CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

BIDV SECURITIES JOINT STOCK COMPANY

Số/No: 454 /BSC-CBTT

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM

SOCIALIST REPUBLIC OF VIETNAM

Độc lập – Tự do – Hạnh phúc

Independence - Freedom – Happiness

Hà Nội, ngày 23 tháng 04 năm 2026

Hanoi, April 23, 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG

EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi/To: **- Ủy Ban Chứng khoán Nhà nước**

- State Securities Commission of Vietnam

- Sở Giao dịch Chứng khoán Việt Nam/Sở Giao dịch Chứng khoán TP HCM/Sở Giao dịch Chứng khoán Hà Nội

- Vietnam Exchange/Ho Chi Minh Stock Exchange/Hanoi Stock Exchange

1. **Tên tổ chức/*Name of organization*:** Công ty Cổ phần Chứng khoán BIDV/*BIDV Securities Joint Stock Company*

Mã chứng khoán/Mã thành viên/*Stock code/Broker code*: BSI/002

Địa chỉ/*Address*: Tầng 8, Tầng 9 LPB Tower, số 210 Trần Quang Khải, phường Hoàn Kiếm, Thành phố Hà Nội/ *8th Floor, 9th Floor, LPB Tower, No. 210 Tran Quang Khai, Hoan Kiem Ward, Hanoi City.*

Điện thoại/*Tel*: 024.39352722 **Fax:** 024.33816699

Email: ir@bsc.com.vn

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

Biên bản họp, Nghị quyết và các tài liệu kèm theo của Đại hội đồng cổ đông thường niên năm 2026 của Công ty Cổ phần Chứng khoán BIDV.

The meeting minute, resolution and attached documents of the Annual General Meeting of Shareholders in 2026 of BIDV Securities Joint Stock Company.

3. Thông tin này đã được công bố trên **trang thông tin điện tử của công ty** vào ngày 23/04/2026 tại đường dẫn: https://www.bsc.com.vn/quan-he-co-dong.

This information was published on the company's website on April 23, 2026, as in the link: https://www.bsc.com.vn/quan-he-co-dong.

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:

- Văn bản liên quan đến nội dung công bố thông tin/*Document related to the content of disclosure.*

NGƯỜI ĐƯỢC ỦY QUYỀN CBTT/PERSON AUTHORIZED TO DISCLOSE INFORMATION

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

LÊ QUANG HUY

BIDV SECURITIES
JOINT STOCK COMPANY

No.: 01/BB-DHDCD

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, April 22, 2026

MINUTES OF MEETING
2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
BIDV SECURITIES JOINT STOCK COMPANY

Today, at 08:30 A.M, April 22, 2026 at the Training Center of Joint Stock Commercial Bank for Investment and Development of Vietnam, 773 Hong Ha Street, Hong Ha Ward, Hanoi, Vietnam, BIDV Securities Joint Stock Company *(Head Office address: 8th Floor, 9th Floor, LPB Tower, No. 210 Tran Quang Khai, Hoan Kiem Ward, Hanoi; Enterprise code: 0101003060, registered for the 29th change on September 26th, 2025)* held the 2026 Annual General Meeting of Shareholders ("General Meeting"/"AGM").

A. MEETING AGENDA

1. Present the contents of reports and proposals on issues under the competence of the General Meeting of Shareholders according to the meeting invitation notification sent to shareholders, specifically:

1.1. Report of the Board of Directors ("BOD") on Summary of the Board of Directors' activities in 2025, orientation for 2026;

1.2. Report of the Independent member of Board of Directors;

1.3. Report of the Board of Supervisors ("BOS") on the 2025 operating results and 2026 operational orientation;

1.4. Report of the Board of Management on the Business results in 2025 and Business plan in 2026;

1.5. Proposal to the AGM for approval of the Strategic Development Orientation for the 2026-2030 Period;

1.6. Proposal to the AGM for approval of the 2026 Business Plan;

1.7. Proposal to the AGM for approval of the audited financial statements 2025, Profit distribution plan in 2025 and profit distribution plan in 2026;

1.8. Proposal to the AGM on the Remuneration report of the Board of Directors, Board of Supervisors in 2025 and estimated remuneration for 2026;

1.9. Proposal to the AGM for approval of the issuance shares to pay dividends and increase the charter capital of BSC;

1.10. Proposal to the AGM on the Selection of an auditing firm to conduct the review and audit of Financial statements and Financial safety ratio reports for the period 2026-2028;

1.11. Proposal to the AGM for approval of the amendment of Charter and Internal Regulation on Company Administration, and the Operation Regulation of the Board of Directors;

1.12. Proposal to the AGM on the election of Members of the Board of Directors, the Board of Supervisors for the term 2026-2031.

2. Discuss the contents presented in Section 1, approve the Proposal on the election of Members of the Board of Directors, the Board of Supervisors for the term 2026-2031.

3. Approve the remaining contents in Section 1 and announce the results of the election of Members of the Board of Directors and Members of the Board of Supervisors for the term 2026-2031.

4. Approve the Meeting minutes, the Resolution of the General Meeting of Shareholders and the end of the General Meeting.

B. MEETING PROGRESS

I. Report on the results of the shareholder qualification result and declare the meeting eligible to conduct

The General Meeting listened to Ms. Le Thi Phuong Hoa – on behalf of the Shareholders' Eligibility Verification Committee to announce the Record of Shareholders' Eligibility Verification attending the Meeting:

1. Total number of shareholders of the Company: 9,044 shareholders.

2. Total number of outstanding voting shares of the Company: 245,365,943 shares.

3. Total number of shareholders invited to attend the General Meeting: 9,044 shareholders, representing 245,365,943 shares (equivalent to 100% of the number of voting shares).

4. Total number of shareholders eligible to attend the General Meeting (including shareholders attending directly and shareholders authorizing others to attend): 35 shareholders, representing 213,698,602 voting shares , accounting for 87.09% of the total number of voting shares of the Company. *(Details of the list of shareholders eligible to attend the General Meeting are in Appendix 01 attached to this Minutes)*

Pursuant to the provisions of the Enterprise Law and the Company's Charter, the 2026 Annual General Meeting of Shareholders of BIDV Securities Joint Stock Company ("the Company"/"BSC") is legal, valid and eligible to conduct.

II. Summary of the General Meeting

1. The Chairman, Presidium, Secretariat and Vote Counting Committee

1.1. Presidium:

According to the provisions of the Enterprise Law, the Chairman of the Board of Directors chairs the General Meeting of Shareholders convened by the Board of Directors. The AGM voted to approve the list of members of the Presidium as follows:

a) Mr. Ngo Van Dung – Chairman of the Board of Directors: Chairman

b) Mr. Nguyen Duy Vien – Member of the Board of Directors cum General Director: Member

c) Mr. Chung Jae Hoon – Vice Chairman of the Board of Directors cum Deputy General Director: Member

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting; Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

1.2. The Secretariat:

To record the proceedings of the AGM and draft the Minutes and Resolutions of the AGM, the Chairman appointed a Secretariat consisting of the following members:

a) Mr. Nguyen Ngoc Anh – Secretary of the Board of Management

b) Ms. Nguyen Vu Van Anh – Specialist of Legal Department

1.3. Vote Counting Committee:

At the request of the Chairman, the AGM approved the list of members of the Vote Counting Committee, including:

a) Ms. Bui Thi Hong Nhung – Head of the Internal Audit Committee – Head of Committee

b) Ms. Nguyen Thi Anh Dao – Head of Internal Control Department – Member

c) Ms. Vu Thi Minh Nguyet – Deputy Head of Finance and Accounting Department - Member

d) Mr. Duong Quoc Huy – Deputy Head of Investment Banking Service Department – Member

e) Ms. Nguyen Thuy Tien – Senior Specialist of Human Resources & Administration Department – Member

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting; Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

2. Contents of the AGM

2.1. Approval of the meeting agenda and the Regulation on organization of the AGM

Mr. Nguyen Duy Vien – On behalf of the Presidium, introduced the agenda of the AGM and the Regulation on organization of the AGM. The AGM voted to approve the AGM agenda and the Regulation on organization of the AGM.

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting; Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

2.2. Presentation of Proposals/Reports:

a) Mr. Ngo Van Dung – Chairman of the Board of Directors presented: (i) Report of the Board of Directors on Summary of the Board of Directors' activities in 2025 and orientation for 2026 and (ii) Report of the Independent member of Board of Directors.

b) Ms. Pham Thanh Thuy – Head of the Board of Supervisors presented: (i) Report of the Board of Supervisors on the 2025 operating results and 2026 operational orientation and (ii) Proposal to the AGM on the Selecting an auditing firm to conduct the review and audit of Financial statements and Financial safety ratio reports for the period 2026-2028.

c) Mr. Nguyen Duy Vien – Member of the Board of Directors cum General Director of the Company presented (i) the Report of the Board of Management on the Business results in 2025 and Business plan in 2026 and (ii) the Proposal to the AGM for approval of the 2026 Business Plan.

d) Mr. Pham Xuan Anh – Deputy General Director of the Company presented the Proposal to the AGM for approval of the Strategic Development Orientation for the 2026-2030 Period

e) Mr. Le Quang Huy – Deputy General Director of the Company presented the Proposal to the AGM for approval of the issuance shares to pay dividends and increase the charter capital of BSC.

f) Ms. Ngo Thi Phong Lan – Deputy General Director of the Company cum Director of Ho Chi Minh City Branch presented the Proposal to the AGM on the Remuneration report of the Board of Directors, Board of Supervisors in 2025 and estimated remuneration in 2026.

g) Mr. Tran Thang Long – Deputy General Director of the Company presented the Proposal to the AGM for approval of the audited financial statements 2025, Profit distribution plan in 2025 and profit distribution plan in 2026.

h) Mr. Hoang Trung Kien – Deputy General Director of the Company presented the Proposal to the AGM for approval of the amendment of Charter and Internal regulations on Company Administration, Regulation on operation of the Board of Directors.

i) Ms. Hoang Thi Minh Ngoc – Member of the Board of Directors presented the Proposal to the AGM on the election of Members of the Board of Directors, the Board of Supervisors for the term 2026-2031.

2.3. Discuss the contents in Section 2.2; voted to approve the Proposal on the election of Members of the Board of Directors, the Board of Supervisors for the term 2026-2031.

2.3.1. The General Meeting discusses the contents in Section 2.2.

(Details in the Appendix 02 attached to this Minutes)

2.3.2. Approval of the Proposal to the AGM on the election of Members of the Board of Directors, the Board of Supervisors for the term 2026-2031 (as contents in the AGM Proposal).

The General Meeting voted to approve the Proposal to the AGM on the election of Members of the Board of Directors, the Board of Supervisors for the term 2026-2031. Specifically, the number of members of the Board of Directors and the Board of Supervisors for the term 2026-2031 was approved as follows:

- The number of members of the Board of Directors of BSC for the term 2026-2031 are 05 members, including 01 independent member of the Board of Directors;

- The number of members of the Board of Supervisors for the term 2026-2031 are 03 members.

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting; Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

2.3.3. Election of Members of the Board of Directors, the Board of Supervisors for the term 2026-2031.

a) The General Meeting voted to approve the Regulation on the election of Members of the Board of Directors and Members of the Board of Supervisors for the term 2026-2031 ("Election Regulation").

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting;

Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

b) Information about the results of nomination and candidacy:

- Candidates nominated for the Board of Directors for the term 2026-2031 include:

+ **Mr. Ngo Van Dung** (nominated by BIDV major shareholder);

+ **Mr. Nguyen Duy Vien** (nominated by BIDV major shareholder);

+ **Ms. Nguyen Thi Quynh Anh** (nominated by BIDV major shareholder);

+ **Mr. Chung Jae Hoon** (nominated by Hana Securities major shareholder);

+ **Mr. Choi Young Soo** (nominated by major shareholder Hana Securities to participate as an independent member of the Board of Directors of BSC).

- Candidates nominated to join the Board of Supervisors for the term 2026-2031 include:

+ **Ms. Pham Thanh Thuy** (nominated by BIDV major shareholder);

+ **Ms. Vu Minh Chau** (nominated by BIDV major shareholder);

+ **Mr. Cho Sung Jae** (nominated by Hana Securities major shareholder).

**Note: No other candidates are nominated or self-nominated to join the Board of Directors, Board of Supervisors for the term 2026-2031.*

c) The AGM elected Members of the Board of Directors and Members of the Board of Supervisors for the term 2026-2031 in accordance with the approved Election Regulations and the results announced in Section 2.5 of this Minutes.

2.4. Approval of the remaining reports and proposals *(excluding the reports in Section 2.3.2 of this Record)*

The AGM voted to approve the remaining Reports and Proposals, including:

2.4.1. Approval of the Report of the Board of Directors on Summary of the Board of Directors' activities in 2025 and orientation for 2026, the Report of the Independent member of Board of Directors (as contents in the AGM Report):

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting; Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

2.4.2. Approval of the Report of the Board of Supervisors ("BOS") on the 2025 operating results and 2026 operational orientation (as contents in the AGM Report):

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting; Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

2.4.3. Approval of the Report of the Board of Management on the Business results in 2025 and Business plan in 2026 (as contents in the AGM Report):

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting; Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

2.4.4. Approval of the Strategic Development Orientation for the 2026-2030 Period (as contents in the AGM Proposal):

a) General Strategic Objectives

In the coming period, BSC aims to become a securities company providing a comprehensive, integrated, and interconnected ecosystem of financial products and services on a digital platform to maximize the potential of BSC's customer ecosystem and strategic shareholders.

This strategy is implemented on three key pillars: Finance, Technology, and Products. BSC's Vision for 2030 is as follows:

- ***Regarding financial capacity:*** Increase equity capital by approximately two times compared to the end of 2025. The company will focus on strengthening its capital capacity and optimizing its resource structure to expand its operations, improve profitability, and strengthen its risk management platform in accordance with international standards, ensuring safe and sustainable growth.
- ***Technology:*** Promote the development of a unified trading platform to integrate the entire product ecosystem, while further deepening its integration into BIDV's digital ecosystem to provide seamless securities services to customers. In addition, the Company

will continue to apply AI and automation to personalize experiences, improve operational efficiency, and create long-term competitive advantages.

➢ ***Regarding products:*** Complete the product ecosystem to meet the diverse needs of target customer groups on a unified digital platform. Rapidly develop and diversify revenue streams from capital-light financial and securities services.

b) Key implementation Solutions

Approve the content and assignment to the Board of Directors to organize the implementation of solutions to realize the strategic objectives for the 2026-2030 period, including:

➢ ***Financial solutions:*** Implement a roadmap to increase equity capital to approximately double the level at December 31, 2025, reaching over VND 11,000 billion in the 2026-2027 period, aiming for equity capital of approximately VND 15,000 billion in the 2028-2030 period; diversify capital sources to ensure optimal capital structure and use financial leverage safely and effectively. Maintain a tight risk management approach, strengthen risk control culture and promote the application of technology in risk management;

➢ ***Technological Solutions:*** Develop a unified online trading platform encompassing the entire product ecosystem, deeply integrated into the BIDV SmartBanking application. Utilize AI to enhance customer experience and digitize business processes to improve labor productivity;

➢ ***Product Solutions:*** Develop diverse financial products, complete the project to establish a Fund Management Company, promote cross-selling activities with BIDV, and collaborate on product and service development with Hana Securities.

➢ ***Other Solutions:***

- Develop a high-quality workforce in a lean and efficient manner, focusing on training in digital transformation, AI, data analytics, new product development, and potential business areas; enhance the management capabilities of middle and senior leadership; increase staff rotation to diversify experience and build a succession team. Plan the implementation of ESOP program to retain key personnel and attract talent;
- Implement social and governance solutions to develop a green and sustainable BSC

c) Implementation

The General Meeting of Shareholders authorizes the Board of Directors to proactively review, evaluate, and adjust the 2026-2030 Development Strategy in accordance with actual market conditions if deemed necessary, and disclose information in accordance with the law.

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting; Total number of invalid votes: 0 votes, corresponding to 0% of the total number of

votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

2.4.5. Approval of the 2026 Business Plan (as contents in the AGM Proposal):

No	Criteria	Units	2026 plan
1	Profit before tax	Billion VND	700
2	Capital Adequacy Ratio	%	≥260

The General Meeting of Shareholders authorizes the Board of Directors to proactively review, evaluate and adjust the 2026 business plan in accordance with market conditions (growth rate and/or market liquidity scale, etc.) if deemed necessary and disclose information in accordance with law.

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting; Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

2.4.6. Approval of the 2025 Audited Financial Statements, the 2025 profit distribution plan, and the 2026 profit distribution plan (as contents in the AGM Proposal):

a) Approval of the 2025 Audited Financial Statements:

In particular, some of the main indicators are as follows:

Unit: VND

No	Contents in the 2025 financial statements	Amount
1	Total Assets	16,627,752,225,049
2	Equity	5,527,757,894,191
	In which: Charter capital	2,453,659,430,000
3	Profit before tax	616,205,529,645
4	Profit after tax	493,666,033,520

b) Approval of the profit distribution plan for 2025:

Unit: VND

No	Contents	Formulas/notes	2025 profits distribution
I	2025 profit		493,666,033,520
II	Remaining profits in previous years		524,052,519,654
III	**Undistributed after-tax profit**	**(III) = (I) + (II)**	**1,017,718,553,174**
IV	**Remuneration of the part-time Board of Directors, part-time Board of Supervisors**		**276,000,000**
V	**Profit distribution plan**		
1	Profits used for distribution	(1) = III – IV	1,017,442,553,174
2	Appropriation of funds	(2) = (2.1)	**43,690,000,000**
2.1	*Welfare Reward Fund*	*(2.1)*	**43,690,000,000**
2.2	*Appropriation ratio (comparison to Undistributed after-tax profit)*	*(2.2) = (2.1)/(III)*	**4.29%**
3	Undistributed after-tax profit after appropriation and remuneration	(3) = (1) - (2)	973,752,553,174
4	Dividend payouts (*)	(4) = (4.1) x (4.2)	**245,365,943,000**
4.1	*Charter capital as of 31/12/2025 (excluding treasury shares)*		2,453,659,430,000
4.2	*Dividend payout ratio (in shares)*		10%
VI	**Total remaining profit**	**(VI) = (3) - (4)**	**728,386,610,174**

Note: *- As of December 31, 2025, BSC's estimated tax liability as well as tax interest have not been finalized by local tax authorities. In case the tax amount on the audited financial statements is changed according to the decision of the tax authority, the profit left on the above data table may be adjusted accordingly.*

- (*): This metric may be updated according to the number of BSI shares outstanding at the closing date of the dividend payment and the handling of odd shares.

The General Meeting of Shareholders authorize the Board of Directors based on the actual situation to decide the appropriate time to pay dividends for the fiscal year 2025 and ensuring compliance with current regulations of law, Company's Charter and approval of competent State agencies.

c) Approval of the 2026 Profit Distribution Plan:

- ***Payout ratio*:** Expected 10%/par value of shares.

- ***Form of payment***: By cash and/or by shares. The General Meeting of Shareholders authorizes the Board of Directors to decide on payment method in accordance with the actual business results, ensuring the requirements of the Company's business activities and the interests of shareholders.

- ***Implementation time***: The General Meeting of Shareholders authorizes the Board of Directors based on the actual situation to choose the appropriate time to pay dividends in 2026, the Board of Directors can decide to advance dividends in appropriate installments.

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting; Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

2.4.7. Approval of the plan for the Issuance of shares to pay dividends and increase the charter capital of BSC (as contents in the AGM Proposal):

a) Approval of the plan to issue shares to pay dividends and increase BSC's charter capital

Issuing entity	:	BIDV Securities Joint Stock Company (BSC)
Stock name	:	Share of BIDV Securities Joint Stock Company
Stock type	:	Common share
Par value shares	:	10,000 VND/share
Current charter capital	:	2,453,659,430,000 VND
Number of shares issued	:	245,365,943 Shares
Number of outstanding shares	:	245,365,943 Shares
Number of shares expected to be issued to pay dividend	:	24,536,594 shares(*) *(equivalent to 10% of outstanding shares)*
Total value of shares expected to be issued at par value	:	245,365,940,000 VND(*) *(In words: Two hundred forty-five billion, three hundred sixty-five million, nine hundred forty thousand Vietnamese dong)*
Expected charter capital after issuance	:	2,699,025,370,000 VND(*)
Purpose of issuance	:	Increasing charter capital for the Company's business development needs

Funding source for implementation	:	From retained earnings as stated in the Company Audited Financial Statements in 2025
Subject receiving shares	:	Existing shareholders of the Company are on the list of shareholders compiled by Vietnam Securities Depository and Clearing Corporation (VSDC) at the last registration date to exercise the right to receive shares.
Rights exercise rate	:	10:1 (on the final date of registration to finalize the list of shareholders exercising rights, shareholders owning 10 shares will receive 01 newly issued share according to the method of issuing shares to pay dividends)
Principles for rounding and handling fractional shares	:	The number of additional shares issued will be rounded down to the unit, the decimal fraction (if any) will be canceled. *For example: Shareholder A owns 111 shares on the last registration date to finalize the list of shareholders exercising rights. With the exercise ratio of 10:1, shareholder A will receive 111/10*1 = 11.1 shares. According to the rounding principle mentioned above, shareholder A will receive 11 new shares by issuing shares to pay dividends. The odd number of shares of 0.1 shares will be cancelled.*
Expected time of issuance	:	Expected in 2026
Register and list additional shares to be issued	:	All additional shares issued will be registered as additional securities with the Vietnam Securities Depository and Clearing Corporation and registered for additional listing with the Ho Chi Minh City Stock Exchange after the end of the issuance in accordance with regulations.

***(*) Note**: The actual number of shares issued and BSC's charter capital after issuance may change due to the handling of fractional shares and depends on the actual number of outstanding shares of the Company at the final date of registration.*

b) Implementation:

- The General Meeting of Shareholders assigns/authorizes the Board of Directors of the Company to perform, including but not limited to, the following tasks:

+ Decide on the detailed contents of the Share Issuance Plan to pay dividend and choose an issuance time appropriate to the actual situation;

+ Decide on amendments, adjustments, and detailed explanations of the content of the Stock Issuance Plan at the request of the competent state agency (if necessary);

+ Decide and carry out necessary tasks and procedures during the share issuance process, including: (i) amending/supplementing the Company's establishment and operation

license at the State Securities Commission; (ii) register to change the Company's Business Registration Certificate at the Business Registration Authority; (iii) register additional shares of the Company at the Vietnam Securities Depository and Clearing Corporation; (iv) register for additional listing of the Company's shares at the Ho Chi Minh City Stock Exchange ; (v) change the Charter Capital, amend/add provisions regulating the Charter Capital level and other relevant provisions in the Company's Charter in accordance with the new Charter Capital level after the issuance; and (vi) other procedures according to current legal regulations;

+ Decide and carry out all other necessary works, procedures at the request of the competent state agency to complete the issuance of shares to pay dividends according to the approved plan in accordance with the law and the Company's Charter.

