

III. Details of the 2026 plan for increasing charter capital through share issuance under Employee Stock Option Plan (ESOP)

1- Total number of shares to be issued:

- Total number of shares to be issued under the ESOP: 29,977,234 ordinary shares, with total issued par value of VND 299,772,340,000
- Issuance rate (expected number of shares to be issued/ total number of outstanding shares): 0.2820229%

2- Subscription price of the share issued: VND 10,000/share.

3- Eligible employees: Employees of Techcombank and its subsidiaries who meet the standards specified in Section 1, Appendix II of this Proposal; and who have a commitment to long-term engagement with Techcombank and its subsidiaries.

4- Eligibility Criteria and the Formula for Determining Share Allocation to Each Eligible Employee: Detailed in Appendix II attached to this Proposal. The list of employees eligible to participate in the program and the number of shares distributed to each individual shall be decided by the Board of Directors based on these criteria.

5- General condition: the Eligible Employee of the Plan is entitled to purchase newly issued shares at discounted price, subject to 1 (one)-year restriction period in conformity with applicable laws and other restrictions as decided by the BOD from the closing date of the issuance.

6- Implementation timeline: After completing the plan for increasing charter capital in 2026 through share issuance to pay dividends to existing shareholders, and after the State Securities Commission has notified that it has received the complete set of documents for reporting the share issuance under the Plan.

7- Total number of shares that Eligible Foreign Employees are entitled to subscribe under the issuance: according to the List of Eligible Foreign Employees approved by the BOD under the Resolution of the General Meeting of Shareholders prior to the issuance.

8- Plan to ensure compliance with foreign ownership limits under the share issuance:

- Techcombank's maximum foreign ownership ratio is expected to be unchanged at 22.5386% after the issuance.
- During the implementation of charter capital increase plan, should any circumstance arise that results in exceeding the maximum foreign ownership ratio of 22.5386%, the Board of Directors shall have full authority to consider and decide on one of the following measures: (i) allocate the number of shares causing the excess of foreign ownership ratio to other Eligible Employees who hold Vietnamese citizenship, at a price not lower than the corresponding issue price of such shares; or (ii) cancel such shares. Any reallocated shares shall be subject to a transfer restriction period of one (1) year in accordance with applicable laws and any other terms and restrictions (if any) as determined by the Board of Directors, commencing from the completion date of the issuance.

9- The most recent ESOP share issuance of Techcombank over the last 12 months: Total number of shares issued: 21,388,675 shares. Issuance completion date: August 4, 2025.

10- Plan for handling unsubscribed shares:

- After the subscription deadline, where Eligible Employees do not subscribe for share purchase and/or fails to pay in full for his/her subscribed shares and/or during the allocation of shares to Eligible Employees, fractional shares arising from the application of rounding principles result in undistributed shares and/or the Employee is no longer eligible and/or does not satisfy the conditions for participation in the 2026 Employee Stock Issuance under Techcombank's Employee Stock Option Program, the unsubscribed/unpaid shares and the excess shares subscribed by Eligible Employees under Techcombank's ESOP causing violation of regulations on maximum holding stipulated under applicable laws[1] (if any) shall, at the BOD's sole discretion, be distributed to other Eligible Employees at the price not lower than the respective subscription price of such shares, or be cancelled.

- The reallocated shares shall be subject to a transfer restriction of 01 (one) year from the closing date of the issuance in accordance with applicable laws, together with any other conditions and restrictions (if any) as decided by the Board of Directors, commencing from the end date of the issuance.

11- Tentative completion time: within 12 months from the date the Governor of the State Bank of Vietnam approves Techcombank's charter capital increase in writing and no more than 45 days from the date State Securities Commission confirms that it has received full documents regarding the share issuance under ESOP.