- Within the scope of the above-mentioned authorization, the Board of Directors can delegate authority to the Chairman of the Board of Directors or the General Director of the Company to perform one or more of the above mentioned tasks.

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting; Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

2.4.8. Approval of the selecting an auditing firm to conduct the review and audit of Financial statements and Financial safety ratio reports for the period 2026-2028 (as contents in the AGM Proposal):

Approval of 04 auditing companies to select a unit that provides auditing and reviewing services and Financial statements, Financial safety ratio reports for the period of 2026-2028 for BSC including:

- Ernst & Young Vietnam Company Limited;
- Deloitte Vietnam Company Limited;
- KPMG Company Limited;
- PWC (Vietnam) Company Limited.

Authorize the Board of Directors to decide on the selection of one of the four auditing companies mentioned above to audit and review the Company's Financial statements, Financial safety ratio reports for the period 2026-2028.

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting;

Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

2.4.9. Approval of the Remuneration report of the Board of Directors, Board of Supervisors in 2025 and Remuneration estimate in 2026 (as contents in the AGM Proposal):

a) Approval of the Remuneration report of the Board of Directors, Board of Supervisors in 2025:

- ***For full-time members:*** Mr. Chung Jae Hoon – Vice Chairman of the Board of Directors:

Based on the results of completing the KPIs of the Company and Mr. Chung, the remuneration in 2025 of the Vice Chairman of the Board of Directors is 3,001,757,072 VND (an increase of ~35 million VND compared to the estimate due to fluctuations in the VND/USD exchange rate in 2025).

- ***For members of the Board of Directors and members of the Board of Supervisors operating under the part-time regime:*** The total remuneration is 276,000,000 VND.

b) Approval of the remuneration estimate of the Board of Directors and the Board of Supervisors in 2026:

- ***For part-time members of the Board of Directors and the Board of Supervisors:***

+ Chairman of the Board of Directors : 10,000,000 VND/month;

+ Member of the Board of Directors : 5,000,000 VND/month;

+ Head of the Board of Supervisors : 5,000,000 VND/month;

+ Member of the Board of Supervisors : 3,000,000 VND/month.

* *Note: Members of the Board of Directors and the Board of Supervisors operating on a part-time basis appointed by HSC refuse to receive remuneration.*

- ***For full-time members of the Board of Directors:***

+ Member of the Board of Directors cum General Director working under the full-time regime and receiving salary according to the Company's salary payment regulations;

+ For Vice Chairman of the Board of Directors (cum Deputy General Director) and full-time members of the Board of Directors (expected to start from 22/04/2026):

➢ Minimum level (regardless of the Company's business results): 2,853,300,000 VND;

➢ Maximum level (depending on the Company's business results and personal KPIs of personnel – assuming KPIs reach 100%): 4,755,500,000 VND.

** Note: The above remuneration does not include contractor tax and the difference due to changes in the VND/USD exchange rate (if any)*

- Bonuses from sources formed from after-tax profits (Manager Bonus Fund, Welfare Fund, etc.) and allowances for participation in Board of Directors meetings, etc.: Comply with the approval of the General Meeting of Sharcholders on the distribution of after-tax profits and the Company's regulations.

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting; Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

2.4.10. Approval of the amendment and supplementation of the Charter, Internal regulations on Company Administration, Regulation on operation of the Board of Directors (as contents in the AGM Proposal):

a) Approval of the amendment and supplementation of the Charter.

b) Approval of the amendment and supplementation of the Internal regulations on Company Administration.

c) Approval of the amendment and supplementation of the Regulation on operation of the Board of Directors.

(Details of the full text of the Charter, Internal regulations on Company Administration, Regulation on operation of the Board of Directors after approval of amendments and supplements are as attached)

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting; Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

2.5. Results of election of Members of the Board of Directors and Members of the Board of Supervisors for the term 2026-2031:

a) The list of members of the Board of Directors for the term 2026-2031 includes:

- Mr. Ngo Van Dung was elected to the BSC Board of Directors for the 2026–2031 term with 227,716,973 votes.

- Mr. Nguyen Duy Vien was elected to the BSC Board of Directors for the 2026–2031 term with 218,587,530 votes.

- Mr. Chung Jae Hoon was elected to the BSC Board of Directors for the 2026–2031 term with 213,579,530 votes.

- Mr. Choi Young Soo was elected to the BSC Board of Directors for the 2026–2031 term (Independent Board Member) with 213,441,530 votes.

- Ms. Nguyen Thi Quynh Anh was elected to the BSC Board of Directors for the 2026–2031 term with 194,554,587 votes.

b) The list of members of the Board of Supervisors for the term 2026-2031 includes:

- Ms. Pham Thanh Thuy was elected to the BSC Board of Supervisors for the 2026–2031 term with 218,591,830 votes.

- Mr. Cho Sung Jae was elected to the BSC Board of Supervisors for the 2026–2031 term with 213,541,530 votes.

- Ms. Vu Minh Chau was elected to the BSC Board of Supervisors for the 2026–2031 term with 208,579,530 votes.

III. Approval of the Minutes and Resolutions of the AGM and end of the meeting

1. Approval of the Minutes and Resolutions of the Meeting

Mr. Nguyen Ngoc Anh – on behalf of the Secretariat read the draft Minutes and Resolutions of the AGM. The AGM voted to approve the Minutes and Resolutions of the AGM.

Voting results: Total number of votes: 213,698,602 votes, equivalent to 100% of the total votes of shareholders attending the meeting; Total number of valid votes: 213,698,602 votes, corresponding to 100% of the total number of votes of shareholders attending the meeting; Total number of invalid votes: 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "approval": 213,697,302 votes, corresponding to 99.99% of the total number of votes of shareholders attending the meeting; Total votes in "disapproval": 0 votes, corresponding to 0% of the total number of votes of shareholders attending the meeting; Total votes in "no opinion": 1,300 votes, corresponding to 0.01% of the total number of votes of shareholders attending the meeting.

2. End of the Meeting

The General Meeting end at 11:30 A.M. on April 22, 2026.

These Minutes are made in 02 originals with the same legal validity at 11:30 A.M. on April 22, 2026, right after the 2026 Annual General Meeting of Shareholders of BIDV

Securities Joint Stock Company ends.

These minutes were read in front of the General Meeting and approved by the number of shareholders representing 100% of the voting shares present at the meeting./.

ON BEHALF OF PRESIDIUM

CHAIRMAN



Ngo Van Dung

SECRETARIAT OF THE GENERAL MEETING



Nguyen Ngoc Anh



Nguyen Vu Van Anh

APPENDIX 01: LIST OF SHAREHOLDERS ELIGIBLE TO ATTEND 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS OF BSC

(Attached to the Minutes of the General Meeting of Shareholders No. 01/BB-DHDCD dated April 22, 2026 of BIDV Securities Joint Stock Company)

No	Shareholder Name	Number of Shares
A	**INSTITUTIONAL SHAREHOLDERS**	
1	Joint Stock Commercial Bank for Investment and Development of Vietnam *Authorized representatives attending the meeting: Mr. Ngo Van Dung, Mr. Nguyen Duy Vien, Ms. Hoang Thi Minh Ngoc*	127,516,286
2	HANA SECURITIES CO., LTD *Authorized representative to attend the meeting: Mr. Choi Young Soo*	85,896,017
B	**INDIVIDUAL SHAREHOLDERS**	
3	Ngo Thi Phong Lan	500
4	Nguyen Quy Cuong	8,800
5	Tran Thang Long	162
6	Nguyen Thi Kim Dung	2,000
7	Nguyen Thi Anh Dao	5,018
8	Nguyen Thi Thuc Uyen	88
9	Vu Phuong Thanh	2,000
10	Luong Thi Chuyen	2,500
11	Tran Van Ba	14,000
12	Bui Phuong Tram	1,000
13	Nguyen Quoc Viet Cuong	300
14	Tran Minh Hai	25,000
15	Le Dinh Minh	10,000
16	Mai Thi Thu Hang	100
17	Dang Dinh Hung	200
18	Duong Quoc Hung	2,000
19	Nguyen Ngoc Anh	172
20	Nguyen Thi Ha Thanh	1,700
21	Trinh Thi Hai Yen *(authorized representative: Tran Lam Tung)*	200

22	To Ngoc Anh *(authorized representative: Vu Viet Anh)*	7
23	Dang Tran Duc Anh *(authorized representative: Nguyen Thuy Trang)*	1,000
24	Nguyen Vinh Huy	100
25	Luc Dung Minh *(authorized representative: Luc Dieu Toan)*	5,500
26	Luu Thi Doan *(authorized representative: Pham Thi Chien)*	200
27	Dao Thi Van Anh *(authorized representative: Nguyen Thanh Long)*	100
28	Tran Thi Thu Thuy	420
29	Nguyen Dinh Cuong	4,100
30	Cao Van Tinh	73,100
31	Pham Dinh Thien	83,500
32	Dang Dinh Hiep	103
33	VIETNAM STOCK INDEX MOTHER FUND *(authorized representative: Duong Thi Dung)*	38,000
34	RAM (LUX) SYSTEMATIC FUNDS *(authorized representative:Duong Thi Dung)*	4,300
35	Nguyen Thanh Thuy	129
	TOTAL	213,698,602

APPENDIX 02: CONTENTS OF DISCUSSION
AT THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS OF BSC

(Attached to the Minutes of the General Meeting of Shareholders No. 01/BB-DHDCD dated April 22, 2026 of BIDV Securities Joint Stock Company)

Question 1: What is the Company's assessment of the potential of the Vietnamese stock market when it is officially upgraded in September 2026?

Response from the Presidium:

There are three key impacts when the Vietnamese stock market is upgraded as follows:

- Firstly – in terms of impact timing: The official upgrade to FTSE Secondary Emerging Market in September 2026 is affirmed as a historic milestone, creating extremely positive sentiment for the market and investors. However, the Company assesses that the substantive impact is mainly medium- and long-term. Experience from international markets shows that indices often rise strongly during the expectation phase and may experience short-term corrections immediately when the official decision takes effect. The real sustainable growth opportunity lies in the subsequent long-term development cycle.

- Secondly – in terms of foreign capital flows: According to estimates by BSC Research, inclusion in the FTSE basket will attract passive inflows (Passive/ETF funds) of approximately USD 1.3–1.5 billion in the initial phase. This will also act as a catalyst to activate active funds with potential of up to USD 3–5 billion in the long term. These capital flows will focus on large-cap stocks with remaining foreign ownership room, thereby improving liquidity and raising the overall market valuation level.

- Thirdly – in terms of market standardization and quality: The participation of international institutional investors will create positive pressure for standardization, gradually transforming the market structure towards greater professionalism, transparency, and sustainability.

For BSC, rather than waiting for the market to change, BSC has been proactively implementing comprehensive preparatory solutions: enhancing equity capital capacity; investing in upgrading technology infrastructure; diversifying products to suit foreign investor demand; and strengthening the utilization of the BIDV ecosystem to expand the customer base. With this foundation, BSC aims to become a trusted partner, effectively connecting international capital flows into the Vietnamese market in the new phase.

Question 2: In the Proposal on strategic development orientation for the 2026–2030 period, the Company sets a target to increase equity capital to VND 11,000 billion in 2026–2027, aiming to reach VND 15,000 billion in 2028–2030. Please provide the specific capital increase plan?

Response from the Presidium:

Vice Chairman of the Board of Directors cum Deputy General Director, Mr. Chung Jae Hoon: As stated in the Proposal on strategic development orientation for the 2026–2030 period submitted to shareholders and presented at the General Meeting, the two major

shareholders, Hana Securities (HSC) and BIDV, have agreed in principle and affirmed the necessity of capital increase to strengthen BSC's overall competitiveness. Currently, BSC's Board of Directors (including representatives of BIDV and HSC) is closely coordinating to develop a detailed capital increase plan. The objective is to implement the capital increase during the 2026–2027 period.

Member of the Board of Directors cum General Director, Mr. Nguyen Duy Vien: The capital increase is very necessary in the context where the Company's current scale remains modest compared to the market. Limited capital size poses challenges for business expansion, particularly in entering new business areas such as digital assets or attracting large investors after the market upgrade. According to the plan, BSC targets doubling its equity capital by 2027, from the current level of over VND 5,500 billion to more than VND 11,000 billion.

<u>Question 3:</u> In the Company's development strategy for the 2026–2030 period, one of the solutions is to "build an integrated trading platform and apply AI." What are the Company's upcoming plans to implement this solution?

Response from the Presidium:

BSC identifies digital transformation as one of the three core strategic pillars for the 2026–2030 period, aiming to fully leverage the strengths of its parent bank BIDV— a pioneer in Vietnam in digital transformation and application of new technologies in product development and customer service— and its strategic shareholder HSC, a leading securities firm in technological capability in Korea. The implementation plan includes the following:

- Building an integrated trading platform: Deploy integration of the entire securities investment product ecosystem into the BIDV SmartBanking application, providing a seamless and convenient financial experience for tens of millions of customers within the BIDV ecosystem.

- Applying AI: HSC is ready and committed to sharing practical experience and transferring advanced technology solutions to BSC, particularly in the application of Artificial Intelligence (AI) and operational process automation.

- Implementation roadmap: Starting from 2026, the Company is focusing on building and synchronizing digital products, moving towards forming a fully integrated investment ecosystem. In parallel, AI and automation technologies will be applied across all business operations to enhance productivity, personalize customer experience, and optimize operational resources.

Vision to 2030: BSC aims to become a leading securities company in providing a synchronized, comprehensive, and interconnected ecosystem of financial products and services on a digital platform, effectively leveraging the customer ecosystems of both the BSC and its strategic shareholders.

Question 4: Regarding participation in international financial centers in Ho Chi Minh City and Da Nang, does BSC plan to establish representative offices in these centers?

Response from the Presidium:

BSC places strong interest in participating in international financial centers in Ho Chi Minh City and Da Nang. Early on, the Company established a dedicated team to research and assess the feasibility of implementing business activities in these centers. Once the necessary conditions are met and implementation efficiency is clearly determined, BSC will gradually roll out operations at the aforementioned international financial centers.

BIDV SECURITIES JOINT STOCK COMPANY

No. 01/NQ-DHDCD

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, April 22, 2026

RESOLUTION
OF THE GENERAL MEETING OF SHAREHOLDERS OF BIDV SECURITIES JOINT STOCK COMPANY

2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS OF BIDV SECURITIES JOINT STOCK COMPANY

Pursuant to:

- Enterprise Law No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020, and its amendments and supplements;

- Securities Law No. 54/2019/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on 29/11/2019, and its amendments and supplements;

- Charter of BIDV Securities Joint Stock Company (BSC);

- Minutes of the 2026 Annual General Meeting of Shareholders No. 01/BB-DHDCD dated April 22, 2026 of BIDV Securities Joint Stock Company.

HEREBY RESOLVES:

Article 1. Approval of the following reports (as contents in the AGM Report):

1. Report of the Board of Directors ("Board of Directors") on Summary of the Board of Directors' activities in 2025 and orientation for 2026;

2. Report of the Independent member of Board of Directors;

3. Report of the Board of Supervisors on the 2025 operating results and 2026 operational orientation;

4. Report of the Board of Management on the Business results in 2025 and Business plan in 2026.

Article 2. Approval of the Strategic Development Orientation for the 2026-2030 Period (as contents in the AGM Proposal):

1. Overall Strategic Objectives

In the coming period, BSC aims to become a securities company providing a comprehensive, integrated, and interconnected ecosystem of financial products and services on a digital platform to maximize the potential of BSC's customer ecosystem and strategic shareholders.

This strategy is implemented on three key pillars: Finance, Technology, and Products. BSC's Vision for 2030 is as follows:

- ***Regarding financial capacity:*** Increase equity capital by approximately two times

compared to the end of 2025. The company will focus on strengthening its capital capacity and optimizing its resource structure to expand its operations, improve profitability, and strengthen its risk management platform in accordance with international standards, ensuring safe and sustainable growth.

➢ ***Technology:*** Promote the development of a unified trading platform to integrate the entire product ecosystem, while further deepening its integration into BIDV's digital ecosystem to provide seamless securities services to customers. In addition, the Company will continue to apply AI and automation to personalize experiences, improve operational efficiency, and create long-term competitive advantages.

➢ ***Regarding products:*** Complete the product ecosystem to meet the diverse needs of target customer groups on a unified digital platform. Rapidly develop and diversify revenue streams from capital-light financial and securities services.

2. Key Implementation Solutions

Approve the content and assignment to the Board of Directors to organize the implementation of solutions to realize the strategic objectives for the 2026-2030 period, including:

➢ ***Financial solutions:*** Implement a roadmap to increase equity capital to approximately double the level at December 31, 2025, reaching over VND 11,000 billion in the 2026-2027 period, aiming for equity capital of approximately VND 15,000 billion in the 2028-2030 period; diversify capital sources to ensure optimal capital structure and use financial leverage safely and effectively. Maintain a tight risk management approach, strengthen risk control culture and promote the application of technology in risk management;

➢ ***Technological Solutions:*** Develop a unified online trading platform encompassing the entire product ecosystem, deeply integrated into the BIDV SmartBanking application. Utilize AI to enhance customer experience and digitize business processes to improve labor productivity;

➢ ***Product Solutions:*** Develop diverse financial products, complete the project to establish a Fund Management Company, promote cross-selling activities with BIDV, and collaborate on product and service development with Hana Securities.

➢ ***Other Solutions:***

- Develop a high-quality workforce in a lean and efficient manner, focusing on training in digital transformation, AI, data analytics, new product development, and potential business areas; enhance the management capabilities of middle and senior leadership; increase staff rotation to diversify experience and build a succession team. Plan the implementation of the ESOP program to retain key personnel and attract talent;

- Implement social and governance solutions to develop a green and sustainable BSC.

3. Implementation

The General Meeting of Shareholders authorizes the Board of Directors to proactively review, evaluate, and adjust the 2026-2030 Development Strategy in accordance with actual market conditions if deemed necessary, and disclose information in accordance with the law.

Article 3. Approval of the 2026 Business Plan of BSC (as contents in the AGM Proposal):

No.	Criteria	Units	2026 plan
1	Profit before tax	Billion VND	700
2	Capital Adequacy Ratio	%	≥260

The General Meeting of Shareholders authorizes the Board of Directors to proactively review, evaluate and adjust the 2026 business plan in accordance with market conditions (growth rate and/or market liquidity scale, etc.) if deemed necessary and disclose information in accordance with law.

Article 4. Approval of the 2025 Audited Financial Statements, the 2025 profit distribution plan, and the 2026 profit distribution plan (as contents in the AGM Proposal):

1. Approval of the 2025 Audited Financial Statements:

In particular, some of the main indicators are as follows:

Unit: VND

No.	Contents in the 2025 financial statements	Amount
1	Total Assets	16,627,752,225,049
2	Equity	5,527,757,894,191
	In which: Charter capital	*2,453,659,430,000*
3	Profit before tax	616,205,529,645
4	Profit after tax	493,666,033,520

2. Approval of the profit distribution plan for 2025

Unit: VND

No.	Contents	Formulas/notes	2025 profits distribution
I	2025 profit		493,666,033,520
II	Remaining profits in previous years		524,052,519,654
III	**Undistributed after-tax profit**	**(III) = (I) + (II)**	**1,017,718,553,174**
IV	**Remuneration of the part-time Board of Directors, part-time Board of Supervisors**		**276,000,000**
V	**Profit distribution plan**		
1	Profits used for distribution	(1) = III – IV	1,017,442,553,174
2	Appropriation of funds	(2) = (2.1)	43,690,000,000
2.1	Welfare Reward Fund	(2.1)	43,690,000,000

No.	Contents	Formulas/notes	2025 profits distribution
2.2	Appropriation ratio (comparison to Undistributed after-tax profit)	(2.2) = (2.1)/(III)	4.29%
3	Undistributed after-tax profit after appropriation and remuneration	(3) = (1) - (2)	973,752,553,174
4	Dividend payouts (*)	(4) = (4.1) x (4.2)	245,365,943,000
4.1	Charter capital as of 31/12/2025 (excluding treasury shares)		2,453,659,430,000
4.2	Dividend payout ratio (in shares)		10%
VI	**Total remaining profit**	**(VI) = (3) - (4)**	**728,386,610,174**

Note: *- As of December 31, 2025, BSC's estimated tax liability as well as tax interest have not been finalized by local tax authorities. In case the tax amount on the audited financial statements is changed according to the decision of the tax authority, the profit left on the above data table may be adjusted accordingly.*

- (*): This metric may be updated according to the number of BSC shares (stock code: BSI) outstanding at the closing date of the dividend payment and the handling of odd shares.

The General Meeting of Shareholders authorizes the Board of Directors to decide the appropriate time of finalizing the list of shareholders for dividend payment, ensuring compliance with current regulations of law, the Company's Charter, and approvals of competent State agencies.

3. Approval of the 2026 Profit Distribution Plan

- **Payout ratio:** Expected 10%/par value of shares.
- **Form of payment:** By cash and/or by shares. The General Meeting of Shareholders authorizes the Board of Directors to decide on payment method in accordance with the actual business results, ensuring the requirements of the Company's business activities and the interests of shareholders.
- **Implementation time:** The General Meeting of Shareholders authorizes the Board of Directors, based on the actual situation, to choose the appropriate time to pay dividends in 2026; the Board of Directors can decide to advance dividends in appropriate installments.

(Details in Proposal No. 344/TTr-BSC dated March 30, 2026, attached to the Resolution)

Article 5. Approval of the plan for the Issuance of shares to pay dividends and increase the charter capital of BSC (as contents in the AGM Proposal):

1. Plan to issue shares to pay dividends and increase BSC's charter capital

Issuing entity	:	BIDV Securities Joint Stock Company (BSC)
Stock name	:	Share of BIDV Securities Joint Stock Company
Stock type	:	Common share
Par value shares	:	10,000 VND/share

Current charter capital	:	2,453,659,430,000 VND
Number of shares issued	:	245,365,943 Shares
Number of outstanding shares	:	245,365,943 Shares
Number of shares expected to be issued to pay dividend	:	24,536,594 shares(*) *(equivalent to 10% of outstanding shares)*
Total value of shares expected to be issued at par value	:	245,365,940,000 VND(*) *(In words: Two hundred forty-five billion, three hundred sixty-five million, nine hundred forty thousand Vietnamese dong)*
Expected charter capital after issuance	:	2,699,025,370,000 VND(*)
Purpose of issuance	:	Increasing charter capital for the Company's business development needs
Funding source for implementation	:	From retained earnings as stated in the Company Audited Financial Statements in 2025
Subject receiving shares	:	Existing shareholders of the Company whose names are on the list of shareholders compiled by Vietnam Securities Depository and Clearing Corporation (VSDC) at the last registration date to exercise the right to receive shares.
Rights exercise rate	:	10:1 *(on the final date of registration to finalize the list of shareholders exercising rights, shareholders owning 10 shares will receive 01 newly issued share according to the method of issuing shares to pay dividends)*
Principles for rounding and handling fractional shares	:	The number of additional shares issued will be rounded down to the unit; the decimal fraction (if any) will be canceled. *For example: Shareholder A owns 111 shares on the last registration date to finalize the list of shareholders exercising rights. With the exercise ratio of 10:1, shareholder A will receive 111/10*1 = 11.1 shares. According to the rounding principle mentioned above, shareholder A will receive 11 new shares by issuing shares to pay dividends. The odd number of shares of 0.1 shares will be cancelled.*
Expected time of issuance	:	Expected in 2026
Register and list additional shares to be issued	:	All additional shares issued will be registered as additional securities with the Vietnam Securities Depository and Clearing Corporation and registered for additional listing with the Ho Chi Minh City Stock Exchange after the end of the issuance in accordance with regulations.

(*) Note: *The actual number of shares issued and BSC's charter capital after issuance may change due to the handling of fractional shares and depends on the actual number of outstanding shares of the Company at the final date of registration.*

2. Implementation:

2.1. The General Meeting of Shareholders assigns/authorizes the Board of Directors of the Company to perform, including but not limited to, the following tasks:

- Decide on the detailed contents of the Share Issuance Plan to pay dividend and choose an issuance time appropriate to the actual situation.

- Decide on amendments, adjustments, and detailed explanations of the content of the Stock Issuance Plan at the request of the competent state agency (if necessary).

- Decide and carry out necessary tasks and procedures during the share issuance process, including: (i) amending/supplementing the Company's establishment and operation license at the State Securities Commission; (ii) register the change of the Company's Business Registration Certificate at the Business Registration Authority; (iii) register additional shares of the Company at the Vietnam Securities Depository and Clearing Corporation; (iv) register for additional listing of the Company's shares at the Ho Chi Minh City Stock Exchange; (v) change the Charter Capital, amend/add provisions regulating the Charter Capital level and other relevant provisions in the Company's Charter in accordance with the new Charter Capital level after the issuance; and (vi) other procedures according to current legal regulations.

- Decide and carry out all other necessary works, procedures at the request of the competent state agency to complete the issuance of shares to pay dividends according to the approved plan in accordance with the law and the Company's Charter.

2.2. Within the scope of the above-mentioned authorization, the Board of Directors can delegate authority to the Chairman of the Board of Directors or the General Director of the Company to perform one or more of the above mentioned tasks.

Article 6. Approval of the list of 4 auditing firms to select an independent auditor to provide auditing and reviewing services for the period 2026-2028 (as contents in the AGM Proposal):

Approval of 04 auditing companies to select a unit that provides audit services and review financial statements and financial safety ratio reports for the period of 2026-2028 for BSC including:

- Ernst & Young Vietnam Company Limited;

- Deloitte Vietnam Company Limited;

- KPMG Company Limited;

- PWC (Vietnam) Company Limited.

The AGM authorizes the Board of Directors to decide on the selection of one of the four auditing companies mentioned above to audit and review the Company's financial statements and financial safety ratio reports for the period 2026-2028.

(Details in Proposal No. 347/TTr-BSC dated March 30, 2026, attached to the Resolution)

Article 7. Approval of the Remuneration report of the Board of Directors and Board of Supervisors in 2025 and Remuneration estimate in 2026 (as contents in the AGM Proposal):

1. Approval of the Remuneration report of the Board of Directors and Board of Supervisors in 2025

- ***For full-time members:*** Mr. Chung Jae Hoon – Vice Chairman of the Board of Directors:

Based on the results of completing the KPIs of the Company and Mr. Chung Jae Hoon, the remuneration in 2025 of the Vice Chairman of the Board of Directors is 3,001,757,072 VND (an increase of ~35 million VND compared to the estimate due to fluctuations in the VND/USD exchange rate in 2025).

- ***For Members of the Board of Directors and Members of the Board of Supervisors operating under the part-time regime:*** The total remuneration is 276,000,000 VND.

2. Approval of the remuneration estimate of the Board of Directors and the Board of Supervisors in 2026

2.1. For part-time members of the Board of Directors and the Board of Supervisors:

- Chairman of the Board of Directors : 10,000,000 VND/month;
- Member of the Board of Directors : 5,000,000 VND/month;
- Head of the Board of Supervisors : 5,000,000 VND/month;
- Member of the Board of Supervisors : 3,000,000 VND/month.

** Note: Members of the Board of Directors and the Board of Supervisors operating on a part-time basis appointed by Hana Securities (HSC) refuse to receive remuneration.*

2.2. For full-time members of the Board of Directors

- Member of the Board of Directors cum General Director working under the full-time regime and receiving salary according to the Company's salary payment regulations;

- For Vice Chairman of the Board of Directors (cum Deputy General Director) and full-time members of the Board of Directors (expected to start from 22/04/2026):

+ Minimum level (regardless of the Company's business results): 2,853,300,000 VND;

+ Maximum level (depending on the Company's business results and personal KPIs of personnel – assuming KPIs reach 100%): 4,755,500,000 VND.

** Note: The above remuneration does not include Contractor tax and the difference due to changes in the VND/USD exchange rate (if any).*

2.3. Bonuses from sources formed from after-tax profits (Manager Bonus Fund, Welfare Fund, etc.) and allowances for participation in Board of Directors meetings, etc.: Comply with the approval of the General Meeting of Shareholders on the distribution of after-tax profits and the Company's regulations.

(Details in Proposal No. 345/TTr-BSC dated March 30, 2026, attached to the Resolution)

Article 8. Approval of the amendment and supplementation of the Charter, Internal regulations on Company Administration, and Regulation on operation of the Board of Directors (as contents in the AGM Proposal):

1. Approval of the amendment and supplementation of the Charter.

2. Approval of the amendment and supplementation of the Internal regulations on Company Administration.

3. Approval of the amendment and supplementation of the Regulation on operation of the Board of Directors.

(Details of the full text of the Charter, Internal regulations on Company Administration, Regulation on operation of the Board of Directors after approval of amendments and supplements are as attached).

Article 9. Approval of the Proposal and results of election of Members of the Board of Directors and the Board of Supervisors for the term 2026-2031 (as per the election results and contents in the AGM Proposal)

1. Approval of the number of members of the Board of Directors and the Board of Supervisors for the term 2026-2031:

- The number of members of the Board of Directors of BSC for the term 2026-2031 are 05 members, including 01 independent member of the Board of Directors;

- The number of members of the Board of Supervisors for the term 2026-2031 are 03 members.

2. Approval of the results of the election of members of the Board of Directors and the Board of Supervisors for the term 2026-2031 as follows:

a. The list of members of the Board of Directors for the term 2026-2031 includes:

Mr. Ngo Van Dung – Member of the Board of Directors

Mr. Nguyen Duy Vien – Member of the Board of Directors

Mr. Chung Jae Hoon – Member of the Board of Directors

Mr. Choi Young Soo – Independent Member of the Board of Directors

Ms. Nguyen Thi Quynh Anh – Member of the Board of Directors

b. The list of members of the Board of Supervisors for the term 2026-2031 includes:

Ms. Pham Thanh Thuy – Member of the Board of Supervisors

Mr. Cho Sung Jae – Member of the Board of Supervisors

Ms. Vu Minh Chau – Member of the Board of Supervisors

Article 10. Implementation

1. This Resolution is made in two (02) original copies, consisting of nine (09) pages, and has been fully approved by the 2026 Annual General Meeting of Shareholders of BIDV Securities Joint Stock Company.

2. This Resolution takes effect from April 22, 2026.

3. Members of the Board of Directors, the Board of Supervisors and the General Director are responsible for implementing this Resolution and ensuring its implementation in compliance with the provisions of law and the Charter of BIDV Securities Joint Stock Company.

O/B. THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN

Ngo Van Dung

BIDV JOINT STOCK COMPANY
****

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness
****

CHARTER
BIDV SECURITIES JOINT STOCK COMPANY

Hanoi, April 22, 2026

TABLE OF CONTENTS

CHAPTER 1. GENERAL PROVISIONS 2

Article 1. Interpretation of terms 2

Article 2. Name, type, head office, operation network and operation term of the Company 3

Article 3. Legal representative 5

CHAPTER 2. OBJECTIVES, PRINCIPLES, SCOPE OF ACTIVITIES AND LIMITATIONS FOR THE COMPANY 7

Article 4. Scope of business operations 7

Article 5. Operational objectives 7

Article 6. Operating principles of the Company 7

CHAPTER 3. CHARTER CAPITAL, SHARES, SHAREHOLDERS 10

Article 7. Charter capital and types of shares 10

Article 8. Issuance of bonds 11

Article 9. Issuance of covered warrants 11

Article 10. Share certificates and other securities certificates 12

Article 11. Register of shareholders 13

Article 12. Transfer of shares of the Company 13

Article 13. Share repurchase 14

CHAPTER 4. CORPORATE GOVERNANCE, ADMINISTRATION 15

Article 14. Organizational structure, administration and control 15

SECTION I – SHAREHOLDERS AND GENERAL MEETING OF SHAREHOLDERS 15

Article 15. Rights of shareholders 15

Article 16. Obligations of shareholders 17

Article 17. General meeting of shareholders 19

Article 18. Rights and obligations of the General Meeting of Shareholders 20

Article 19. Authorization to attend the meeting of the General Meeting of Shareholders 22

Article 20. Change of rights 23

Article 21. Convocation of meeting, meeting agenda and notice of invitation to meeting of the General Meeting of Shareholders 24

Article 22. Conditions for conducting the meeting the General Meeting of Shareholders25

Article 23. Procedures for conducting the meeting and voting at the meeting of the General Meeting of Shareholders..... 26

Article 24. Conditions for passing the Resolution of the General Meeting of Shareholders 28

Article 25. Authority and procedure for collecting written opinions of shareholders to pass Resolutions of the General Meeting of Shareholders..... 29

Article 26. Resolutions, meeting Minutes of the General Meeting of Shareholders 31

Article 27. Request for annulment of a resolution of the General Meeting of Shareholders 32

SECTION II - BOARD OF DIRECTORS 33

Article 28. Nomination, candidacy for members of the Board of Directors..... 33

Article 29. Number, composition and term of office of members of the Board of Directors 34

Article 30. Rights and obligations of the Board of Directors 35

Article 31. Salary, remuneration, bonus and other benefits of members of the Board of Directors 37

Article 32. Criteria and conditions for being a member of the Board of Directors 38

Article 33. Chairperson of the Board of Directors, Vice Chairperson of the Board of Directors 39

Article 34. Meetings of the Board of Directors 40

Article 35. Meeting minutes of the Board of Directors 42

Article 36. Dismissal, removal, replacement and addition of members of the Board of Directors 43

Article 37. Company Secretary 43

Article 38. Person in charge of corporate governance 44
Article 39. Supporting committees of the Board of Directors 45
SECTION III – GENERAL DIRECTOR AND OTHER EXECUTIVES 46
Article 40. Organization of the management apparatus 46
Article 41. Executives of the Company 46
Article 42. Appointment, dismissal, duties and rights of the General Director 46
Article 43. Assistance to the General Director 47
Article 44. Criteria and conditions to be General Director, Deputy General Director 47
Article 45. Salary, bonus and other benefits of the General Director 48
Article 46. Dismissal, removal of the General Director 48
Article 47. Internal Control Department under the General Director 48
SECTION IV – BOARD OF SUPERVISORS 50
Article 48. Rights and obligations of the Board of Supervisors 50
Article 49. The Board of Supervisors' right to be provided with information 50
Article 50. Salary, remuneration, bonus and other benefits of Supervisors 51
Article 51. Nomination, candidacy for members of the Board of Supervisors (Supervisors) 51
Article 52. Composition and term of the Board of Supervisors 52
Article 53. Operation method and meetings of the Board of Supervisors 52
Article 54. Criteria of Supervisors 52
Article 55. Dismissal, removal of Supervisors 53
Article 56. Head of the Board of Supervisors 53
Article 57. Responsibilities of members of the Board of Directors, members of the Board of Supervisors, General Director and other Executives 54
Article 58. Responsibility to be honest and avoid conflicts of interest 54

Article 59. Approval of contracts, transactions between the Company and related persons 55
Article 60. Responsibilities for damage and compensation 56
CHAPTER 5. RIGHT TO LOOK UP COMPANY BOOKS AND DOSSIERS 57
Article 61. Right to look up books and dossiers 57
CHAPTER 6. EMPLOYEES AND TRADE UNION 58
Article 62. Employees and Trade Union 58
CHAPTER 7. PROFIT DISTRIBUTION 59
Article 63. Profit distribution 59
CHAPTER 8. BANK ACCOUNTS, FISCAL YEAR AND ACCOUNTING REGIME 60
Article 64. Bank accounts 60
Article 65. Fiscal year 60
Article 66. Accounting regime 60
CHAPTER 9. FINANCIAL STATEMENTS, ANNUAL REPORTS AND DISCLOSURE RESPONSIBILITIES 61
Article 67. Annual, semi-annual and quarterly financial statements 61
Article 68. Annual report 61
CHAPTER 10. COMPANY AUDIT 62
Article 69. Audit 62
CHAPTER 11. SEAL OF THE ENTERPRISE 63
Article 70. Seal of the enterprise 63
CHAPTER 12. COMPANY REORGANIZATION, LIQUIDATION, DISSOLUTION AND BANKRUPTCY 64
Article 71. Company reorganization 64
Article 72. Dissolution 64
Article 73. Operational extension 64

Article 74. Liquidation 64
Article 75. Bankruptcy 65
CHAPTER 13. INTERNAL DISPUTE RESOLUTION 66
Article 76. Internal Dispute Resolution 66
CHAPTER 14. SUPPLEMENTS AND AMENDMENTS TO THE CHARTER 66
Article 77. Supplement and amendment of the charter 66
CHAPTER 14. EFFECTIVE DATE 67
Article 78. Effective date 67

PREAMBLE

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 and the legal documents amending, supplementing, or replacing them from time to time;
- Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 and the legal documents amending, supplementing, or replacing them from time to time;
- Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing a number of articles of the Law on Securities and the legal documents amending, supplementing, or replacing them from time to time;
- Circular No. 121/2020/TT-BTC dated December 31, 2020 of the Ministry of Finance regulating the activities of securities companies and the legal documents amending, supplementing, or replacing them from time to time;
- Circular No. 116/2020/TT-BTC dated December 31, 2020 of the Ministry of Finance guidelines for implementation of some articles on administration of public companies in Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government elaborating some articles of the Law on Securities and the legal documents amending, supplementing, or replacing them from time to time;
- Other relevant legal documents,

This Charter has been approved by Resolution No. 01/NQ-DHDCD dated 22/04/2026 by the General Meeting of Shareholders. The appendices and amendments to the Charter (if any) are an integral part of this Charter.

CHAPTER 1. GENERAL PROVISIONS

Article 1. Interpretation of terms

1.1. Except as otherwise provided by the terms or context of this Charter, the following terms shall have the meanings set forth below:

1.1.1. "Company" means **BIDV Securities Joint Stock Company**;

1.1.2. "Shareholder" means an individual, organization owning at least one share of the Company;

1.1.3. "Major shareholder" means a shareholder owning (05%) five percent or more of the Company's voting shares;

1.1.4. "*Dividend*" means after-tax profit paid on each share in cash or other assets;

1.1.5. "Terms" means a term of this Charter;

1.1.6. "Law on Securities" means the Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 and the legal documents amending, supplementing, or replacing them from time to time;

1.1.7. "Law on Enterprises" means the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 and the legal documents amending, supplementing, or replacing them from time to time;

1.1.8. "Decree No.155/2020/ND-CP" means Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities and any legal documents amending, supplementing, or replacing it from time to time;

1.1.9. "Date of Establishment" means the date on which the Company is granted the license for establishment and operation for the first time;

1.1.10. "Enterprise executive" means the General Director, Deputy General Director, Chief Accountant;

1.1.11. "Enterprise manager" or "Manager" means a person who manages the company, including the Chairperson of the Board of Directors, members of the Board of Directors, General Director, Deputy General Director, Chief Accountant;

1.1.12. "Related person" means an individual or organization as stipulated in Clause 46 Article 4 of the Law on Securities and in Clause 23 Article 4 of the Law on Enterprises;

1.1.13. "Law" means all laws, ordinances, decrees, regulations, circulars, decisions and other legal documents promulgated from time to time by competent state agencies, including amendments, supplements or replacements (if any);

1.1.14. "VNX" means the Vietnam Exchange and its subsidiaries;

1.1.15. "Register of shareholders" means the is a written document, electronic data set or both recording the share ownership information of the Company's shareholders as prescribed in Article 11 of this Charter;

1.1.16. "Circular No. 121/2020/TT-BTC" means Circular No. 121/2020/TT-BTC dated December 31, 2020 of the Minister of Finance on the operation of securities companies, and any documents amending, supplementing, or replacing it from time to time;

"Operation term" means the period of operation of the Company as stipulated in this Charter and the extension period (if any) passed by the General Meeting of Shareholders of the Company;

1.1.16. "Non-executive members of the Board of Directors" means a member of the Board of Directors who is not the General Director, Deputy General Director, Chief Accountant;

1.1.17. "SSC" means the State Securities Commission;

1.1.18. "Dividend" means the net profit paid per share in cash or in assets;

1.1.19. "Viet Nam" means the Socialist Republic of Vietnam;

1.2. In this Charter, references to one or more other provisions or documents include amendments or replacements.

1.3. Headings (chapters, articles of this Charter) are used for convenience in understanding the content and do not affect the content of this Charter.

1.4. Words or terms defined in the Law on Securities and the Law on Enterprises shall have the same meaning in this Charter if they do not conflict with the subject or context.

Article 2. Name, type, head office, operation network and operation term of the Company

2.1. Business type:

The Company is a joint stock company with legal entity status in accordance with provisions of current law of Viet Nam.

2.2. Company name:

Official transaction name in Vietnamese:	Cong ty Co phan Chung khoan BIDV
Shortened transaction name	BIDV Securities Company
Transaction name in English:	BIDV Securities Joint Stock Company
Shortened transaction name in English:	BIDV Securities
Abbreviated transaction name:	BSC

2.3. The logo of the Company is shown as follows:



Depending on the operation of the Company, the Board of Directors may decide to change the Company's Logo.

2.1. Company's head office:

2.4.1. The registered head office of the Company is:

Address:	8th Floor, 9th Floor LPB Tower, no. 210 Tran Quang Khai, Hoan Kiem Ward, Hanoi City. *(This content was updated according to the Adjusted License to the establishment and operation License no. 65/GPDC-UBCK issued by the Securities State Committee on 11/08/2025)*
Phone number:	(84-24)39352722
Fax:	(84-24) 22200669
Email:	IR@bsc.com.vn
Website:	www.bsc.com.vn

2.4.2. The change of head office address is decided by the General Meeting of Shareholders and must be approved in writing by SSC and will be automatically updated in the Company's Charter.

2.5. Operation network:

2.5.1. The Company may establish, terminate the operation of branches, transaction offices and representative offices to conduct the Company's operational objectives, in accordance with the decision of the Board of Directors after being approved by the SSC in writing;

2.5.2. Branches, transaction offices, representative offices are dependent units of the Company and the Company is fully responsible for the operation of its branches, transaction offices, representative offices;

2.5.3. The Company only conducts securities trading, provides securities services at locations where the head office, branches and transaction offices are located that have been approved by SSC.

2.5.4. The name of the branch, transaction office, representative office shall consist the name of the Company together and the phrase branch, transaction office, representative office and proper name to distinguish.

2.6. Operation term:

2.6.1. Except for premature termination of operation according to CHAPTER 12. Article 72 of this Charter or as prescribed by law, the operation term of the Company is indefinite and starts from the Date of Establishment.

2.6.2. All changes in the operation term of the Company must be approved by SSC and comply with provisions of law.

Article 3. Legal representative

3.1. The company has one (01) legal representative. The General Director is the legal representative of the Company.

3.2. The legal representative of the Company is an individual representing the Company to perform rights and obligations arising from the Company's transactions, representing the Company in the capacity of a claimant to settle civil matters, plaintiff, defendant, person with related interests and obligations before Arbitration, Courts and other rights and obligations as prescribed by law.

3.3. Rights of the legal representative

3.3.1. Signing contracts in the name of/on behalf of the Company to perform rights and obligations arising from the Company's transactions;

3.3.2. Representing the Company to work with competent state agencies, representing the Company in international relations, procedures, disputes, dissolution, bankruptcy;

3.3.3. Authorizing another person to exercise rights, perform obligations of the legal representative in his/her absence in accordance with provisions of law and the Charter;

3.3.4. Other rights and obligations in accordance with provisions of the Charter, internal regulations of the Company and law.

3.4. Responsibilities of the legal representative of the Company

3.4.1. Performing the assigned rights and obligations honestly, carefully and in the best way to ensure the legitimate interests of the Company;

3.4.2. Being loyal to the interests of the Company; not abusing power, position and not using information, know-how, business opportunities, other assets of the Company for personal gain or to serve the interests of other organizations and individuals;

3.4.3. Promptly, fully, accurately notifying the Company of the enterprise in which he/she, his/her related persons own or have shares, capital contribution portions in accordance with provisions of the Law on Enterprises;

3.4.4. Other responsibilities in accordance with provisions of the Charter, internal regulations of the Company and law.

3.5. Authorization of the Legal representative:

3.5.1. The Legal representative of the Company as stipulated in this Charter must reside in Viet Nam. In case the legal representative leaves Viet Nam, he/she has to authorize in writing another individual residing in Viet Nam in accordance with provisions of law to act

as the Legal representative. In this case, the legal representative is still responsible for the authorized person's performance;

3.5.2. In case the Legal representative of the Company has not returned to Viet Nam when the letter of authorization expires and does not to have any authorization, the authorized person (as stipulated at sub-clause 3.5.1 of this clause) will continue to perform/exercise the rights and duties of the Legal representative to the extent authorized until the Legal representative returns to work at the Company or until the Board of Directors designates another Legal representative;

3.5.3. In case the Legal representative of the Company is not present in Viet Nam for more than thirty (30) days without authorizing another person to exercise/perform his/her rights and duties to the Company or is dead, missing, is being examined for penal liability, being temporarily detained, serving a prison sentence, serving administrative-handling measures at a compulsory detoxification establishment, compulsory education institution, , having difficulties in cognition and control of acts, being banned from holding a position by a court, banned from practicing certain professions or doing certain jobs, has limited capacity or incapacitated, the Board of Directors shall appoint another person to the title of Legal Representative of the Company.

CHAPTER 2. OBJECTIVES, PRINCIPLES, SCOPE OF ACTIVITIES AND LIMITATIONS FOR THE COMPANY

Article 4. Scope of business operations

4.1. Company business:

4.1.1. Stock brokerage;

4.1.2. Self-trading;

4.1.3. Securities underwriting;

4.1.4. Securities investment consulting;

4.1.5. Derivative securities trading;

4.1.6. Providing clearing, settlement services for derivative securities transactions.

4.2. In addition to securities trading operations stipulated in Clause 4.1 of this Charter, the Company is entitled to provide services of securities registration, depository, clearing, financial advice, entrustment management of securities trading accounts of investors and other financial services in accordance with regulations of the Ministry of Finance and the law.