12- Rights and obligations of share buyers:

a. Share buyers shall become Techcombank's ordinary shareholders, with full rights and obligations applicable to ordinary shareholders in accordance with the applicable laws of Vietnam and Techcombank's Charter;

b. The purchaser of the shares shall be subject to a transfer restriction for a period of one (1) year in accordance with applicable laws, as well as other terms and restrictions as determined by the Board of Directors, commencing from the completion date of the issuance;

c. Share buyers are obliged to pay for the subscribed shares in accordance with Techcombank's regulations and notices;

d. Share buyers must ensure the legality of their sources of finance for share purchase, must not purchase shares using loans granted by foreign credit institutions, foreign bank branches or capital sources issued by corporate bonds to purchase; must not purchase shares under the name of other individuals or legal entities under any form, except for entrustment as prescribed by law;

e. Share buyers are responsible for complying with the provisions of the Law on Credit Institutions on maximum holding applicable to shareholders, shareholders and related persons;

f. Share buyers are responsible for complying with regulations on major shareholders, major shareholders and related persons; and

g. Other rights and obligations in accordance with the law and Techcombank's Charter.

13- Expected charter capital after share issuance under Employee Stock Option Plan (ESOP) of Techcombank: VND 106,593,378,550,000

14- Amendment to the Charter, additional registration, listing:

Techcombank shall conduct the additional registration and depository of additional shares issued under Techcombank's Employee Stock Option Plan 2026 with Vietnam Securities Depository and additional listing at Ho Chi Minh Stock Exchange, including the notification of the adjustment of the type of securities from restricted transfer to freely transferable upon the expiry of the transfer restriction period;

15- In case the company buys back shares from employees, the plan to sell the shares bought back by the company: decided by the BOD.

16- The list of shareholders holding 5% or more of the voting share capital and of the Bank's charter capital at the time of approval of the proposed plan and as projected after the increase in charter capital, ensuring compliance with the laws and regulations on credit institutions and securities.

This list includes identification information and shareholding ratios of each shareholder in accordance with applicable legal regulations and is set out in detail in Appendix III enclosed with this Submission.

APPENDIX II
ELIGIBILITY CRITERIA AND FORMULA FOR DETERMINING THE NUMBER OF SHARES DISTRIBUTED TO EACH EMPLOYEE

(attached with Proposal No.0469/2026/HĐQT-TCB dated 24/8/2026 of Techcombank BOD)

1. **Eligibility criteria:** Be an employee of Techcombank or subsidiaries on or before 31 December 2025, and simultaneously meet the following criteria:
   - Employee level from level 4 and above;
   - Have the desire to stay long-term with Techcombank and participate in building and developing long-term resources for Techcombank;
   - Participate in Techcombank's digital capability development activities
   - Employees always express and contribute to spreading the core values in Techcombank's Organization Culture.

2. **The Formula for Determining Share Allocation to Each Eligible Employee**

   The number of shares distributed to each employee is determined by the following formula:

A Total number of shares	=	B Standard shares number	x	C Resource development participation coefficient	x	D Digital capability development participation coefficient	x	E Coefficient of participation in developing core values in Organizational Culture	x	F Contribution Coefficient for the 5-Year Strategy

In which:

- **A - Total number of distributed shares:** Total number of shares a employee is allowed to buy
- **B - Number of standard shares:** determined according to each group of employees' level:

Employee Level	Standard shares number
Group of employee level 1	15,000
Group of employee level 2	6,000
Group of employee level 3	2,500
Group of employee level 4	1,500

- **C - Resource development participation coefficient**: determined by the formula **C = C1 x C2.** In which:

  + **C1**: is the coefficient determined based on the level of employee engagement in 2025 in building, training and development activities of Techcombank's successors.

Grade	Definition	Coefficient

Full Participation	Participates fully and actively contributes ideas	4
Effective Participation	Actively participates and contributes ideas to complete activities	2.5
Active Participation	Actively participates in activities	1.5
Basic Participation	Participates in activities as required	1

+ **C2:** means the percentage determined by dividing the total actual working hours during which employees participate in the Unit's projects to address the Bank's business and daily operational matters by the total standard annual working hours for 2025 (2204 hours).