4.3. The Company may supplement, withdraw one or a number of business operations stipulated in Clause 4.1 and Clause 4.2 of this Article after being approved by SSC.

Article 5. Operational objectives

5.1. Maximizing profits for shareholders, improving the working conditions and income for employees, fulfilling obligations to the State Budget and developing the company more and more strong, stable, sustainable and safe.

5.2. If any of the objectives mentioned in Article 5.1 of this Charter requires approval, the Company can only implement that objectives after it is approved by a competent State agency.

Article 6. Operating principles of the Company

6.1. Principles of governance, operation:

6.1.1. Complying with the provisions of the Law on Securities, the Law on Enterprises, the company's Charter and other provisions of law relating to corporate governance.

6.1.2. Clarifying the responsibilities between the General Meeting of Shareholders, the Board of Directors, the Board of Supervisors and the Executive Board in accordance with the Law on Securities, the Law on Enterprises and other relevant law.

6.1.3. Establishing a communication system with shareholders to ensure the providing of fully information and fair treatment among shareholders; and ensure the legitimate rights and interests of shareholders.

6.1.4. Establishing a system of internal control, risk management and supervision, preventing conflicts of interest within the company and in transactions with related people.

6.1.5. Ensuring that employees working in specialized department have appropriate securities professional certificates in accordance with provisions of law on securities and the securities market.

6.2. Principles of professional operations:

6.2.1. When performing professional operations, the Company must ensure the following principles:

6.2.2. Promulgating procedures for the professional operations.

6.2.3. Promulgating code of professional ethics.

6.2.4. The Company, employees of the Company are not allowed to make investments on behalf of customers, except in the case of entrusting management of securities trading accounts of individual investors as prescribed by law.

6.2.5. Taking the responsibility to be honest with customers, not being infringed on the customers'property, other legitimate rights and interests. Implementing separate management of each customer's assets, customer's assets from the company's assets.

6.2.6. Taking the responsibility for signing contracts with customers when providing services to customers; providing complete and honest information to customers.

6.2.7. Unless otherwise provided by law, when providing services to customers the Company must not directly or indirectly perform the following acts:

a. Deciding to invest in securities on behalf of customers;

b. Agreeing with customers to share profits or losses;

c. Advertising and claiming that its own content, performance, or securities analysis methods are superior to those of other securities companies;

d. Having acts of providing false information to seduce or invite customers to buy and sell a certain type of securities;

e. Providing false, fraudulent, or misleading information to customers;

f. Other acts contrary to the provisions of law.

6.2.8. Implementing the accounting, auditing and statistical regimes, financial obligations in accordance with provisions of law.

6.2.9. Disclosing information and report promptly, completely, accurately in accordance with provisions of law.

6.2.10. Creating the information technology system and the backup database which ensures the safe and stable operations.

6.2.11. Supervising securities transactions in accordance with regulations of the law.

6.2.12. The Company must set up a dedicated department which is responsible for communicating with customers and dealing with customer inquiries, complaints.

6.2.13. Performing other obligations in accordance with provisions of law on securities and relevant laws.

CHAPTER 3. CHARTER CAPITAL, SHARES, SHAREHOLDERS

Article 7. Charter capital and types of shares

7.1. Charter capital of the Company is **2.453.659.430.000 VND** (*In words: Two trillion, four hundred fifty-three billion, six hundred fifty-nine million, four hundred thirty thousand Vietnamese dong*).

7.2. The Company's charter capital is divided into **245.365.943** shares with par value of 10,000 VND/share. All issued shares of the Company are ordinary shares. The rights and obligations attached to ordinary shares are stipulated in this Charter.

7.3. Ordinary shares cannot be converted into preferred shares. Owners of ordinary shares are ordinary shareholders.

7.4. The Company must always maintain a charter capital not lower than minimum charter capital for securities business operation as prescribed by law. In case the charter capital is lower than minimum charter capital for securities business operation, the Company shall supplement the Company's charter capital in accordance with provisions of law.

7.5. Ordinary shares will be given priority to be offered to existing shareholders in proportion to their ownership of ordinary shares in the Company unless otherwise decided by the General Meeting of Shareholders. The number of shares that shareholders do not register to buy all will be decided by the Board of Directors of the Company. The Board of Directors may distribute such shares to the objects according to the conditions and ways that the Board of Directors deems suitable with conditions not more favorable than those offered for sale to the existing shareholders, unless the shares are sold through the Vietnam Exchange by auction method or otherwise approved by the General Meeting of Shareholders.

7.6. The Company may issue other types of preferred shares after gaining approval of the General meeting of shareholders and in accordance with provisions of law.

7.7. Ordinary shares used as the underlying asset to issue depository certificates without voting rights are called underlying ordinary shares. Depository certificates without voting rights have economic benefits and obligations corresponding to the underlying ordinary shares, excluding voting rights.

7.8. The Company may purchase shares issued by the Company itself in the ways stipulated in this Charter and current law.

7.9. The Company may issue other types of securities in accordance with provisions of law.

7.10. The scale of the Charter capital and the number of shares of the Company stipulated in Clauses 7.1 and 7.2 of this Article will be automatically updated when the Company completes the change of Charter Capital in accordance with the Resolution of the General Meeting of Shareholders and the provisions of law.

Article 8. Issuance of bonds

8.1. For offering of privately-placed bonds:

8.1.1. For privately-place non-convertible bonds, privately-placed bonds without warrants: The Board of Directors has the right to decide to approve the plan of issuance and use of the proceeds from the offering; clearly define criteria and number of investors, but must report to the General Meeting of Shareholders at the nearest meeting, the report must be accompanied by documents and dossiers of bond offering.

8.1.2. For privately-place convertible bonds, bonds with individual warrants: The General Meeting of Shareholders approves the plan of issuance and use of the proceeds from the offering; clearly define criteria and number of investors.

8.2. For the public offering of bonds:

8.2.1. For public non-convertible bonds, warrant-linked bonds: The Board of Directors approves the plan of issuance, use and repayment the capital collected from the public bond offering through the listing of bonds on the stock exchange system.

8.2.2. For public convertible bonds, bonds with public warrants: The General Meeting of Shareholders approves the plan of issuance and use of capital obtained from the offering of convertible bonds, bonds with warrants, the listing of bonds on the stock exchange system.

Article 9. Issuance of covered warrants

9.1. Covered warrants are securities with collateral issued by the Company, allowing the holder to have right to buy (call warrants) or sell (sell warrants) the underlying security to the issuer of that covered warrant at a specified strike price prior to or on a specified date, or receive the difference between the strike price and the underlying security's price at that time.

9.2. Pursuant to current law and internal regulations of the Company, the Company will issue covered warrants and perform all professionals related to covered warrants in accordance with provisions of law.

9.3. The Company is entitled to issue warrants according to the total limit in accordance with regulations of the State Securities Commission compared to the available capital calculated at the time of issuance.

9.4. A warrant holder is an investor who owns the warrant and is also a partially secured creditor of the Company. The warrant holders have the rights and obligations as prescribed by law and in the Company's prospectus when conducting the warrant offering, such as:

9.4.1. The right to receive the difference between the underlying security's price and the strike price at the time of exercise will depend on the type of warrant owned;

9.4.2. The right to be paid in cash when Warrants are delisted in accordance with provisions of law;

9.4.3. The right to receive cash payment or transfer of underlying securities in accordance with BSC's regulations in the prospectus for each issuance;

9.4.4. The right to priority payment when the Company is dissolved, bankrupt, other rights as prescribed by law in case the Company is consolidated or merged;

9.4.5. The right to transfer, donate, inherit, etc. in civil legal relations according to the provisions of law;

9.4.6. Other rights as prescribed by law.

9.5. Payment security and obligations of the Company:

9.5.1. In the event that the Company becomes insolvent, the Company guarantees to use sources to make payment and fulfill obligations to the holders of the covered warrant as follows:

a. Hedging assets for Warrants on self-trading accounts;

b. Payment security assets deposited by the Company at the depository bank for the covered warrants issuances;

c. Payment guarantee or other assets (if any);

d.The Company will apply other security measures (if any) in accordance with provisions of law to ensure payment and performance of the Company's obligations to the owners.

9.5.2. In case the Company is dissolved or goes bankrupt, the payment security and obligations of the Company shall comply with the provisions of law on dissolution and bankruptcy for partially secured creditors;

9.5.3. In case the Company is consolidated, merged, dissolved bankrupt, the payment security and obligations of the Company shall comply with the provisions of enterprise law;

9.5.4. Other cases as prescribed by law.

Article 10. Share certificates and other securities certificates

10.1. Share certificate

10.1.1. Shareholders of the Company are granted a share certificate corresponding to the number of shares and the type of shares owned.

10.1.2. Share is a type of security certifying the lawful rights and interests of the owner to a part of the share capital of the issuing organization. The share must have all the contents stipulated in Clause 1 Article 121 of the Law on Enterprises.

10.1.3. Within fifteen (15) days from the date of submission of the complete application requesting to transfer the ownership according to the Company's regulations or within sixty (60) days from the date of full payment for the purchase of shares as stipulated in the plan (or another time limit according to the terms of the issuance) from the date of issuance of shares of the Company, the shareholders will be issued a share certificate. The shareholders have not to the cost of printing share certificate.

10.1.4. In case the share certificate is lost, damaged or destroyed in another form, the shareholder shall be re-issued by the Company at the request of such shareholder. The shareholder's proposal must include the following contents:

a. Information about shares that have been lost, damaged or others;

b. Commitment to be responsible for disputes arising from the re-issuance of new share certificate.

10.2. Other securities certificates:

Bond certificates or other securities certificates of the Company are issued with the signature of the Company's authorized representative (including the Legal representative and any person authorized by the Legal representative) and the seal of the Company.

Article 11. Register of shareholders

11.1. The company must make and keep a register of shareholders from the time it is granted the License for establishment and operation.

11.2. The register of shareholders must include the following principal contents:

11.2.1. Name and address of the head office of the company;

11.2.2. Full name, contact address, nationality, legal document numbers of the individual shareholders; name, enterprise code or legal document numbers and head office address of organization shareholders;

11.2.3. Number of shares of each type of each shareholder, date of registration of shares;

11.2.4. Total number of shares to be offered for sale, types of shares to be offered for sale and number of shares to be offered for sale of each type share;

11.2.5. Total number of shares sold of each type and value of contributed share capital.

11.3. The form of the register of shareholders of the Company: in writing or electronic data set or both of them.

11.4. The register of shareholders is kept at the Viet Nam Securities Depository and Clearing Corporation and its Head office. Shareholders have the right to check, look up, extract and copy their names and contact addresses in the register of shareholders.

11.5. In case there is a difference between the data on the register kept at the Company and the data registered at the Viet Nam Securities Depository and Clearing Corporation, the data kept by the Viet Nam Securities Depository and Clearing Corporation will be valid.

Article 12. Transfer of shares of the Company

12.1.. All shares are freely transferable, unless this Charter and the law provided otherwise. The listed and registered shares trading on the Vietnam Exchange will be transferred in accordance with provisions of law on securities and the securities market;

12.2. Shares that have not been paid in full are not transferable and the shareholders are not entitled to enjoy the benefits such as the right to receive dividends, the right to receive shares issued to increase share capital from equity, the right to buy new shares to be offered for sale and others prescribed by law;

Article 13. Share repurchase

13.1. The Company is only entitled to repurchase shares when fully meeting the repurchase conditions and rate as prescribed by law.

13.2. Cases of share repurchase:

13.2.1. Repurchase at the request of shareholders

a. The shareholder has the right to request the Company to repurchase his/her shares, if such shareholder has voted against resolution on the reorganization of the Company of the General Meeting of Shareholders or a decision to change the rights and obligations of the shareholder stipulated in the Company's Charter. The request to repurchase shares must be made in writing, specify the name and address of the shareholder, quantity of shares that the shareholder is holding, offered price, and the reason for the request to be repurchased by the Company. The request shall be sent to the Company within ten (10) days from the date the General Meeting of Shareholders passes a resolution on the issues stipulated in this Clause;

b. The Board of Directors determines the repurchase price in accordance with provisions of Law on Enterprises. If the price cannot be reached, the parties may request a valuation organization to determine the price. The Company introduces at least three valuation organizations for shareholders to choose and that choice is final.

13.2.2. Repurchase at the discretion of the Company

The Company may repurchase issued shares (including redeemable preferred shares) to use as treasury shares. The rate, method and procedures for purchasing treasury shares shall comply with the provisions of the law on securities and the securities market.

CHAPTER 4. CORPORATE GOVERNANCE, ADMINISTRATION

Article 14. Organizational structure, administration and control

The organizational structure of management, administration and control of the Company includes:

14.1. General Meeting of Shareholders;

14.2. Board of Directors;

14.3. Board of Supervisors;

14.4. General Director.

SECTION I – SHAREHOLDERS AND GENERAL MEETING OF SHAREHOLDERS

Article 15. Rights of shareholders

15.1. Ordinary shareholders have the following rights:

15.1.1. Attending, speaking at meetings of the General Meeting of Shareholders and exercising the right to vote directly or through an authorized representative or in other forms as stipulated by the Company's Charter and law. Each ordinary share has one vote;

15.1.2. Receiving dividends at the rate decided by the General Meeting of Shareholders;

15.1.3. Being given priority to buying new shares in proportion to the percentage of ordinary shares ownership of each shareholder in the Company;

15.1.4. Freely transferring their shares to others, except for the cases stipulated in clause 3 Article 120, clause 1 Article 127 of the Law on Enterprises and other provisions of relevant law;

15.1.5. Reviewing, looking up and extracting information about names and contact addresses in the list of shareholders with voting rights; requesting correction of their incorrect information;

15.1.6. Reviewing, looking up, extracting or copying the company's Charter, meeting minutes of the General Meeting of Shareholders and the Resolution of the General Meeting of Shareholders;

15.1.7. Receiving a portion of the remaining assets in proportion to the percentage of shares owned in the Company in case the Company is dissolved or bankrupt;

15.1.8. Requesting the Company to repurchase their shares in the cases stipulated in Article 132 of the Law on Enterprises;

15.1.9. Being treated equally. Each share of the same type gives shareholders equal rights, obligations and interests. In case the Company has types of preference shares, the rights and obligations attached to these types of preferred shares must be approved by the General Meeting of Shareholders and fully disclosed to shareholders;

15.1.10. Having full access to periodic and extraordinary information disclosed by the Company in accordance with provisions of law;

15.1.11. Being protected their legitimate rights and interests; requesting suspension, annulment of resolutions, decisions of the General Meeting of Shareholders, the Board of Directors in accordance with provisions of the Law on Enterprises;

15.1.12. Other rights as prescribed by law and this Charter.

15.2. Shareholders or groups of shareholders owning 5% or more of the total number of ordinary shares have the following rights:

15.2.1. Requesting the Board of Directors to convene meetings of the General Meeting of Shareholders in accordance with the provisions of Clause 3 Article 115 and Article 140 of the Law on Enterprises;

15.2.2. Reviewing, looking up and extracting the number of minutes and resolutions, decisions of the Board of Directors, semi-annual and annual financial statements, reports of the Board of Supervisors, contracts and transactions that must be approved by the Board of Directors and other documents, except documents related to trade secrets, business secrets of the Company;

15.2.3. Requesting the Board of Supervisors to examine each specific issue related to the management, operation of the Company's activities when deeming it necessary. The request must be in writing and must include the following contents: full name, contact address, nationality, legal document number of the individual, for shareholders being individuals; name, enterprise code or legal document number of the organization, head office address, for shareholders being organizations; the number of shares and the registration time of shares of each shareholder, the total number of shares of the whole group of shareholders and the percentage of ownership in the total number of shares of the Company; the problem to be examined, the purpose of the examination;

15.2.4. Proposing issues to be included in the agenda of meetings of the General Meeting of Shareholders. Proposals must be in writing and sent to the Company at least 03 working days before the opening date. The proposal must clearly state the name of the shareholder, the number of shares of each type of shareholder, and the issues proposed to be included in the meeting agenda;

15.2.5. Other rights as prescribed by law and this Charter.

15.3. A shareholder or group of shareholders owning ten percent (10%) of the total number of ordinary shares or more has the right to nominate a person to the Board of Directors or the Board of Supervisors. The nomination of people to the Board of Directors and the Board of Supervisors shall be carried out as follows:

15.3.1. The ordinary shareholders forming a group to nominate people to the Board of Directors and the Board of Supervisors must notify the group meeting to the attending shareholders before the opening of the General Meeting of Shareholders;

15.3.2. Based on the number of members of the Board of Directors and the Board of Supervisors, a shareholder or group of shareholders stipulated in this clause is entitled to nominate one or several people according to the decision of the General Meeting of Shareholders as a candidate for the Board of Directors and the Board of Supervisors. In case the number of candidates nominated by a shareholder or a group of shareholders is lower than the number of candidates they are entitled to nominate according to the decision of the General Meeting of Shareholders, the remaining number of candidates shall be nominated by the Board of Directors, Board of Supervisors and other shareholders.

15.4. Shareholders or groups of shareholders owning at least one percent (01%) of the total number of ordinary shares have the right to initiate lawsuits on their own or on behalf of the company for personal liability and joint liability against members of the Board of Directors, the General Director to request return of benefits or compensation for damage to the company or other persons in the following cases:

15.4.1. Violate the responsibility of the company manager as stipulated in Article 165 of the Law on Enterprises;

15.4.2. Failure to perform or incompletely, untimely performance or contrary to the provisions of law or the company's Charter, resolutions or decisions of the Board of Directors regarding the assigned rights and obligations;

15.4.3. Abuse of power, position and use of information, know-how, business opportunities, other assets of the company for personal gain or for the benefit of other organizations or individuals;

15.4.4. Other cases as prescribed by law and the Company's Charter.

The order, procedures for initiating lawsuits comply with provisions of civil procedure law. The cost for initiating lawsuits in case a shareholder or a group of shareholder's initiate lawsuits on behalf of the company is included in the company's expenses, unless the lawsuit is denied.

Shareholders, groups of shareholders as stipulated in this Article have the right to review, look up, extract necessary information according to decisions of the Court, Arbitration before or during the course of lawsuits.

Article 16. Obligations of shareholders

Ordinary shareholders have the following obligations:

16.1. Paying in full and on time the number of shares committed to buy.

16.2. The capital contributed by ordinary shares must not be withdrawn from the Company in any way, except in the case of shares being repurchased by the Company or another person. In case a shareholder withdraws part or all of the contributed share capital contrary to the provisions of this clause, such shareholder and persons with related interests in the Company shall be jointly liable for the debts and other property obligations of the Company to the extent of the value of the withdrawn shares and the resulting damages.

16.3. Complying with the Company's Charter and internal management Regulations.

16.4. Abiding by resolutions, decisions of the General Meeting of Shareholders, the Board of Directors.

16.5. Keeping the confidential information provided by the Company in accordance with the provisions of the Company's Charter and the law; only using the information provided to exercise and protect their legitimate rights and interests; It is strictly forbidden to distribute or copy, send information provided by the company to other organizations, individuals.

16.6. Shareholders owning 10% or more of the Company's charter capital, such shareholder and his/her related person must not own more than 5% of the charter capital of another securities company.

16.7. Shareholders owning 10% or more of the Company's charter capital must not take advantage of their advantages to harm the rights and interests of the Company and other shareholders in accordance with provisions of law and the Company's Charter.

16.8. Shareholders owning 10% or more of the Company's charter capital must fully notify the Company within 24 hours from the date of receiving the information, in the following cases:

16.8.1. The number of shares or capital contribution portions are blocked, pledged or handled under a court decision;

16.8.2. Shareholders, members are organizations deciding to change their name or divide, separate, dissolve, go bankrupt;

16.8.3. The company must report to the State Securities Commission on the cases stipulated in this Clause 16.8 within 05 days from the date of receipt of the notice of shareholders.

16.9. Attending the General Meeting of Shareholders and exercising the right to vote through the following forms:

16.9.1. Attending and voting directly at the meeting;

16.9.2. Authorizing other individuals and organizations to attend and vote at the meeting;

16.9.3. Attending and voting through videoconferences, electronic voting or other electronic means;

16.9.4. Sending votes to the meeting by letter, fax, email.

16.10. Taking personal responsibility when acting on behalf of the Company in any form to perform one of the following acts:

16.10.1. Violating the law;

16.10.2. Conducting business and other transactions for self-interest or to serve the interests of other organizations and individuals;

16.10.3. Payment of undue debts before financial risks to the company.

16.11. Providing accurate information and address when registering to purchase shares, paying for the purchase of registered shares as prescribed;

16.12. Performing other obligations as prescribed by current law.

Article 17. General meeting of shareholders

17.1. The General Meeting of Shareholders, consisting of all shareholders with voting rights, is the highest decision-making body of the Company. The General Meeting of Shareholders holds an annual meeting once a year and within four (04) months from the end of the fiscal year. Unless otherwise provided for in the Company's Charter, the Board of Directors shall decide to extend the annual General Meeting of Shareholders in case of necessity, but not exceeding six (06) months from the end of the fiscal year. In addition to the annual meeting, the General Meeting of Shareholders may hold an extraordinary meeting. The meeting location of the General Meeting of Shareholders is determined to be the location where the chairperson attends the meeting and must be in the territory of Vietnam.

17.2. The Board of Directors convenes the Annual General Meeting of Shareholders and selects an appropriate location. The Annual General Meeting of Shareholders discuss and approve the matters stipulated in Clauses 18.2.1, 18.2.2, 18.2.3, 18.2.4, 18.2.5, 18.2.6, and other matters within the authority of the General Meeting of Shareholders. In case the Company's annual financial statement audit report contains material exceptions, contrary audit opinions or refusal, the Company must invite a representative of an audit organization approved to audit the Company's financial statements to attend the Annual General Meeting of Shareholders, and the representative has the responsibility to attend the Company's Annual General Meeting of Shareholders.

17.3. The Board of Directors must convene an extraordinary meeting of General Meeting of Shareholders in the following cases:

17.3.1. The Board of Directors considers it necessary for the benefit of the Company;

17.3.2. The number of remaining members of the Board of Directors and Board of supervisors is less than the minimum number of members as prescribed by law;

17.3.3. At the request of a shareholder or a group of shareholders stipulated in Article 15.2 this Charter; The request to convene a meeting of the General Meeting of Shareholders must be made in writing, and must include the following information: full name, contact address, nationality, and number of personal legal documents for shareholders who are individuals; name, enterprise code or number of legal documents for the organization, and registered head office address for shareholders that are organizations; the number of shares and the timing of share registration for each shareholder, the total number of shares of the entire shareholder group and their ownership percentage in the company's total shares, and the basis and reasons for requesting the convention of the General Meeting of Shareholders. The request for convention must be accompanied by documents and evidence regarding the violations of the Board of Directors, the severity of such violations, or decisions that exceed its authority. The shareholder or group of shareholders shall be fully responsible before the

law for the accuracy and truthfulness of the documents and evidence provided to the competent authorities when requesting the convention of the General Meeting of Shareholders;

17.3.4. At the request of the Board of supervisors;

17.3.5. Other cases as prescribed by law and this Charter.

17.4. Convening an Extraordinary General Meeting of Shareholders

17.4.1. The Board of Directors must convene a meeting of the General Meeting of Shareholders within thirty (30) days from the date on which the number of members of the Board of Directors, independent members of the Board of Directors or members of the Board of Supervisors remains as stipulated at sub-clause 17.3.2 of this Article or received a request stipulated at sub-clauses 17.3.3 and 17.3.4 of this Article;

17.4.2. In case the Board of Directors does not convene a meeting of the General Meeting of Shareholders as stipulated at sub-clause 17.4.1 of this Article, within the next thirty (30) days, the Board of Supervisors will replace the Board of Directors to convene a meeting of the General Meeting of Shareholders according to the provisions of clause 3 Article 140 of the Law on Enterprises;

17.4.3. In case the Board of Supervisors fails to convene a meeting of the General Meeting of Shareholders as stipulated at sub-clause 17.4.2 of this Article, the shareholder or group of shareholders stipulated at sub-clause 17.3.3 of this Article has the right to represent the Company in convening the General Meeting of Shareholders in accordance with the provisions of the Law on Enterprises;

17.4.4. Procedures for holding the General Meeting of Shareholders are as prescribed in clause 5 Article 140 of the Law on Enterprises and this Charter.

Article 18. Rights and obligations of the General Meeting of Shareholders

18.1. The General Meeting of Shareholders has the following rights and obligations:

18.1.1. Ratifying the orientation of the Company;

18.1.2. Deciding the type of shares and the total number of shares of each type which are entitled to offer for sale; deciding on the annual dividend rate of each type of shares;

18.1.3. Electing, dismissing, removing members of the Board of Directors, members of the Board of Supervisors;

18.1.4. Deciding to invest or sell assets valued at 35% or more of the total value of assets recorded in the most recent financial statements of the Company;

18.1.5. Deciding to amend, supplement the company's Charter;

18.1.6. Approving annual financial statements;

18.1.7. Deciding to repurchase more than 10% of the total number of shares sold of each type;

18.1.8. Considering, handling violations of members of the Board of Directors, members of the Board of Supervisors, causing damage to the Company and its shareholders;

18.1.9. Deciding to reorganize, dissolve the Company;

18.1.10. Deciding the budget or total remuneration, bonus and other benefits for the Board of Directors, the Board of Supervisors;

18.1.11. Approving the internal governance Regulations; Regulations on operation of the Board of Directors, the Board of Supervisors;

18.1.12. Approving the list of approved audit companies; deciding on the approved audit company to inspect the operation of the Company, dismissing the approved auditor when it is deemed necessary; through an approved auditing organization to conduct the audit/review of the Financial Statements and the financial safety ratio reports.

18.1.13. Other rights and obligations as prescribed by law.

18.2. The General Meeting of Shareholders resolve and passes the following issues:

18.2.1. Annual business plan of the Company;

18.2.2. Audited annual financial statements;

18.2.3. Report of the Board of Directors on the management and operation results of the Board of Directors and each member of the Board of Directors;

18.2.4. Report of the Board of Supervisors on the Company's business results, the operation results of the Board of Directors, the General Director;

18.2.5. Report on self-assessment of operation results of the Board of Supervisors and members of the Board of supervisors;

18.2.6. Dividend level for each share of each type;

18.2.7. Number of members of the Board of Directors, Board of supervisors;

18.2.8. Electing, dismissing, removing members of the Board of Directors, members of the Board of Supervisors.

18.2.9. Deciding the budget or the total remuneration, bonus and other benefits for the Board of Directors, the Board of Supervisors;

18.2.10. Approving the list of approved audit companies; deciding on an approved audit company to inspect the company's activities when it is deemed necessary;

18.2.11. Supplementing and amending the Company's Charter;

18.2.12. Types of shares and number of new shares to be issued for each type of shares and the transfer of shares by founding members within the first 03 years from the date of establishment;

18.2.13. Dividing, separating, consolidating, merging or converting the Company;

18.2.14. Reorganizing and dissolving (liquidating) the Company and appointing a liquidator;

18.2.15. Deciding to invest or sell assets valued at thirty-five percent (35%) or more of the total value of assets recorded in the most recent financial statements of the Company;

18.2.16. Deciding to repurchase more than 10% of the total number of shares sold of each type;

18.2.17. The Company enters into contracts, transactions with the objects stipulated in clause 1 Article 167 of the Law on Enterprises with a value equal to or greater than thirty-five percent (35%) of the total value of the Company's assets recorded in the most recent financial statements;

18.2.18. Approving the transactions stipulated in Article 59.3 of this Charter;

18.2.19. Passing the internal Regulations on corporate governance, operating Regulations of the Board of Directors, operating regulations of the Board of Supervisors;

18.2.20. Other issues within the authority of the General Meeting of Shareholders as prescribed by law and this Charter.

18.3. All resolutions and issues included in the meeting agenda must be discussed and voted on at the meeting of the General Meeting of Shareholders.

18.4. The contents that have been passed at the previous General Meeting of Shareholders' Resolutions but have not been implemented, the Board of Directors must report to the General Meeting of Shareholders at the nearest annual meeting. In case there is a change in content falling within the decision-making authority of the General Meeting of Shareholders, the Board of Directors must submit it to the General Meeting of Shareholders at the nearest meeting for approval before implementation.

Article 19. Authorization to attend the meeting of the General Meeting of Shareholders

19.1. Shareholders, authorized representatives of shareholders being organizations may directly attend the meeting or authorize one or several other individuals, organizations to attend the meeting or attend the meeting through one of the forms prescribed in clause 3 Article 144 of the Law on Enterprises.

19.2. The authorization for individuals, organizations to represent to attend the meeting of the General Meeting of Shareholders as stipulated in clause 19.1 of this Article must be made in writing. The power of attorney is made in accordance with the civil law and must clearly state the name of the authorizing shareholders, the name of the authorized individuals, organizations, the number of authorized shares, the content of the authorization, scope of the authorization, duration of the authorization, signatures of the authorizing party and the authorized party.

19.3. The authorized persons attending the meeting the General Meeting of Shareholders must submit a written authorization when registering to attend the meeting. In case of re-authorization, the attendee must also present the original authorization document (which shows the content allowing the authorized person to re-delegate to another person) of the

shareholder, the authorized representative of the shareholder being an organization (if not previously registered with the Company).

19.4. The vote of the person authorized to attend the meeting within the scope of authorization is still valid when one of the following cases occurs :

19.4.1. The authorizer has died, has limited legal capacity or incapacitated;

19.4.2. The authorizer has canceled the appointment of the authorization;

19.4.3. The authorizer has revoked the authority of the person performing the authorization.

This provision does not apply in case the Company receives a notice of one of the above events before the opening time of the meeting of the General Meeting of Shareholders or before the meeting is re-convened.

Article 20. Change of rights

20.1. The change or cancellation of special rights attached to a type of preferred shares takes effect when it is passed by a shareholder representing sixty-five percent (65%) or more of the total number of votes of all shareholders attending the meeting. The Resolution of the General Meeting of Shareholders on the content that adversely changes the rights and obligations of the shareholder owning the preference share shall only be passed if the number of shareholders owning the preference share of the same type attending the meeting owning seventy-five percent (75%) or more of the total number of preferred shares of that type vote for or voted for by shareholders owning the preference share of the same type owning seventy-five percent (75%) or more of the total number of preferred shares of that type in case of passing a resolution in the form of written opinions.

20.2. The organization of a meeting of shareholders holding a type of preferred shares to pass the change of the above rights is only valid when there are at least two (02) shareholders (or their authorized representatives) holding at least one third (1/3) par value of the issued shares of that type. In case there are not enough delegates as mentioned above, the meeting shall be re-organized within thirty (30) days after and the holders of shares of that type (regardless of the number of people and the number of shares) being present in person or through an authorized representative shall be deemed to be sufficient for the required number of delegates. At the meetings of shareholders holding preferred shares mentioned above, holders of shares of that type presenting in person or through their representatives may request secret ballots. Each share of the same type has equal voting rights at the above-mentioned meetings.

20.3. Procedures for conducting such separate meetings are similar to the provisions of Article 22, Article 23 and Article 24 of this Charter.

20.4. Except as otherwise provided by the terms of the issuance of shares, special rights attached to types of shares with preferential rights in respect of some or all matters relating to

the distribution of profits or assets of the Company are not changed when the Company issues additional shares of the same type.

Article 21. Convocation of meeting, meeting agenda and notice of invitation to meeting of the General Meeting of Shareholders

21.1. The Board of Directors convenes the annual and extraordinary meeting of the General Meeting of Shareholders. The Board of Directors shall convene an extraordinary meeting of the General Meeting of Shareholders in the cases stipulated in clause 17.3 Article 17 of this Charter.

21.2. The convenor of a meeting of the General Meeting of Shareholders must perform the following tasks:

21.2.1. Preparing a list of shareholders who are eligible to participate and vote at the meeting of the General Meeting of Shareholders. The list of shareholders entitled to attend the meeting of the General Meeting of Shareholders shall be made no later than 10 days before the date of sending the notice of invitation to the General Meeting of Shareholders. The company must disclose information about making a list of shareholders entitled to attend the meeting of the General Meeting of Shareholders at least 20 days before the last registration date;

21.2.2. Preparing agenda, contents of the general meeting;

21.2.3. Preparing documents for the general meeting;

21.2.4. Drafting resolution of the General Meeting of Shareholders according to the proposed content of the meeting;

21.2.5. Determining the time and location to hold the general meeting;

21.2.6. Notifying and sending notice of the meeting of the General Meeting of Shareholders to all shareholders entitled to attend the meeting;

21.2.7. Other works for the General Meeting.

21.3. The notice of invitation to the meeting of the General Meeting of Shareholders is sent to all shareholders by methods to ensure it reaches the contact address of the shareholder, at the same time disclosed on the website of the Company and the State Securities Commission, the Vietnam Exchange where the Company's shares are listed or registered for trading. The convenor of the meeting of the General Meeting of Shareholders must send a notice of invitation to the meeting to all shareholders in the List of shareholders entitled to attend the meeting at least twenty-one (21) days before the opening of the meeting (from the date on which the notice is duly sent or transmitted). The meeting agenda of the General Meeting of Shareholders, documents related to the issues to be voted on at the general meeting are sent to shareholders and/or posted on the website of the Company. In case the document is not attached to the notice of the meeting of the General Meeting of Shareholders, the notice of meeting invitation must clearly state the link to all meeting documents for shareholders to access, including:

21.3.1. Meeting agenda, documents used in the meeting;

21.3.2. List and details of candidates in case of election of members of the Board of Directors, members of the Board of Supervisors;

21.3.3. Voting card;

21.3.4. Draft resolutions for each issue in the meeting agenda.

21.4. Shareholders or groups of shareholders as stipulated in clause 15.2 Article 15 of this Charter have the right to propose issues to be included in the meeting agenda of the General Meeting of Shareholders. The proposal must be in writing and must be sent to the Company at least three (03) working days before the opening date of the meeting. The proposal must clearly state the name of the shareholder, the number of shares of each type of the shareholder, and the issues proposed to be included in the meeting agenda.

21.5. The meeting convenor of the General Meeting of Shareholders has the right to refuse the proposal stipulated in clause 21.4 of this Article if it falls into one of the following cases:

21.5.1. The proposal is sent in contravention of the provisions of clause 21.4 of this Article;

21.5.2. At the time of the proposal, a shareholder or a group of shareholders does not hold five percent (05%) or more of the ordinary shares as stipulated in clause 15.2 Article 15 of this Charter;

21.5.3. The proposed issue is not within the scope of the decision-making authority of the General Meeting of Shareholders;

21.5.4. Other cases as prescribed by law and this Charter.

21.6. The convenor of the meeting of the General Meeting of Shareholders must accept and include the proposal stipulated in clause 21.4 of this Article in the proposed agenda and contents of the meeting, except for the case stipulated in clause 21.5 of this Article; Proposals are officially added to the agenda and contents of the meeting if approved by the General Meeting of Shareholders.

Article 22. Conditions for conducting the meeting the General Meeting of Shareholders

22.1. The General Meeting of Shareholders is conducted when the number of shareholders attending the meeting represents more than fifty percent (50%) of the total number of votes.

22.2. In case there are insufficient delegates which is necessary within thirty (30) minutes from the time fixed for opening the meeting, the convenor of the meeting shall cancel the meeting. The meeting of the General Meeting of Shareholders must be re-convened within thirty (30) days from the intended date of holding the first meeting of the General Meeting of Shareholders. The meeting of the General Meeting of Shareholders convened for the second

time shall be conducted when the number of shareholders attending the meeting represents thirty-three percent (33%) of the total number of votes or more.

22.3. In case the second general meeting is not conducted because there are insufficient delegates which is necessary within (30) thirty minutes from the time fixed for opening the general meeting, the third General Meeting of Shareholders may be convened within (20) twenty days from the intended date of conducting the second general meeting, and in this case the general meeting shall be conducted regardless of the total number of voting votes of the attending shareholders, it is considered valid and has the right to decide on all issues expected to be approved at the first meeting of the General Meeting of Shareholders.

22.4. Shareholders are considered to attend and vote at the meeting of the General Meeting of Shareholders in one of the following forms:

22.4.1. Directly attending the meeting and voting at the meeting of the General Meeting of Shareholders;

22.4.2. Authorizing other individuals, organizations to attend and vote at the meeting of the General Meeting of Shareholders.

22.4.3. Attending and voting through video conferences, electronic voting or other electronic means;

22.4.4. Sending votes to the meeting by letter, fax, email

22.4.5. Sending votes by registered mail to the Board of Directors at least one (01) day before the opening of the meeting. In this case, the head of the vote counting committee of the General Meeting of Shareholders has the right to open the vote of such shareholder at the meeting of the General Meeting of Shareholders;

Article 23. Procedures for conducting the meeting and voting at the meeting of the General Meeting of Shareholders

23.1. Before opening the meeting, the Company must carry out the procedures for shareholder registration, ensure the complete registration of shareholders with the right to attend the meeting and must carry out the registration until all shareholders with the right to attend the meeting are present and register in the following order:

23.1.1. When conducting shareholder registration, the Company grants each shareholder or their authorized representative with voting rights a voting card, including the registration number, full name of the shareholders, full name of their authorized representative and the number of votes of such shareholder. The General Meeting of Shareholders discusses and votes on each issue in the agenda. Voting is conducted by voting for, against and abstention. At the General Meeting, the number of votes for the resolution is collected first, the number of votes against the resolution is collected later, and finally counting the total number of votes for or against to decide. The results of the vote counting shall be announced by the Chairperson right before the closing of the meeting. The General Meeting elects the persons responsible for counting votes or supervising the counting of votes at the proposal of the

Chairperson. The number of members of the vote counting committee shall be decided by the General Meeting of Shareholders based on the proposal of the Chairperson of the meeting.

23.1.2. Shareholders, authorized representatives of shareholders being organizations or authorized persons who arrive after the meeting has opened have the right to register immediately and then have the right to participate and vote at the general meeting immediately after registration. The chairperson is not responsible for stopping the general meeting so that late shareholders can register and the validity of the previously voted contents will not change.

23.2. The election of the Chairperson, Secretary and Vote Counting Committee is regulated as follows:

23.2.1. The Chairperson of the Board of Directors shall act as the chairperson or authorize another member of the Board of Directors to chair the meeting of the General Meeting of Shareholders convened by the Board of Directors. In case the Chairperson of the Board of Directors is absent or temporarily incapacitated, the remaining members of the Board of Directors shall elect one of them to chair the meeting on the principle of majority. In case none of them can chair the meeting, the Head of the Board of Supervisors shall direct the General Meeting of Shareholders to elect the Chairperson of the meeting from among the attendees and the person with the highest votes shall act as the chairperson of the meeting.

23.2.2. Except for the case stipulated at sub-clause 23.2.1 of this clause, the person who signed the document convening the meeting of the General Meeting of Shareholders shall control the meeting of the General Meeting of Shareholders to elect the chairperson of the meeting and the person with the highest votes shall act as the chairperson of the meeting;

23.2.3. The chairperson appoints one or several persons to act as the Secretary of the meeting and makes meeting minutes of the General Meeting of Shareholders;

23.2.4. The General Meeting of Shareholders elects one or several persons to the vote counting committee at the proposal of the Chairperson of the meeting.

23.3. The agenda and contents of the meeting must be approved by the General Meeting of Shareholders right at the opening session. The meeting agenda must clearly define and detail the time for each issue in the agenda.

23.4. The chairperson of the meeting has the right to take necessary and reasonable measures to control the General Meeting of Shareholders in a valid and orderly manner, in accordance with the approved agenda and reflecting the wishes of the majority of attendees.

23.4.1. Arranging seats at the meeting location of the General Meeting of Shareholders;

23.4.2. Ensuring the safety of everyone presenting at the meeting locations;

23.4.3. Creating conditions for shareholders to attend (or continue to attend) the general meeting. The convenor of the meeting of the General Meeting of Shareholders has the full right to change the above measures and apply all necessary measures. Measures may be to issue a pass or use other options.

23.5. The General Meeting of Shareholders discusses and votes on each issue in the agenda. Voting is conducted by voting for, against and, abstention. The results of the vote counting shall be announced by the Chairperson right before the closing of the meeting.

23.6. Shareholders or their authorized persons who arrive after the meeting has opened are still have the right to register and have the right to participate in voting right after registration; in this case, the validity of the previously voted contents will not change.

23.7. The person convening the meeting or chairing the meeting of the General Meeting of Shareholders has the following rights:

23.7.1. Requiring all attendees to be subject to security checks or other lawful, reasonable security measures;

23.7.2. Requiring the competent authority to maintain order of the meeting; expelling those who do not comply with the Chairperson's executive authority, intentionally disrupt order, obstruct the normal process of the meeting or do not comply with the requirements of security checks from the meeting of the General Meeting of Shareholders;

23.8. The chairperson of the General meeting has the right to postpone the General Meeting of Shareholders with a sufficient number of people registered to attend the meeting for no more than three (03) working days from the date the meeting is intended to open and may only postpone the meeting or change the meeting location in the following cases:

23.8.1. The meeting location does not have enough convenient seats for all attendees;

23.8.2. The media at the meeting location does not guarantee shareholders attending the meeting to participate, discuss and vote;

23.8.3. There are attendees obstructing, disturbing order, causing the danger that the meeting cannot be conducted in a fair and lawful manner;

23.9. In case the General Meeting of Shareholders is postponed or suspended contrary to the provisions of this Article, the General Meeting of Shareholders shall elect another person from among the attendees to replace the Chairperson to run the meeting until the end of the meeting. All resolutions adopted at that meeting shall take effect.

23.10. In case the Company applies modern technology to organize the General Meeting of Shareholders through an online meeting, the Company is responsible for ensuring that shareholders attend and vote by electronic voting or other electronic forms as prescribed in Article 144 of the Law on Enterprises and clause 3 Article 273 of Decree No. 155/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities (and amended and supplemented documents at each period).

Article 24. Conditions for passing the Resolution of the General Meeting of Shareholders

24.1. The Resolution on the following contents is passed if it is voted for by the number of shareholders representing at least sixty-five percent (65%) of the total votes of all

attending shareholders and voting at the meeting, except for the case stipulated in clauses 3, 4 and 6 Article 148 of the Law on Enterprises:

24.1.1. Types of shares and total number of shares of each type;

24.1.2. Changing industries, professions and business fields;

25.1.3. Changing the organizational management structure of the Company;

25.1.4. Projects to invest in or sell assets valued at thirty-five percent (35%) or more of the total value of assets as recorded in the most recent financial statements of the Company, unless otherwise the company's Charter stipulated other ratio or value;

25.1.5. Re-organization, dissolution of the Company.

24.2. Resolutions are passed when voted for by the number of shareholders holding more than fifty percent (50%) of the total votes of all attending shareholders and voting at the meeting, except for the case stipulated in clause 24.1 of this Article and clauses 3, 4 and 6 of the Article 148 of the Law on Enterprises.

24.3. Resolutions of the General Meeting of Shareholders passed by one hundred percent (100%) of the total number of voting shares are legal and effective even if the order, procedures for convening a meeting and passing such resolution violate the provisions of the Law on Enterprises and the company's Charter.

Article 25. Authority and procedure for collecting written opinions of shareholders to pass Resolutions of the General Meeting of Shareholders

25.1. The authority and procedure to collect written opinions of shareholders to pass a decision of the General Meeting of Shareholders shall comply with the following provisions:

25.1.1. The Board of Directors has the right to collect shareholders' written opinions to pass all issues within the competence of the General Meeting of Shareholders as stipulated in Clause 18.2, Article 18 of this Charter.

25.1.2. The Board of Directors must prepare the opinion form, draft resolution of the General Meeting of Shareholders, documents explaining the draft resolution and send it to all shareholders with voting rights no later than ten (10) days before the deadline to return the opinion form. The request and method of sending the opinion form and accompanying documents shall comply with the provisions of Article 21.3 of this Charter.

25.2. The opinion form must contain the following principal contents:

25.2.1. Name, head office address, code number of enterprise;

25.2.2. Purpose of consultation;

25.2.3. Full name, contact address, nationality, number of legal papers of the individual for shareholders being individuals; name, business identification number or legal document number of the organization, head office address for shareholders being an organization, or full name, contact address, nationality, number of legal papers of the individual for the

representative of the shareholder being an organization; the number of shares of each type and the number of votes of shareholders;

25.2.4. Issues requiring consultation to pass a decision;

25.2.5. Voting options include affirmative, negative and abstention for each issue to be consulted;

25.2.6. The time limit for sending the answered opinion form to the Company;

25.2.7. Full name, signature of the Chairperson of the Board of Directors.

25.3. Shareholders may send their answered opinion forms to the Company by letter, fax or email according to the following regulations:

25.3.1. In case of sending a letter, the answered opinion form must be signed by the shareholder being an individual, the authorized representative or the legal representative of the shareholder being an organization. The opinion form sent to the Company must be enclosed in a sealed envelope and no one is allowed to open it before counting the votes;

25.3.2. In case of sending by fax or email, the opinion form sent to the Company must be kept confidential until the time of counting of votes;

25.3.3. The opinion forms sent to the Company after the time limit stipulated in the content of the opinion form or opened in the case of sending letter and disclosed in the case of faxing, emailing are invalid. Opinion forms that are not sent the Company are considered as non-voting votes.