C2 shall be expressed as a percentage (%) and rounded to four (04) decimal places, whereby the fifth decimal place of 5 or greater is rounded up, and less than 5 is rounded down.

Example: C2 = 1113 / 2204 = 50.4990925590% → C2 = 50.4991%

- **D – Digital capability development participation coefficient:** determined by the formula **D = D1 x D2.** In which:

  + **D1:** is the coefficient determined based on the time Employees in 2025 participate in Techcombank's digital capability building activities including: digitalization of customer service platforms, development of support tools to increase productivity.

Grade	Definition	Coefficient
Full Participation	Participates fully and actively contributes ideas	4
Effective Participation	Actively participates and contributes ideas to complete activities	2.5
Active Participation	Actively participates in activities	1.5
Basic Participation	Participates in activities as required	1

+ **D2:** the coefficient reflecting the degree of platform completion and the promotion of digital capability development activities against Techcombank's 2025 targets

D2 coefficient is 0.88

- **E - Coefficient of participation in developing core values in Organizational Culture:** is the coefficient determined based on the level of employee engagement in 2025 in customer-centricity activities, innovation and creativeness, cooperation for common goals.

Grade	Definition	Coefficient
Full Participation	Participates fully and actively contributes ideas	4
Effective Participation	Actively participates and contributes ideas to complete activities	2.5
Active Participation	Actively participates in activities	1.5
Basic Participation	Participates in activities as required	1

- **F – Contribution Coefficient for the 5-Year Strategy:** This is an additional coefficient used to recognize the efforts of selected employees who participated in contributing to and accomplishing the objectives during the recently completed 5-year strategic period (2021–2025).

  Coefficient F = 2.2

Note:

- Number of shares A shall be an integer and rounded in accordance with the following principle: where the decimal fraction is equal to or greater than five (5), it shall be rounded up; where it is less than five (5), it shall be rounded down.
- In the event that, due to rounding, the total number of shares proposed to be allocated to Employees exceeds the total number of shares proposed to be issued, the Board of Directors shall be authorized to determine the appropriate handling method to ensure that the total number of shares allocated under the Program does not exceed the total number of shares available for issuance.
- In the event that, due to rounding, the total number of shares proposed to be allocated to Employees is lower than the total number of shares proposed to be issued, such unallocated shares shall be handled in accordance with the principles set out in Item 10, Section III of Appendix I above.

APPENDIX III

1. **List of shareholders with an ownership ratio from 5% or more vs. the voting shares and the charter capital at the time of approval of the plan and the expected charter capital after the capital increase**

Shareholders	Enterprise No, dated	Headquarters address (provided by VSDC)	Legal representative's full name	Shareholder list of Techcombank as at 31/7/2026 Charter capital: VND 70,862,404,140,000		At the time of capital increase through share issuance to pay dividends to existing shareholders Charter capital: VND 106,293,606,210,000		At the time of capital increase through share issuance under employee stock option Charter capital: VND 106,593,378,550,000	
				Shares	**Ownership ratio relative to the charter capital; ownership ratio in voting shares *(*)***	**Shares**	**Ownership ratio relative to the charter capital; ownership ratio in voting shares *(*)***	**Shares**	**Ownership ratio relative to the charter capital; ownership ratio in voting shares *(*)***
Công ty Cổ phần Tập đoàn Masan	0303576603 issued on 18/11/2004	23 Le Duan Street, Saigon Ward, Ho Chi Minh City	- ***Nguyễn Đăng Quang***: Nationality: Vietnamese; Personal Identification Number: , issued on by the Police Department for Administrative Management of Social Order - ***Danny Le:*** Nationality: American; Passport Number: , issued on in the USA	1,048,630,998	14.798129%	1,572,946,497	14.798129%	1,572,946,497	14.756512%

(*) Techcombank currently has no treasury shares; therefore, the total charter capital and the voting share capital before and after the capital increase are the same