25.4. The Board of Directors counts the votes and makes a minutes of the vote counting in the presence of the Board of Supervisors or shareholders who do not hold managerial positions of the Company. The minutes of vote counting must have the following main contents:

25.4.1. Name, head office address and code number of enterprise;

25.4.2. Purpose and issues to be consulted in order to pass the resolution;

25.4.3. Number of shareholders with the total number of votes that participated in the vote, in which the number of valid and invalid votes is distinguished and the method of sending votes, together with an appendix of the list of shareholders participating in voting;

25.4.4. Total number of votes for, against and abstention on each issue;

25.4.5. The issue passed and the proportion of votes passed;

25.4.6. Full name, signature of the Chairperson of the Board of Directors, the vote counting person and the vote counting supervisor.

The members of the Board of Directors, the vote counting person and the vote counting supervisor must be jointly responsible for the truthfulness, accuracy of the vote counting minutes; jointly responsible for damages arising from decisions passed due to dishonest, inaccurate counting of votes.

25.5. The vote counting minutes and resolutions must be sent to the shareholders within fifteen (15) days from the date of completion of the vote counting. The sending of the vote counting minutes and resolutions may be replaced by posting them on the Company's website within twenty-four (24) hours from the end of the vote counting.

25.6. Answered opinion forms, vote counting minutes, passed resolutions and relevant documents enclosed with the opinion forms must all be kept at the head office of the Company.

25.7. A resolution shall be passed in the form of collecting written opinions of shareholders if it is voted for by the number of shareholders holding more than fifty percent (50%) of the total votes of all shareholders with voting rights and has the same value as the resolution passed at the meeting of General Meeting of Shareholders.

Article 26. Resolutions, meeting Minutes of the General Meeting of Shareholders

26.1. The meeting of the General Meeting of Shareholders must be recorded in minutes and may be recorded or kept in other electronic forms. Minutes must be made in Vietnamese, may be made in a foreign language and contain the following principal contents:

26.1.1. Name, head office address, code number of enterprise;

26.1.2. Time and location of the meeting of the General Meeting of Shareholders;

26.1.3. Meeting agenda and content of the meeting;

26.1.4. Full name of the chairperson and secretary;

26.1.5. Summary of the meeting progress and opinions expressed at the meeting of the General Meeting of Shareholders on each issue in the agenda;

26.1.6. Number of shareholders and total number of votes of shareholders attending the meeting, appendix to the list of registered shareholders, representatives of shareholders attending the meeting with the corresponding number of shares and votes;

26.1.7. Total number of votes for each voting issue, clearly stating the voting method, total number of valid, invalid votes, votes for, against and abstention; the corresponding ratio on the total number of votes of shareholders attending the meeting;

26.1.8. The issues passed and the corresponding percentage of votes passed;

26.1.9. Full name and signature of the chairperson and secretary. In case the chairperson or secretary refuses to sign the meeting minutes, this minutes will take effect if it is signed by all other members of the Board of Directors attending the meeting and contains sufficient contents as stipulated in this clause. The meeting minutes clearly state the refusal of the chairperson and secretary to sign the minutes of the meeting.

26.2. Minutes of the General Meeting of Shareholders must be completed and approved before the end of the meeting. The chairperson and secretary of the meeting or another person signing the minutes of the meeting must be jointly responsible for the truthfulness, accuracy of the minutes' contents.

26.3. Minutes made in Vietnamese and foreign languages have the same legal effect. In case there is a difference in content between the minutes in Vietnamese and in a foreign language, the content in the minutes in Vietnamese shall prevail.

26.4. Resolutions, meeting Minutes of the General Meeting of Shareholders, appendix to the list of shareholders registered to attend the meeting with signatures of shareholders, written authorization to attend the meeting, all documents attached to the Minutes (if any) and relevant documents attached to the notice of meeting invitation must be disclosed in accordance with provisions of law on disclosure of information on the stock market and must be kept at the head office of the Company.

Article 27. Request for annulment of a resolution of the General Meeting of Shareholders

Within ninety (90) days from the date of receipt of the minutes of the General Meeting of Shareholders or the minutes of vote counting results to collect opinions of the General Meeting of Shareholders, the shareholder or group of shareholders stipulated in Clause 15.2 of this Charter, the right to request the Court or Arbitrator to consider and annul the resolution or part of the resolution of the General Meeting of Shareholders shall be allowed in in the following cases:

27.1. The order and procedures for convening a meeting and making a decision of the General Meeting of Shareholders or collecting shareholders' opinions in writing and making a decision of the General Meeting of Shareholders seriously violate the provisions of the Law on Enterprises and the Company's Charter, except for the case stipulated in Clause 2, Article 152 of the Law on Enterprises;

27.2. The content of the resolution violates the law or the Company's Charter.

SECTION II - BOARD OF DIRECTORS

Article 28. Nomination, candidacy for members of the Board of Directors

28.1. In case the candidates for the Board of Directors have been identified, the Company must disclose information related to the candidates at least ten (10) days before the opening date of the meeting of the General Meeting of Shareholders on the website of the Company so that shareholders can learn about these candidates before voting. The candidates for the Board of Directors must have a written commitment to the truthfulness, accuracy of the personal information disclosed and must commit to perform the duties honestly, seriously and in the best interests of the Company if elected as a member of the Board of Directors. Information related to the candidates for the Board of Directors to be disclosed includes:

28.1.1. Full name, date of birth;

28.1.2. Qualification;

28.1.3. Working process;

28.1.4. Other management titles (including the position in the Board of Directors of other companies);

28.1.5. Interests related to the Company and its related parties;

28.1.6. Other information (if any) as stipulated in the company's charter;

28.1.7. Public companies must be responsible for disclosing information about the companies in which the candidate is holding the position of member of the Board of Directors, other management positions and company-related interests of the candidate for the Board of Directors (if any).

28.2. A shareholder or group of shareholders owning ten percent (10%) of the total number of ordinary shares or more has the right to nominate candidates for the Board of Directors in accordance with the Law on Enterprises and the Company's Charter.

28.3. In case the number of candidates for the Board of Directors through nomination and candidacy is still not enough as prescribed in clause 5 Article 115 of the Law on Enterprises, the incumbent Board of Directors shall recommend additional candidates or organize nominations according to the provisions of the Company's Charter, internal Regulations on corporate governance and operation Regulations of the Board of Directors. The recommendation of additional candidates of the incumbent Board of Directors must be clearly announced before the General Meeting of Shareholders votes to elect members of the Board of Directors in accordance with provision of law.

28.4. Members of the Board of Directors must meet the standards and conditions stipulated in clauses 1, clause 2 Article 155 of the Law on Enterprises and the Company's Charter.

Article 29. Number, composition and term of office of members of the Board of Directors

29.1. The number of members of the Board of Directors is at least three (03) people and at most eleven (11) people, including: (01) a Chairperson of the Board of Directors, (01) a Vice Chairperson of the Board of Directors, members and independent members. The specific number of members of the Board of Directors will be decided by the General Meeting of Shareholders in accordance with the operational requirements of the Company in each period.

29.2. The term of office of a member of the Board of Directors shall not exceed (05) five years; members of the Board of Directors may be re-elected for an unlimited number of terms. An individual may only be elected as an independent member of the Board of Directors of a company for no more than two (02) consecutive terms. In case all members of the Board of Directors end their terms at the same time, those members will continue to be members of the Board of Directors until new members are elected to replace and take over their job.

29.3. The number of non-executive members of a Company must meet the following regulations:

a) At least one (01) non-executive member if the Board of Directors has three (03) to five (05) members;

b) At least two (02) non-executive members if the Board of Directors has six (06) to eight (08) members;

c) At least three (03) non-executive members if the Board of Directors has night (09) to elevent (11) members.

The Company minimizes members of the Board of Directors concurrently holding executive positions of the Company to ensure the independence of the Board of Directors.

29.4. The total number of independent members of the Board of Directors must ensure the following provisions:

29.4.1. Having at least one (01) independent member in case the Company has from three (03) to five (05) members of the Board of Directors;

29.4.2. Having at least two (02) independent members in case the Company has from six (06) to eight (08) members of the Board of Directors;

29.4.3. Having at least three (03) independent members in case the Company has from nine (09) and to (11) members of the Board of Directors.

29.5. A member of the Board of Directors is no longer a member of the Board of Directors in the case of being removed, dismissed, replaced by the General Meeting of Shareholders as prescribed in Article 160 of the Law on Enterprises.

29.6. The appointment of members of the Board of Directors must be disclosed in accordance with provisions of law on disclosure of information on the stock market.

29.7. Members of the Board of Directors are not necessarily shareholders of the Company

29.8. The Board of Directors is elected by the General Meeting of Shareholders on the principle of cumulative voting.

Article 30. Rights and obligations of the Board of Directors

30.1. The Board of Directors is the management body of the Company, has full authority on behalf of the Company to decide and exercise the rights and perform obligations of the Company, except for the rights and obligations falling within the authority of the General Meeting of Shareholders.

30.2. The rights and obligations of the Board of Directors are prescribed by law, the company's Charter and the General Meeting of Shareholders. Specifically, the Board of Directors has the following rights and obligations:

30.2.1. Being responsible to shareholders for the company's activities;

30.2.2. Equal treatment for all shareholders and respect for the interests of those who have interests related to the Company;

30.2.3. Ensuring that the company's operations comply with the provisions of law, the Charter and internal regulations of the Company;

30.2.4. Deciding on the strategy, medium-term development plan and annual business plan of the Company;

30.2.5. Proposing the type of shares and the total number of shares to be offered for sale of each type;

30.2.6. Deciding to sell unsold shares within the number of shares to be offered for sale of each type; deciding to raise additional capital in other forms;

30.2.7. Deciding the selling price of shares and bonds of the Company;

30.2.8. Deciding to repurchase shares according to the provisions of clauses 1 and clause 2 Article 133 of the Law on Enterprises;

30.2.9. Deciding on investment plans and investment projects within its own rights and limit as prescribed by law;

30.2.10. Deciding on solutions for market development, marketing and technology;

30.2.11. Passing purchase, sale, borrowing and lending contracts and other contracts and transactions valued at thirty-five percent (35%) or more of the total value of assets recorded in the most recent financial statements of the Company except for contracts and transactions within the authority of the General Meeting of Shareholders as prescribed at Point d, Clause 2, Article 138, Clauses 1 and 3, Article 167 of the Law on Enterprises;

30.2.12. Electing, removing, dismissing the Chairperson, Vice Chairperson of the Board of Directors; appointing, dismissing, signing contracts, terminating contracts with the General Director and manager and other positions as prescribed in the Charter and internal

documents of the Company as provided for in the Company's Charter; deciding the salary, remuneration, bonus and other benefits of such managers; appointing an authorized representative to participate in the Members' Council or the General Meeting of Shareholders in another company, deciding on the remuneration and other benefits of such persons;

30.2.13. Supervising, directing the General Director and other manager in running the daily business of the Company;

30.2.14. Deciding on the organizational structure, internal management regulations of the Company, deciding on the establishment of subsidiaries, branches, transaction offices, representative offices and on contribution of capital, purchase of shares in other enterprises;

30.2.15. Approving the program, content of documents in service of a meeting of the General Meeting of Shareholders, convening the meeting of the General Meeting of Shareholders or collecting opinions for the General Meeting of Shareholders to pass a resolution;

30.2.16. Submitting the audited annual financial statements to the General Meeting of Shareholders;

30.2.17. Proposing the level of dividends to be paid; deciding on the time limit and procedures for paying dividends or dealing with losses arising in the course of business;

30.2.18. Proposing the reorganization and dissolution of the company, requesting bankruptcy of the Company;

30.2.19. Formulating internal Regulations on Corporate governance, Regulations on operation of the Board of Directors to submit to the General Meeting of Shareholders for approval in accordance with provisions of law and deciding to issue these Regulations after being passed by the General Meeting of Shareholders; Deciding to issue the Regulations on operation of the Departments/Subcommittees/units under under the Board of Directors; Regulations on information disclosure of the company.

30.2.20. Monitoring and preventing conflicts of interest of members of the Board of Directors, members of the Board of Supervisors, the General Director and manager, including the misuse of company assets and abuse of transactions with related parties;

30.2.21. Appointment of person in charge of corporate governance;

30.2.22. Setting up departments or appointing people to perform risk management tasks and internal audit tasks and internal control duties as prescribed by law;

30.2.23. Provide training in company administration and necessary skills for members of the Board of Directors, the General Director, the person in charge of company administration and other executive officers of the company;

30.2.24. To carry out the payment of dividends to shareholders in accordance with the law after being approved by the Annual General Meeting of Shareholders;

30.2.25. Other rights and duties as prescribed by law and the Company's Charter.

30.3. The Board of Directors must report to the General Meeting of Shareholders on the performance of the Board of Directors in accordance with the provisions of Article 280 of Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities (and amended and supplemented documents from time to time).

30.4. The Board of Directors shall approve resolutions and decisions in the form of voting at meetings or collecting opinions in writing, email, fax, and other electronic means in accordance with the Regulation on Operation of the Board of Directors and BSC's internal regulations from time to time. Each member of the Board of Directors has one vote of equal value.

Article 31. Salary, remuneration, bonus and other benefits of members of the Board of Directors

31.1. The company has the right to pay remuneration and bonus to members of the Board of Directors according to business results and efficiency.

31.2. Members of the Board of Directors are entitled to remuneration for work and bonuses. Remuneration for work is calculated according to the number of working days which are necessary to complete the tasks of a member of the Board of Directors and the daily rate of remuneration. The Board of Directors estimates the remuneration for each member on the principle of consensus. The total amount of remuneration and bonus for the Board of Directors shall be decided by the General Meeting of Shareholders at the annual meeting.

31.3. The remuneration of each member of the Board of Directors is included in the Company's business expenses in accordance with provisions of law on corporate income tax, shown in a separate section in the Company's annual financial statements and must be reported to the General Meeting of Shareholders at the annual meeting.

31.4. Members of the Board of Directors holding executive positions or members of the Board of Directors working in sub-committees of the Board of Directors or performing other jobs outside the scope of normal duties of a member of the Board of Directors, may be paid additional remuneration in the form of a lump-sum salary, wage, commission, percentage of profit or in other forms as decided by the Board of Directors.

31.5. Members of the Board of Directors have the right to be paid all travel, accommodation, meals and other reasonable expenses that they have had to pay when performing their responsibilities as members of the Board of Directors, including expenses incurred in attending meetings of the General Meeting of Shareholders, the Board of Directors or the sub-committees of the Board of Directors.

31.6. Members of the Board of Directors may be purchased liability insurance by the Company after obtaining the approval of the General Meeting of Shareholders. This insurance does not cover the liability of members of the Board of Directors related to violations of the law and the company's Charter.

Article 32. Criteria and conditions for being a member of the Board of Directors

32.1. Members of the Board of Directors must meet the following criteria and conditions:

32.1.1. Not falling into objects prohibited from establishing and managing enterprises in Vietnam in accordance with the Enterprise Law;

32.1.2. Having professional qualifications and experience in business management and in the fields of securities, finance, banking and not necessarily being a shareholder of the Company;

32.1.3. Members of the Board of Directors of a company may only concurrently serve as a member of the Board of Directors or the Members' Council at a maximum of 05 other companies;

32.1.4. Members of the Board of Directors must not concurrently be members of the Board of Directors, members of the Members' Council, or the General Directors (Directors) of another securities company;

32.1.5. Members of the Board of Directors must not be persons related to the family of the General Director and other manager of the Company; of the manager, the person competent to appoint the manager of the parent company;

32.1.6. Any other criteria and conditions as prescribed by law (if any).

32.2. Independent members of the Board of Directors must meet the following criteria and conditions:

32.2.1. Not being a person who is working for the company, its parent company or its subsidiary; not being a person who has worked for the company, its parent company or its subsidiary for at least three (03) preceding years;

32.2.2. Not being a person who is currently entitled to salary, remuneration from the company, except for allowances that a member of the Board of Directors is entitled to as prescribed;

32.2.3. Not being a person whose spouse, natural father, adoptive father, natural mother, adoptive mother, biological child, adopted child, biological sibling is a major shareholder of the company; is a manager of the company or its subsidiary;

32.2.4. Not being a person who directly or indirectly owns at least one percent (01%) of the total voting shares of the company;

32.2.5. Not being a person who used to be a member of the Board of Directors or Board of Supervisors of the company for at least the five (5) preceding years, except for the case of being appointed for two (02) consecutive terms;

32.2.6. Any other criteria and conditions as prescribed by law (if any)

32.3. Independent members of the Board of Directors must notify the Board of Directors of the fact that they no longer fully satisfy the conditions stipulated in Clause 32.2 of this Article and shall automatically no longer be independent members of the Board of Directors from the date of failure to satisfy all the criteria and conditions. The Board of Directors must

notify the case that independent members of the Board of Directors no longer satisfy the criteria and conditions at the nearest meeting of the General Meeting of Shareholders or convene a meeting of the General Meeting of Shareholders to elect additional or to replace independent members of the Board of Directors within six (06) months from the date of receipt of the notice of the relevant independent member of the Board of Directors.

Article 33. Chairperson of the Board of Directors, Vice Chairperson of the Board of Directors

33.1. The Chairperson, Vice Chairperson of the Board of Directors is elected, dismissed, removed by the Board of Directors from among the members of the Board of Directors.

33.2. The Chairperson of the Board of Directors must not concurrently be the General Director of the Company.

33.3. The Chairperson of the Board of Directors has the following rights and obligations:

33.3.1. Formulating program, plan of activities of the Board of Directors;

33.3.2. Preparing agenda, content, documents for the meeting; convening, presiding over and acting as chairperson of the Board of Directors meetings;

33.3.3. Organizing the passing of resolutions, decisions of the Board of Directors;

33.3.4. Supervising the process of organizing the implementation of resolutions, decisions of the Board of Directors;

33.3.5. Being chairman of the General Meeting of Shareholders;

33.3.6. Other rights and obligations as prescribed by law and the Company's Charter.

33.4. In case the Chairperson of the Board of Directors submits a resignation letter or is dismissed, removed, the Vice Chairperson takes the replace of Chairperson to be rights of Chairperson of the Board of Directors under the law and Company's Charter until the new one shall be elected. The Board of Directors must elect a replacement within ten (10) days from the date of receipt of the resignation letter or decision of dismissal, removal.

33.5. In case the Chairperson of the Board of Directors is absent or unable to perform his/her duties, he/she shall authorize in writing another member to exercise the rights and perform obligations of the Chairperson of the Board of Directors according to the principles stipulated in the Company's Charter. In case no authorized person or the Chairperson of the Board of Directors is deceased, is missing, is detained, is serving a prison sentence, is serving administrative handling measures at a compulsory drug rehabilitation establishment, compulsory education establishment, flees from place of residence, is restricted or lost capacity for civil acts, has difficulties in cognition or behavior control, is banned from holding certain positions, practicing certain professions or doing certain jobs, the remaining members shall elect one (01) person from among the members to hold the Chairperson of the Board of Directors on the principle that the majority of the remaining members agree until there is a new decision of the Board of Directors.

Article 34. Meetings of the Board of Directors

34.1. The Chairperson of the Board of Directors is elected at the first meeting of the Board of Directors within seven (07) working days from the date of the end of the election of such Board of Directors. This meeting is convened and presided by the member with the highest number or percentage of votes. In case more than one member has the highest number or percentage votes and equal, the members elect according to the principle of majority to choose one (01) of them to convene a meeting of the Board of Directors.

34.2. The Board of Directors meets at least once a quarter and may hold extraordinary meetings.

34.3. The Chairperson of the Board of Directors shall convene a meeting of the Board of Directors in the following cases:

34.3.1. At the request of the Board of Supervisors or an independent member of the Board of Directors;

34.3.2. At the request of the General Director or at least five (05) other managers;

34.3.3. At the request of at least two (02) members of the Board of Directors;

34.3.4. Other cases decided by the Board of Directors in the Regulation on operation of the Board of Directors.

34.4. The request stipulated in Clause 34.3 of this Article must be made in writing, clearly stating the purposes, issues to be discussed and decided within the authority of the Board of Directors.

34.5. The Chairperson of the Board of Directors must convene a meeting of the Board of Directors within seven (07) working days from the date of receipt of the request stipulated in clause 34.3 of this Article. In case of failure to convene a meeting at the request, the Chairperson of the Board of Directors shall be responsible for damage caused to the Company; the requester has the right to replace the Chairperson of the Board of Directors to convene a meeting of the Board of Directors.

34.6. The Chairperson of the Board of Directors or the convenor of the meeting of the Board of Directors must send a notice of meeting invitation at least three (03) working days before the date of the meeting. The notice of meeting invitation must specify the time and location of the meeting, the agenda, the issues to be discussed and decided. Enclosed with the notice of meeting invitation, there must be documents used at the meeting and votes of members.

34.7. The notice of meeting invitation of the Board of Directors may be sent by invitation letter, by telephone, by fax, by electronic means or by other methods stipulated by the company's Charter and shall be guaranteed to reach the contact address of each member of the Board of Directors registered at the Company.

34.8. The Chairperson of the Board of Directors or the convenor shall send the notice of meeting invitation and accompanying documents to the members of the Board of Supervisors

as to the members of the Board of Directors. Members of the Board of Supervisors have the right to attend meetings of the Board of Directors; have the right to discuss but not to vote.

34.9. A meeting of the Board of Directors is conducted when three quarters (3/4) of the total number of members attend the meeting. In case the meeting convened for the first time is insufficient members attending the meeting as prescribed, it may be convened a second time within seven (07) days from the intended date of the first meeting. In this case, the meeting will be conducted if more than half (1/2) of the members of the Board of Directors attend the meeting.

34.10. The Board of Directors meeting may be held in the form of an online conference (video or tele-conference) between Board members when all or some members are in different locations, provided that each participating member can:

34.10.1. Hear every other Board member participating in the meeting speak; and

34.10.2. If desired, this Board member can speak to all other attendees simultaneously.

The exchange between members may take place directly via telephone, throughother communication means, or a combination of all these methods. A Board member participating in such a meeting is considered to be "present" at the meeting. In this case, the meeting location shall be the place where the largest group of Board members gather, or if no such group exists, it is the location where the Chairperson of the meeting is present.

34.11. A member of the Board of Directors is considered to attend and vote at the meeting in the following cases:

34.11.1. Attending and voting directly at the meeting;

34.11.2. Authorizing others to attend the meeting and vote as prescribed in clause 34.13 of this Article;

34.11.3. Attending and voting through videoconferences, electronic voting or other electronic means;

34.11.4. Sending votes to the meeting by letter, fax, email;

34.11.5. Sending votes by other means as stipulated in the company's Charter.

34.12. In case of sending votes to the meeting via mail, the votes must be enclosed in a sealed envelope and must be delivered to the Chairperson of the Board of Directors at least 1 hour before the opening. Votes may be opened only in the presence of all attendees.

34.13. Members must attend all meetings of the Board of Directors. Members may authorize another person to attend the meeting and vote if approved by a majority of the members of the Board of Directors.

34.14. Resolutions, decisions of the Board of Directors shall be passed if approved by the majority of members attending the meeting; in case the number of votes is equal, the final decision belongs to the side with the opinion of the Chairperson of the Board of Directors.

Article 35. Meeting minutes of the Board of Directors

35.1. Meetings of the Board of Directors must be recorded in minutes and may be sound recorded or recorded and kept in other electronic forms. Minutes must be made in Vietnamese and may also be made in a foreign language, including the following principal contents:

35.1.1. Name, head office address, code number of enterprise;

35.1.2. Meeting time, location;

35.1.3. Purpose, agenda and content of the meeting;

35.1.4. Full name of each member attending the meeting or authorized person to attend the meeting and meeting method; full names of members not attending the meeting and reasons;

35.1.5. The issue discussed and voted on at the meeting;

35.1.6. Summarizing the statements of opinions of each member attending the meeting in chronological order of the meeting;

35.1.7. Voting results in which clearly stating the members voting for, against and abstention;

35.1.8. The issue passed and corresponding percentage of votes for passing;

35.1.9. Full name and signature of the chairperson and the minute recorder, except for the case stipulated in clause 35.2 of this Article.

35.2. In case the chairperson, the person recording minutes refuse signing the meeting minutes, but if all other members of the Board of Directors, who attend the meeting and agree to approve the meeting minute sign and the minutes contains all contents as prescribed at points from 35.1.1 to 35.1.8 of this Article, this minute shall take effect. The meeting minutes shall clearly state the refusal to sign by the chairperson and the minute-recorder. The signatories of the meeting minutes shall be jointly and severally liable for the accuracy and truthfulness of the contents of the Board of Directors' meeting minutes. The chairperson and the minute-recorder shall be personally liable for any damages incurred by the enterprise resulting from their refusal to sign the meeting minutes, in accordance with the law and this Charter.

35.3. The chairperson, the minute recorder and the people signing the minutes must be responsible for the truthfulness and accuracy of the content of the minutes of the meeting of the Board of Directors.

35.4. Minutes of meetings of the Board of Directors and documents used in the meeting must be kept at the head office of the company.

35.5. Minutes made in Vietnamese and in a foreign language have the same legal effect. In case there is a difference in content between the minutes in Vietnamese and in a foreign language, the content in the minutes in Vietnamese shall prevail.

Article 36. Dismissal, removal, replacement and addition of members of the Board of Directors

36.1. The General Meeting of Shareholders dismisses a member of the Board of Directors in the following cases:

36.1.1. Failing to satisfying the criteria and conditions as stipulated in Article 33 of this Charter;

36.1.2. Having a resignation letter approved;

36.1.3. Other cases as prescribed by law.

36.2. The General Meeting of Shareholders removes a member of the Board of Directors in the following cases:

36.2.1. Not participating in activities of the Board of Directors for 06 consecutive months, except for force majeure cases;

36.2.2. Other cases as prescribed by law.

36.3. When deeming it necessary, the General Meeting of Shareholders shall decide to replace the members of the Board of Directors; dismiss, remove members of the Board of Directors, except for the cases stipulated in Clauses 36.1 and 36.2 of this Article.

36.4. The Board of Directors must convene a General Meeting of Shareholders to elect additional members of the Board of Directors in the following cases:

36.4.1. The number of members of the Board of Directors is reduced by more than one third compared to the number stipulated in the company's Charter. In this case, the Board of Directors must convene a General Meeting of Shareholders within 60 days from the date on which the number of members is reduced by more than one third;

36.4.2. The number of independent members of the Board of Directors is reduced, not ensuring the ratio as stipulated in this Charter;

36.5. Except for the cases stipulated at points 36.4.1 and 36.4.2 of this Article, the General Meeting of Shareholders elects a new member to replace the member of the Board of Directors who has been dismissed, removed at the nearest meeting.

36.6. The appointment of members of the Board of Directors must be disclosed in accordance with the provisions of the law on securities and the securities market.

Article 37. Company Secretary

When deeming it necessary, the Board of Directors shall decide to appoint the company secretary. The company secretary has the following rights and obligations:

37.1. Supporting to organize the General Meeting of Shareholders, the Board of Directors; recording meeting minutes;

37.2. Supporting members of the Board of Directors in the performance of their assigned rights and obligations;

37.3. Supporting the Board of Directors in applying and implementing corporate governance principles;

37.4. Supporting the company in building shareholder relations and protecting the legitimate rights and interests of shareholders; complying with the obligation to provide information, publicizing information and administrative procedures;

37.5. Other rights and obligations at the request of the Board of Directors.

Article 38. Person in charge of corporate governance

38.1. The Board of Directors must appoint at least one (01) person in charge of corporate governance to support corporate governance at the enterprise. The person in charge of corporate governance may concurrently act as the Company Secretary as stipulated in Article 37 of the Charter.

38.2. The person in charge of corporate governance must not concurrently work for an approved auditing company that is auditing the Company's financial statements.

39.3. The person in charge of corporate governance has the following rights and obligations:

38.3.1. Advising the Board of Directors in holding the meeting of the General Meeting of Shareholders in accordance with regulations and related work between the Company and shareholders;

38.3.2. Preparing meetings of the Board of Directors, Board of Supervisors and General Meeting of Shareholders at the request of the Board of Directors or Board of Supervisors;

38.3.3. Advising on the procedure of meetings;

38.3.4. Attending meetings;

38.3.5. Consulting procedures for making resolutions of the Board of Directors in accordance with provisions of law;

38.3.6. Providing financial information, copies of minutes of meetings of the Board of Directors and other information to members of the Board of Directors and members of the Board of Supervisors;

38.3.7. Monitoring and reporting to the Board of Directors on the Company's information disclosure activities;

38.3.8. Acting as the point of contact with stakeholders;

38.3.9. Confidentiality of information in accordance with the provisions of law and the Company's Charter;

38.3.10. Other rights and obligations as prescribed by law and the Company's Charter.

Article 39. Supporting committees of the Board of Directors

39.1. The Board of Directors can set up an affiliated committee to take charge of development policy, human resources, salary, bonus, internal audit, risk management. The number of members of the committee is decided by the Board of Directors to ensure compliance with legal regulations. The activities of the committee must comply with the regulations of the Board of Directors. Resolutions of the committee will only take effect when a majority of members attend and vote for passing at the meeting of the committee.

39.2. The implementation of decisions of the Board of Directors, or of a committee directly under the Board of Directors must be consistent with current legal provisions and provisions of the company's Charter, internal regulations on corporate governance.

SECTION III – GENERAL DIRECTOR AND OTHER EXECUTIVES

Article 40. Organization of the management apparatus

The management system of the Company must ensure that the management apparatus is responsible to the Board of Directors and subject to the supervision, direction of the Board of Directors in the daily business of the Company. The Company has a General Director, Deputy General Directors, Chief Accountant. The appointment, dismissal, removal of the above titles must be approved by resolutions, decisions of the Board of Directors.

Article 41. Executives of the Company

41.1. Executives of the Company include the General Director, Deputy General Director, Chief Accountant.

41.2. At the request of the General Director and with the approval of the Board of Directors, the Company may recruit other executives with the number and criteria consistent with the Company's management structure and regulations as stipulated by the Board of Directors. Business executives must be responsible for assisting the Company in achieving its operational and organizational objectives.

Article 42. Appointment, dismissal, duties and rights of the General Director

42.1. The Board of Directors appoints one member of the Board of Directors or hires another person to act as the General Director.

42.2. The General Director is the person who runs the company's day-to-day business; under the supervision of the Board of Directors; takes responsibility to the Board of Directors and to the law for the performance of assigned rights and obligations.

42.3. The term of the General Director shall not exceed 5 years and may be re-appointed for an unlimited number of terms. The General Director must meet the standards and conditions as prescribed by law and the Company's Charter.

42.4. The General Director has the following rights and obligations:

42.4.1. Deciding on issues related to the company's day-to-day business that are not under the authority of the Board of Directors;

42.4.2. Organizing the implementation of resolutions, decisions of the Board of Directors;

42.4.3. Organizing the implementation of the company's business plan and investment plan;

42.4.4. Proposing organizational structure plan, internal management regulations of the company;

42.4.5. Appointing, dismissing, removing managerial positions in the company, except for those under the authority of the Board of Directors;

42.4.6. Deciding salary and other benefits for employees in the company, including managers under the appointment authority of the General Director;

42.4.7. Labor recruitment;

42.4.8. Proposing a plan to pay dividends or deal with business losses;

42.4.9. Other rights and obligations as prescribed by law, the company's charter and resolutions and decisions of the Board of Directors.

42.5. The General Director must manage the day-to-day business of the company in accordance with provisions of law, the company's Charter, the labor contract signed with the company and the resolutions, decisions of the Board of Directors. In case of operating contrary to the provisions of this Clause, causing damage to the company, the General Director shall be responsible before the law and must compensate for the damage to the company.

42.6. The Board of Directors may dismiss the General Director when a majority of the members of the Board of Directors with voting rights attending the meeting approve and appoint a new General Director to replace.

Article 43. Assistance to the General Director

43.1. Assisting the General Director are the Deputy General Directors, Chief Accountant and other positions hired, contracted, appointed, dismissed, removed the General Director.

43.2. The Deputy General Director is an assistant to the General Director in the management and operation of one or several areas of operation of the company as assigned by the General Director, reports and is responsible to the General Director and before the law on the tasks assigned by the General Director.

43.3. The Chief Accountant assists the General Director in directing the accounting, statistical work of the Company and has the rights and obligations as prescribed by law.

Article 44. Criteria and conditions to be General Director, Deputy General Director

44.1. The General Director of the Company must meet the following criteria and conditions:

44.1.1. Not being prohibited from establishing and managing enterprises in accordance with the Law on Enterprises;

44.1.2. The General Director must not concurrently work for other securities companies, fund management companies or other enterprises; The General Director must not be a member of the Board of Directors or a member of the Members' Council of another securities company.

44.1.3. The General Director must meet the criteria stipulated in Clause 5 Article 74 of the Law on Securities.

44.1.4. The General Director must not be a related person of any manager, Supervisor of the Company or the Parent Company, representative of state capital, or representative of enterprise capital at the Company or the Parent Company, as stipulated in Point d, Clause 46, Article 4 of the Law on Securities.

44.1.5. Other criteria and conditions as prescribed by law.

44.2. The Deputy General Director of the Company must meet the following standards and conditions:

44.2.1. The Deputy General Director of a securities company must not concurrently work for other securities companies, fund management companies or other enterprise.

44.2.2. The Deputy General Director in charge of operations must meet the criteria stipulated in Clause 5 Article 74 of the Law on Securities.

44.2.3. Other criteria and conditions as prescribed by law.

Article 45. Salary, bonus and other benefits of the General Director

The Board of Directors decides the salary, bonus and other benefits of the General Director according to the business results and performance.

Salary, bonus and other benefits of the General Director are shown in a separate section in the annual financial statements of the company and must be reported to the General Meeting of Shareholders at the regular meeting.

Article 46. Dismissal, removal of the General Director

The General Director is dismissed, removed in the following cases:

46.1. No longer satisfying the criteria and conditions to be the General Director as stipulated in this Charter;

46.2. Having a resignation letter;

46.3. According to the decision of the Board of Directors;

46.4. Other cases as prescribed by law.

Article 47. Internal Control Department under the General Director

47.1. The Company must establish an internal control department under the Board of Directors. The internal control system includes the apparatus, independent and specialized personnel, processes.

47.2. The Internal Control Department under the General Director is responsible for controlling the compliance:

47.2.1. Inspecting, supervising compliance with legal regulations, the Company's Charter, decisions of the General Meeting of Shareholders, decisions of the Board of Directors, regulations, professional processes, risk management processes of the company, of related departments and securities practitioners in the Company;

47.2.2. Supervising the implementation of internal regulations, activities with potential conflicts of interest within the company, especially for the company's own business activities and personal transactions of Company's employees; supervising the implementation of responsibilities of officers, employees in the company, performing the responsibility of partners for authorized activities;

47.2.3. Inspecting the content and supervising the implementation of the code of professional ethics;

47.2.4. Supervising the calculation and compliance with financial safety regulations;

47.2.5. Separating the client's assets;

47.2.6. Preserving, keeping customer's assets;

47.2.7. Controlling the compliance with the provisions of the law on prevention and combat of money laundering;

47.2.8. Other contents as assigned by the General Director.

47.3. The company must establish an internal control system including organizational structure, internal processes and regulations applicable to all positions, units, departments and activities of the company in order to ensure objectives:

47.3.1. The securities company's operations comply with the provisions of the Law on Securities and related documents;

47.3.2. Guaranteeing the interests of customers;

47.3.3. The securities company's operations are safe and efficient; protecting, managing, safely and effectively using assets and resources;

47.3.4. An honest, reasonable, complete and timely financial and management information system; truthfulness in the preparation of the company's financial statements.

47.4. Requirements for human resource of the Internal Control Department under the General Director

47.4.1. Arranging at least 01 employees as the compliance controller;

47.4.2. The head of the Internal Control Department must be a person with professional qualifications in law, accounting, auditing, with sufficient experience, reputation, authority to effectively perform the assigned tasks;

47.4.3. Not being related to the heads of specialized departments, professional performers, the General Director (Director), Deputy General Director (Deputy Director), branch director in a securities company;

47.4.4. Possessing a professional certificate in Securities and Stock Market Basics or a Securities Practice Certificate, and a professional certificate in Law on securities and securities market;

47.4.5. Not concurrently holding other jobs in the securities company.

SECTION IV – BOARD OF SUPERVISORS

Article 48. Rights and obligations of the Board of Supervisors

The Board of Supervisors has the rights and obligations prescribed in Article 170 of the Law on Enterprises and the following rights, obligations:

48.1. Proposing, recommending the General Meeting of Shareholders to approve the list of auditing organizations approved to audit the Company's financial statements; deciding on an approved audit organization to inspect the Company's operations, remove and dismiss the approved auditor when deeming it necessary.

48.2. Being responsible to shareholders for its supervisory activities.

48.3. Supervising the financial position of the Company, the compliance with the law in the activities of the members of the Board of Directors, the General Director and other managers

48.4. Ensuring coordination with the Board of Directors, General Director and shareholders.

48.5. In case of detecting violations of law or violations of the company's Charter by members of the Board of Directors, General Director and other executives of the enterprise, the Board of Supervisors must notify in writing the Board of Directors within forty-eight (48) hours, requesting the violator to stop the violation and take measures to remedy the consequences.

48.6. Developing the Regulation on operation of the Board of supervisors and submit it to the General Meeting of Shareholders for passing.

48.7. Reporting at the General Meeting of Shareholders according to the provisions of Article 290 of Decree No. 155/2020/ND-CP.

48.8. Having the right to access files, documents of the Company kept at the head office, branches and other locations; having the right to go to the workplace of the manager and employee of the Company during working hours.

48.9. Having the right to request the Board of Directors, members of the Board of Directors, General Director and other managers to provide fully, accurately, promptly information and documents on management, administration and business activities of the Company.

48.10. Other rights and obligations as prescribed by law.

Article 49. The Board of Supervisors' right to be provided with information

49.1. Documents and information must be sent to the Supervisors at the same time and in the same manner as for members of the Board of Directors, including:

49.1.1. Notice of meeting invitation, opinion form of members of the Board of Directors and enclosed documents;

49.1.2. Resolutions, decisions and meeting minutes of the General Meeting of Shareholders, the Board of Directors;

49.1.3. Report of the General Director submitted to the Board of Directors or other documents issued by the company.

49.2. Supervisors have the right to access files, documents of the company kept at the head office, branches and other locations; having the right to visit the workplace of the company's managers and employees during working hours.

49.3. The Board of Directors, members of the Board of Directors, the Director or General Director, other managers must provide fully, accurately and promptly information, documents on the management, operation and business activities of the company at the request of the Supervisor or the Board of Supervisors.

Article 50. Salary, remuneration, bonus and other benefits of Supervisors

50.1. Supervisors are paid salary, remuneration, bonus and other benefits according to the decision of the General Meeting of Shareholders. The General Meeting of Shareholders decides on the total salary, remuneration, bonus, other benefits and the annual operating budget of the Board of Supervisors;

50.2. Supervisors are paid for meals, accommodation, travel, expenses for using independent consulting services at a reasonable rate. This total remuneration and expenses must not exceed the total annual operating budget of the Board of Supervisors approved by the General Meeting of Shareholders, unless otherwise decided by the General Meeting of Shareholders;

50.3. Salaries and operating expenses of the Board of Supervisors are included in the company's business expenses in accordance with provisions of the law on corporate income tax and other relevant laws and must be made in a separate section in the company's annual financial statements.

Article 51. Nomination, candidacy for members of the Board of Supervisors (Supervisors)

51.1. The nomination, candidacy of members of the Board of Supervisors shall comply with the provisions of clauses 28.1, clause 28.2 Article 28 of this Charter.

51.2. In case the number of candidates for the Board of Supervisors through nomination and candidacy is not enough, the incumbent Board of Supervisors may nominate additional candidates or organize the nomination according to the provisions of the company's Charter, Internal Regulations on corporate governance and Operation Regulations of the Board of Supervisors. The introduction of additional candidates by the incumbent Board of Supervisors must be clearly disclosed before the General Meeting of Shareholders votes to elect members of the Board of Supervisors in accordance with provisions of law.

Article 52. Composition and term of the Board of Supervisors

52.1. The Board of Supervisors of the Company has from three (03) to five (05) supervisors. The specific number of members of the Board of Supervisors will be decided by the General Meeting of Shareholders in accordance with the Company's operational requirements from time to time. The term of the Supervisors shall not exceed five (05) years and may be re-elected for an unlimited number of terms.

52.2. In case Supervisors have the same time of term ending, but a new-term Supervisor has not been elected, the Supervisor whose term has expired will continue to exercise/perform rights and obligations until the new-term Supervisor is elected and takes on the tasks.

Article 53. Operation method and meetings of the Board of Supervisors

53.1. The Board of Supervisors must develop a supervisory process and must be passed by the General Meeting of Shareholders.

53.2. The Board of Supervisors must meet at least two (02) times in a year. The meeting minutes must be truthfully, fully recorded meeting contents and must be kept in accordance with regulations;

53.3. The number of members attending the meeting is at least two thirds (2/3) of the members of the Board of Supervisors. Minutes of the Board of Supervisors meeting are clearly formulated. The minute recorder and members of the Board of Supervisors attending the meeting must sign the minutes of the meeting. The minutes of meetings of the Board of Supervisors must be kept in order to determine the responsibilities of each member of the Board of Supervisors.

53.4. The Board of Supervisors has the right to request members of the Board of Directors, the General Director and representatives of the approved audit organization to attend and answer questions that need to be clarified.

53.5. When detecting that a member of the Board of Directors, a member of the General Director Committee violates the law, the company's Charter, leading to infringing upon the rights and interests of the company, shareholders, Owners or customers, the Board of Supervisors is responsible for requesting an explanation within a certain time or requesting the convening of the General Meeting of Shareholders to resolve. Regarding violations of the law, the Board of Supervisors must report in writing to the State Securities Commission within seven (07) working days from the date of detection of violations.

Article 54. Criteria of Supervisors

54.1. Supervisors must have the following criteria and conditions:

54.1.1. Not falling into objects to the provisions of clause 2 Article 17 of the Law on Enterprises;

54.1.2. Being trained in one of the majors in economics, finance, accounting, auditing, law, business administration or a major appropriate for the business activities of the enterprise;

54.1.3. Not being a person with a family relationship with members of the Board of Directors, General Director and other managers;

54.1.4. Not being a company manager; not necessarily being a shareholder or employee of the company;

54.1.5. Not working in the accounting, finance department of the company;

54.1.6. Not being a member or employee of an audit organization approved to audit the company's financial statements in the three (03) preceding years;

54.1.7. Not being a person with a family relationship with the corporate manager of the company and its parent company; the representative of the capital portion of the enterprise, the representative of the state capital portion in the parent company and in the company.

54.1.8. Other criteria and conditions as prescribed by relevant laws and the Company's Charter.

54.2. The head of the Board of Supervisors must have a university degree or higher in one of the majors in economics, finance, accounting, auditing, law, business administration or a major related to the enterprise's business activities. The head of the Board of Supervisors of a company must not concurrently be a member of the Board of Supervisors or a manager of another securities company

Article 55. Dismissal, removal of Supervisors

55.1. A member of the Board of Supervisors is dismissed in the following cases:

55.1.1. No longer satisfying the criteria and conditions to be a Supervisor as stipulated in Article 55 of this Charter;

55.1.2. Having a resignation letter and being approved.

55.2. A member of the Board of Supervisors is removed in the following cases:

55.2.1. Failing to complete assigned tasks, work;

55.2.2. Failing to exercise/perform his/her rights and duties for six (06) consecutive months, except for force majeure cases;

55.2.3. Repeatedly violating, seriously violating the Supervisor's obligations accordance with provisions of the Law on Enterprises and the Company's Charter;

55.2.4. Other cases according to the resolution of the General Meeting of Shareholders.

Article 56. Head of the Board of Supervisors

56.1. The head of the Board of Supervisors is elected by the Board of Supervisors from among the Supervisors; election, dismissal, removal on the principle of majority. The Board of Supervisors must have more than half of the Supervisors residing in Vietnam. The head of

the Board of Supervisors must have a university degree or higher in one of the majors in economics, finance, accounting, auditing, law, business administration or a major related to the enterprise's business activities.

56.2. Rights and obligations of the Head of the Board of Supervisors:

56.2.1. Convening a meeting of the Board of Supervisors;

56.2.2. Requesting the Board of Directors, General Director and other executives to provide relevant information to report to the Board of Supervisors;

56.2.3. Preparing and signing the report of the Board of Supervisors after consulting the Board of Directors for submission to the General Meeting of Shareholders.

Article 57. Responsibilities of members of the Board of Directors, members of the Board of Supervisors, General Director and other Executives

Members of the Board of Directors, members of the Board of Supervisors, the General Director and other executives are responsible for performing their duties, including those as members of sub-committees of the Board of Directors honestly, carefully for the benefit of the Company.

Article 58. Responsibility to be honest and avoid conflicts of interest

58.1. Members of the Board of Directors, members of the Board of Supervisors, the General Director and other managers must publicize related interests in accordance with provisions of the Law on Enterprises and relevant legal documents.

58.2. Members of the Board of Directors, members of the Board of Supervisors, the General Director, other managers and related persons of these members may only use the information obtained through their positions to serve the interests of the Company.

58.3. Members of the Board of Directors, members of the Board of Supervisors, the General Director and other managers are obliged to notify in writing the Board of Directors, the Board of Supervisors of transactions between the company, subsidiaries, a company in which a public company holds control over fifty percent (50%) or more of the charter capital with that object or with its related persons as prescribed by law. Regarding the above transactions approved by the General Meeting of Shareholders or the Board of Directors, the Company must disclose information about these resolutions in accordance with provisions of the law on securities on information disclosure.