2. **Information on related persons of Masan Group Corporation currently holding shares in Techcombank:**

No	Information on related persons of Masan Group Corporation currently holding shares in Techcombank	Shareholder list of Techcombank as at 31/7/2026 Charter capital: VND 70,862,404,140,000	At the time of capital increase through share issuance to pay dividends to existing shareholders Charter capital: VND 106,293,606,210,000	At the time of capital increase through share issuance under employee stock option Charter capital: VND 106,593,378,550,000
1	Nguyễn Đăng Quang	0.265393%	0.265393%	0.264646%
2	Nguyễn Đoan Hùng	0.000005%	0.000005%	0.0000046%
3	Phan Đức Trí	0.000185%	0.000185%	0.0001849%
4	Nguyễn Thiều Quang	0.853949%	0.853949%	0.851547%
5	Nguyễn Thiều Quyên	0.006278%	0.006278%	0.006260%
6	Phùng Minh Nguyệt	0.023353%	0.023353%	0.023287%
7	Đào Thị Thanh Hương	0.426290%	0.426290%	0.425091%
8	Nguyễn Thiều Quang Anh	0.011142%	0.011142%	0.011111%
9	Nguyễn Thiều Kiên	0.011037%	0.011037%	0.011006%
10	Nguyễn Thị Thu Hiền	0.027213%	0.027213%	0.027137%
11	Nguyễn Thị Thanh Thủy	4.914603%	4.914603%	4.900782%
12	Lê Đôn Khuê	0.004621%	0.004621%	0.004608%

(*) Techcombank currently has no treasury shares; therefore. the total charter capital and the voting share capital before and after the capital increase are the same

VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT-STOCK BANK

TECHCOMBANK

SOCIALIST REPUBLIC OF VIET NAM
Independence - Freedom - Happiness
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Hanoi, date month 2026

DRAFT

RESOLUTION OF THE GENERAL MEETING OF SHAREHOLDERS 2026
THE GENERAL MEETING OF SHAREHOLDERS OF VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT-STOCK BANK

(seeking shareholders' inputs in writing)

- *Pursuant to the Law on Enterprises 2020 and its amendments and supplements;*
- *Pursuant to the Law on Securities 2019 and its amendments and supplements;*
- *Pursuant to the Law on Credit Institutions 2024 and its amendments and supplements;*
- *Pursuant to the Charter of Vietnam Technological and Commercial Joint-stock Bank (Techcombank);*
- *Based on the Vote Counting Minutes dated ..../......../2026 on the solicitation of shareholders' inputs in writing on the approval of the Charter Capital Increase Plan 2026,*

RESOLVES

Article 1: The General Meeting of Shareholders of Vietnam Technological and Commercial Joint-stock Bank (Techcombank) has considered the written inputs of the shareholders as per Document No. 0468/2026/HDQT-TCB dated 24/8/2026 and adopted the following Resolution:

Approval of the Charter Capital Increase Plan 2026 via (i) Share issuance for dividend payout to existing shareholders and (ii) Share issuance for Techcomabank's Employee Stock Option Plan 2026 (ESOP) as per the Document Seeking Shareholders' Inputs No.0468/2026/HDQT-TCB dated 24/8/2026 and Proposal No.0469/2026/HDQT-TCB dated 24/8/2026.

Article 2: This resolution takes effect from the date of approval by the General Meeting of Shareholders as set forth hereinabove.

Article 3: The Board of Directors of Vietnam Technological and Commercial Joint-stock Bank, the Chief Executive Officer and other relevant functions and individuals are responsible for implementing this Resolution.

FOR AND ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS

NGÂN HÀNG TMCP KỸ THƯƠNG VIỆT NAM

Digitally signed by NGÂN HÀNG TMCP KỸ THƯƠNG VIỆT NAM
Date: 2026.08.25 15:27:21 +07'00'

Hồ Hùng Anh