58.4. A member of the Board of Directors may not vote on a transaction that benefits such member or related person of such member in accordance with provisions of the Law on Enterprises and the Company's Charter.

58.5. Members of the Board of Directors, members of the Board of Supervisors, the General Director, other managers and related persons of these subjects are not allowed to use or disclose to other person's internal information to perform related transactions.

58.6. Transactions between the Company and one or more members of the Board of Directors, members of the Board of Supervisors, General Director, other executives and individuals, organizations related to these objects are not invalidated in the following cases:

58.6.1. Regarding transactions with a value of less than or equal to 35% of the total value of assets recorded in the most recent financial statements, the important contents of the contracts or transaction as well as the relationships and interests of members of the Board of Directors, members of the Board of Supervisors, the General Director, and other executives were reported to the Board of Directors and approved by the Board of Directors by a majority of votes of members of the Board of Directors who have no relevant interests;

58.6.2. Regarding a transaction with a value greater than 35% or a transaction leading the value of the transaction arising within 12 months from the date of performance of the first transaction with a value of 35% or more of the total recorded asset value in the most recent financial statement, the important contents of this transaction as well as the relationships and interests of members of the Board of Directors, members of the Board of Supervisors, the General Director and other executives announced to shareholders and passed by the General Meeting of Shareholders by votes of shareholders who have no relevant interests.

Article 59. Approval of contracts, transactions between the Company and related persons

59.1. The General Meeting of Shareholders or the Board of Directors approves contracts, transactions between the company and the following related persons:

59.1.1. Shareholders, authorized representatives for shareholders being organizations owning more than 10% of the total number of ordinary shares of the company and their related persons;

59.1.2. Members of the Board of Directors, members of the Board of Supervisors, the General Director, other managers and their related persons;

59.1.3. Enterprises that members of the Board of Directors, Supervisors, General Director and other managers of the company must declare according to the provisions of clause 2 Article 164 of the Law on Enterprises.

59.2. The Board of Directors approves contracts or transactions with a value of less than 35% or transactions leading to the total value of transactions arising within 12 months from the date of performance of the first transaction with a value of less than 35 % of the total value of assets recorded in the most recent financial statement between the Company and the objects stipulated in 59.1 of this Article. In this case, the representative of the company signing a contract, transaction must notify the members of the Board of Directors, the Supervisor of the entities related to such contract, transaction and enclose the draft contract or the main content of the transaction. The Board of Directors shall decide on the approval of the contract, transaction within fifteen (15) days from the date of receipt of the notice; Members of the Board of Directors who have interests related to the parties in the contract, transaction do not have the right to vote.

59.3. The General Meeting of Shareholders approves the following contracts and transactions:

59.3.1. Contracts and transactions other than contracts, transactions stipulated in clause 59.2 of this Article;

59.3.2. Contracts, transactions of borrowing, lending and selling assets with a value greater than ten percent (10%) of the total value of assets of the enterprise recorded in the most recent financial statement between the company and shareholders owning from fifty-one percent (51%) of the total number of voting shares or more or a related person of such shareholder.

59.4. In case of approving a contract, transaction as prescribed in clause 59.3 of this Article, the representative of the company signing the contract, transaction must notify the Board of Directors and the Supervisor of the entities related to the contract, transaction and enclose with a draft contract or a notice of the main content of the transaction. The Board of Directors submits the draft contract, transaction or explains on the main content of the contract, transaction at the meeting of the General Meeting of Shareholders or collects shareholders' opinions in writing. In this case, shareholders with interests related to the parties in the contract, transaction do not have the right to vote; the contract, transaction is approved according to the provisions of clauses 1 and clause 4 Article 148 of the Law on Enterprises.

59.5. Contracts, transactions are invalidated under court decisions and handled in accordance with provisions of law when they are signed in contravention of this Article; the person signing the contract, the transaction, the shareholder, member of the Board of Directors or the General Director involved must jointly compensate for damage incurred, return to the company the profit earned from the performance of such contract, transaction.

59.6. The company must publicize related contracts, transactions in accordance with provisions of relevant law.

Article 60. Responsibilities for damage and compensation

60.1. Members of the Board of Directors, members of the Board of Supervisors, the General Director and other executives who violate obligations, responsibilities for honesty and prudence, fail to fulfill their obligations shall be responsible for damage caused by their own violation acts.

60.2. The Company indemnifies those who have been, are or may become a related party to complaints, lawsuits, prosecutions (including civil, administrative matters and not lawsuits filed by the Company) if that person was or is a member of the Board of Directors, a member of the Board of Supervisors, the General Director, another executive, an employee or an authorized representative of the Company who has or is currently performing his or her duties as authorized by the Company, acting honestly, prudently for the interests of the Company on the basis of compliance with the law and without verifiable evidence that the person has breached his or her responsibilities.

CHAPTER 5. RIGHT TO LOOK UP COMPANY BOOKS AND DOSSIERS

Article 61. Right to look up books and dossiers

61.1. Ordinary shareholders have the right to look up books and dossiers, specifically as follows:

61.1.1. Ordinary shareholders have the right to review, look up and extract information about names and contact addresses in the list of voting shareholders; request correction of his/her incorrect information; review, look up, extract or copy the company's charter, meeting minutes of the General Meeting of Shareholders and resolutions of the General Meeting of Shareholders;

61.1.2. Shareholders or groups of shareholders owning 5% or more of the total number of ordinary shares have the right to review, look up and extract the book of minutes and resolutions, decisions of the Board of Directors, mid-year and annual financial statements, reports of the Board of Supervisors, contracts, transactions approved by the Board of Directors and other documents, except for documents related to trade secrets, business secrets of the Company.

61.2. In case the authorized representative of a shareholder and a group of shareholders requests to look up the books and dossiers, the power of attorney of the shareholder and the group of shareholders he/she represents or a notarized copy of the power of attorney must be attached.

61.3. Members of the Board of Directors, members of the Board of Supervisors, the General Director and other executives have the right to inspect the register of shareholders of the Company, the list of shareholders and other books, dossiers of the Company for purposes related to his or her position provided that this information is kept confidential.

61.4. The Company must keep this Charter and amendments supplements of this Charter, the Enterprise Registration Certificate, regulations, documents proving property ownership, resolutions of the General Meeting of Shareholders and the Board of Directors, meeting minutes of the General Meeting of Shareholders and the Board of Directors. reports of the Board of Supervisors, annual financial statements, accounting books and any other documents as prescribed by law at the head office or another place provided that shareholders and the business registration agency are informed of the location where these documents are kept.

61.5. The Company's Charter must be disclosed on the company's website.

CHAPTER 6. EMPLOYEES AND TRADE UNION

Article 62. Employees and Trade Union

62.1. The General Director must make a plan for the Board of Directors to approve issues related to the recruitment, dismissal, salary, social insurance, welfare, reward and discipline for employees and business executives.

62.2. The General Director must make a plan for the Board of Directors to approve issues related to the Company's relations with trade unions in accordance with the best management standards, practices and policies, practices and policies stipulated in this Charter, the Company's regulations and provisions of current laws.

CHAPTER 7. PROFIT DISTRIBUTION

Article 63. Profit distribution

63.1. The General Meeting of Shareholders decides on the level of dividend payment and the form of annual dividend payment from retained earnings of the Company.

63.2. The Company does not pay interest on dividends or payments related to a type of stock.

63.3. The Board of Directors may recommend the General Meeting of Shareholders to pass the payment of all or part of dividends in shares and the Board of Directors is the agency to implement this decision.

63.4. Where dividends or other payments related to a type of stock are paid in cash, the Company must pay in Vietnam Dong. The payment can be made directly or through banks on the basis of detailed bank account information provided by shareholders. In case the Company has transferred the money according to the bank details provided by the shareholder but that shareholder does not receive the money, the Company is not responsible for the amount of money the Company has transferred to that shareholder. The payment of dividends for shares listed/registered for trading at the Vietnam Exchange can be made through a securities company or Vietnam Securities Depository and Clearing Corporation.

63.5. Pursuant to the Law on Enterprises and the Law on Securities, the Board of Directors passed a resolution, decision to determine a specific date to close the list of shareholders. Pursuant to that date, persons registered as shareholders or holders of other securities are entitled to receive dividends in cash or stock, notices or other documents.

63.6. Other issues related to profit distribution are carried out in accordance with the law.

CHAPTER 8. BANK ACCOUNTS, FISCAL YEAR AND ACCOUNTING REGIME

Article 64. Bank accounts

64.1. The Company opens accounts at Vietnamese banks or at foreign bank branches authorized to operate in Viet Nam.

64.2. According to the prior approval of the competent authority, in case of necessity, the Company may open a bank account abroad in accordance with provisions of law.

64.3. The Company conducts all payments and accounting transactions through Vietnamese or foreign currency accounts at banks where the Company opens accounts.

Article 65. Fiscal year

The Company's fiscal year begins on January 1 of each calendar year and ends on December 31 of each calendar year. The first fiscal year begins from the date of issuance of the License for establishment and operation and ends on December 31 of that year.

Article 66. Accounting regime

66.1. The accounting system used by the Company is the Vietnam Accounting System (VAS) or another accounting system approved by the Ministry of Finance, in compliance with the accounting system for securities Companies issued by the Ministry of Finance and current guidelines documents. The Company is subject to the inspection of the State agency on the implementation of the accounting - statistical regime.

66.2. The company makes accounting books in Vietnamese. The Company will keep accounting records according to the type of business activities in which the Company is engaged. These records must be accurate, up-to-date, systematic and sufficient to demonstrate and explain the Company's transactions.

66.3. The Company uses Vietnam Dong as the currency used in accounting

CHAPTER 9. FINANCIAL STATEMENTS, ANNUAL REPORTS AND DISCLOSURE RESPONSIBILITIES

Article 67. Annual, semi-annual and quarterly financial statements

67.1. The company must prepare annual financial statements and annual financial statements must be audited in accordance with the provisions of law. The Company discloses audited annual financial statements in accordance with provisions of law on disclosure of information on the stock market and submits it to competent state agencies.

67.2. The annual financial statements must include all reports, appendices, explanations in accordance with provisions of law on corporate accounting. The annual financial statements must honestly and objectively reflect the Company's operations.

67.3. The Company must prepare and disclose the reviewed semi-annual financial statements and quarterly financial statements in accordance with the law on disclosure of information on the stock market and submit them to competent state agencies.

Article 68. Annual report

The Company must prepare and disclose the Annual Report in accordance with the provisions of the law on securities and the securities market.

CHAPTER 10. COMPANY AUDIT

Article 69. Audit

69.1. The General Meeting of Shareholders appoints an independent auditing company or passes the list of independent auditing companies and authorizes the Board of Directors to decide to choose one of these units to audit/review the financial statements of the Company for the next fiscal year based on the terms and conditions agreed with the Board of Directors.

69.2. The audit report is attached to the Company's annual financial statements.

69.3. Independent auditors who audit the Company's financial statements are entitled to attend the meeting of the General Meeting of Shareholders and are entitled to receive notices and other information related to the meeting of the General Meeting of Shareholders and to express opinions at the general meeting on issues related to the audit of the Company's financial statements.

CHAPTER 11. SEAL OF THE ENTERPRISE

Article 70. Seal of the enterprise

70.1. A seal includes a seal made at a seal engraving establishment or a seal in the form of a digital signature in accordance with provisions of the law on electronic transactions.

70.2. The Board of Directors shall decide on the type, quantity, form and content of the seal of the Company, its branches, representative offices (if any).

70.3. The Board of Directors, General Director shall use and manage the seal in accordance with the Company's regulations and current law.

CHAPTER 12. COMPANY REORGANIZATION, LIQUIDATION, DISSOLUTION AND BANKRUPTCY

Article 71. Company reorganization

71.1. The Company performs division, separation, consolidation, merger and transformation after obtaining the approval of SSC.

71.2. The order, procedures for consolidation, merger, transformation shall comply with the provisions of the Enterprise Law, the Law on Securities and relevant law.

Article 72. Dissolution

72.1. The Company may be dissolved or terminated operation in the following cases:

72.1.1. The General Meeting of Shareholders decide to dissolve before the term. In case the Company dissolves before the term of operation, it must be approved by the SSC;

72.1.2. The Company no longer has the minimum number of shareholders (for joint stock companies) within six (06) consecutive months as prescribed by the Enterprise Law;

72.1.3. The SSC withdraws its establishment and operation License or it is announced the dissolution by the Court.

72.2. The Company can only be dissolved when it guarantees to pay off all debts and other property obligations. In case of insolvency, the Company must dissolve in accordance with the provisions of the Bankruptcy Law and its guiding documents.

72.3. The Board of Directors establishes a Liquidation Committee to handle the Company's assets at the time of dissolution. All issues arising in the process of dissolution shall be resolved by the Liquidation Committee and responsible for its decisions to the Board of Directors and the law.

Article 73. Operational extension

73.1. The Board of Directors convenes a meeting of the General Meeting of Shareholders at least 7 months before the end of the term of operation so that shareholders can vote on the extension of the Company's operation at the request of the Board of Directors.

73.2. The term of operation is extended when the number of shareholders representing 65% or more of the total votes of all shareholders attending the meeting of the General Meeting of Shareholders vote for.

Article 74. Liquidation

74.1. At least six (06) months before the end of the term of operation of the Company or after there is a decision to dissolve the Company, the Board of Directors must establish a Liquidation Committee consisting of (03) three members. Two members are appointed by the General Meeting of Shareholders and one member is appointed by the Board of Directors from an independent auditing company. The Liquidation Committee will prepare its

operating regulations. The members of the Liquidation Committee may be selected from among Company employees or independent experts. All expenses related to liquidation will be prioritized by the Company to be paid before other debts of the Company.

74.2. The Liquidation Committee is responsible for reporting to the business registration agency on the date of establishment and the date of commencement of operation. From that time, the Liquidation Committee will represent the Company in all work related to the liquidation of the Company before the Courts and administrative agencies.

74.3. Proceeds from the liquidation will be paid in the following order:

74.3.1. Liquidation costs;

74.3.2. Debts of salary, severance allowance, social insurance and other benefits of employees under the collective labor agreement and signed labor contract;

74.3.3. Tax debt;

74.3.4. Other debts of the Company;

74.3.5. The remaining balance after paying all debts, costs from Articles 74.3.1 to 74.3.4 of this Charter will be distributed to shareholders. Redeemable preferred shares will be paid first.

Article 75. Bankruptcy

The bankruptcy of the Company is carried out in accordance with the provisions of the law on bankruptcy for enterprises operating in the field of finance, securities.

CHAPTER 13. INTERNAL DISPUTE RESOLUTION

Article 76. Internal Dispute Resolution

76.1. In the event of a dispute or complaint arising from the Company's operations, or regarding the rights and obligations of shareholders under the law, the Company's Charter, or agreements between:

76.1.1. A shareholder and the Company;

76.1.2. A shareholder and the Board of Directors, the Supervisory Board, the General Director, or other executives;

The involved parties shall endeavor to resolve such dispute through negotiation and conciliation. Except for disputes involving the Board of Directors or the Chairperson of the Board of Directors, the Chairperson shall preside over the dispute resolution process and require each party to present information relevant to the dispute within ten (10) working days from the date the dispute arises. In cases where the dispute involves the Board of Directors or the Chairperson, any party may request the appointment of an independent expert to act as a mediator for the resolution process.

76.2. If a conciliation decision is not reached within six (6) weeks from the commencement of the conciliation process, or if the mediator's decision is not accepted by the parties, any party may refer the dispute to Arbitration or a Court.

76.3. Each party shall bear its own costs related to the negotiation and conciliation procedures. The payment of Court fees and costs shall be implemented in accordance with the judgment or ruling of the Court.

CHAPTER 14. SUPPLEMENTS AND AMENDMENTS TO THE CHARTER

Article 77. Supplement and amendment of the charter

77.1. The supplements, amendments of this Charter must be considered, decided by the General Meeting of Shareholders.

77.2. In case there are provisions of law related to the operation of the Company not mentioned in this Charter or in case there are new provisions of law different from those in this Charter, the provisions of such law are automatically applied and govern the operation of the Company.

CHAPTER 14. EFFECTIVE DATE

Article 78. Effective date

78.1. This Charter consists of 14 Chapters, 78 Articles, passed by the General Meeting of Shareholders of the BIDV Securities Joint Stock Company, takes effect from 22/04/2026 in Hanoi and jointly approved the full effect of this Charter.

78.2. The Charter is made in 05 originals with the same value and must be kept at the head office of the Company.

78.3. This Charter is the sole and official of the Company.

78.4. Copies or extracts of the Company's Charter must be valid when certified or extracted in accordance with the Company's clerical regulations.

LEGAL REPRESENTATIVE
GENERAL DIRECTOR

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

NGUYEN DUY VIEN

BSC **BIDV SECURITIES JOINT STOCK COMPANY**

No.349/QD-BSC

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

Hanoi, April 22, 2026

DECISION

Re: Promulgation of Internal Regulation on Company Administration

BOARD OF DIRECTORS OF BIDV SECURITIES JOINT STOCK COMPANY

Pursuant to the Charter of BIDV Securities Joint Stock Company;

Pursuant to Resolution No. 01/NQ-DHDCD dated April 22, 2026 of the Annual General Meeting of Shareholders 2026;

To meet the requirements of management in accordance with the organizational and operational model of the BIDV Securities Joint Stock Company.

HEREBY DECIDES:

Article 1. To promulgate, together with this Decision, the "**Internal Regulation on Company Administration** " of BIDV Securities Joint Stock Company.

Article 2. This Decision takes effect from the date of its signing and replaces Decision No.310/QD-BSC dated 18/04/2025 of the Board of Directors of BIDV Securities Joint Stock Company on Promulgating the Internal Regulation on Company Administration.

Article 3. Members of the Board of Directors, General Director, Deputy General Director, Chief Accountant, Head of Departments at Headquarter, Branch Director, and related units and individuals are responsible for the implementation of this Decision.

Recipients:
- As Article 3;
- Board of Supervisors;
- Archive at: BSC, BODs' Office.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

Ngo Van Dzung

BIDV SECURITIES
JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

INTERNAL REGULATION
ON COMPANY ADMINISTRATION

(Issued together with Decision No. 249/QD-BSC dated
of the Board of Directors of BIDV Securities Joint Stock Company)

Hanoi, April 22, 2026

TABLE OF CONTENTS

CHAPTER 1. GENERAL PROVISIONS 7

Article 1. Scope of regulation and subjects of application 7

Article 2. Interpretation of terms 7

CHAPTER 2. GENERAL MEETING OF SHAREHOLDERS 8

Article 3. General Meeting of Shareholders 8

Article 4. Rights and obligations of General Meeting of Shareholders 9

Article 5. Authorization to attend the General Meeting of Shareholders 9

Article 6. Meeting convening, meeting agenda and invitation to the General Meeting of Shareholders 10

Article 7. Conditions and formalities of the meeting and voting at the General Meeting of Shareholders 12

Article 8. Authority and procedure for adopting Resolutions of the Shareholders' Meeting in form of consulting opinion in writing 12

Article 9. Order and procedures for the General Meeting of Shareholders to approve a resolution by means of an online conference or a combination of face-to-face conference with an online conference 12

Article 10. Resolutions and Minutes of the General Meeting of Shareholders 13

Article 11. Method of protesting, requesting cancellation of minutes and resolutions of the General Meeting of Shareholders 14

CHAPTER 3. BOARD OF DIRECTORS 15

Article 12. Nomination and self-nomination of members of the Board of Directors ... 15

Article 13. Number, composition and term of office of members of the Board of Directors 16

Article 14. Rights and obligations of the Board of Directors 17

Article 15. Salaries, remunerations, bonuses and other benefits of members of the Board of Directors 17

Article 16. Qualification of members of the Board of Directors 18

Article 17. Chairman, Vice Chairman of the Board of Directors 19

Article 18. Meetings of the Board of Directors 20

Article 19. Exemption, dismissal, replacement and addition of members of the Board of Directors 21

Article 20. Company Secretary 21

Article 21. Person in charge of company administration 22

Article 22. Supporting Sub-committees of the Board of Directors 23

CHAPTER 4. BOARD OF SUPERVISORS **24**
Article 23. Rights and obligations of the Board of Supervisors 24
Article 24. Salary, remunerations, bonuses and other benefits of Supervisors 24
Article 25. Nomination and self-nomination of members of the Board of Supervisors (Member) 25
Article 26. Composition and term of the Board of Supervisors 25
Article 27. Operation method and meetings of the Board of Supervisors 25
Article 28. Standards of Supervisors 25
Article 29. Exemption and dismissal of Supervisors 26
Article 30. Head of the Board of Supervisors 27
CHAPTER 5. GENERAL DIRECTOR **28**
Article 31. Appointment, dismissal, duties and powers of the General Director 28
Article 32. Standards and conditions to be the General Director 28
Article 33. Salary, bonus and other benefits of the General Director 29
Article 34. Exemption and dismissal of the General Director 29
CHAPTER 6. OPERATION COORDINATION AMONG THE BOARD OF DIRECTORS, THE BOARD OF SUPERVISORS AND THE GENERAL DIRECTOR **30**
Article 35. Principles of coordination 30
Article 36. Operation coordination among the Board of Directors, the Board of Supervisors and the General Director 30
CHAPTER 7. EVALUATION, ACTIVITIES OF REWARD AND DISCIPLINE FOR MEMBERS OF THE BOARD OF DIRECTORS, MEMBERS OF THE BOARD OF SUPERVISORS AND MEMBERS OF THE EXECUTIVE BOARD **31**
Article 37. Performance evaluation of members of the Board of Directors, the Board of Supervisors and the Board of Management 31
Article 38. Reward 31
Article 39. Discipline 31
CHAPTER 8. IMPLEMENTATION TERM **33**
Article 40. Implementation provisions 33

CHAPTER 1. GENERAL PROVISIONS

Article 1. Scope of regulation and subjects of application

1.1. Scope of regulation: Internal Regulation on Company Administration stipulate the contents of the roles, rights and obligations of the General Meeting of Shareholders, the Board of Directors, the General Director; order and procedures for the General Meeting of Shareholders; nomination, candidacy, election, exemption and dismissal of members of the Board of Directors, Board of Supervisors , General Director and other activities in accordance with the Company's Charter and other current provisions of law.

1.2. Subjects of application: This Regulation is applicable to members of the Board of Directors, Board of Supervisors, General Director and related persons.

Article 2. Interpretation of terms

Words or terms used in this Regulation have the meanings given to them in the Charter of BSC.

CHAPTER 2. GENERAL MEETING OF SHAREHOLDERS

Article 3. General Meeting of Shareholders

3.1. The General Meeting of Shareholders, consisting of all shareholders with voting rights, is the highest decision-making body of the Company. The General Meeting of Shareholders holds an annual meeting once a year and within four (04) months from the end of the financial year. Unless otherwise provided for in the Company's Charter, the Board of Directors shall decide to extend the annual General Meeting of Shareholders in case of necessity, but not exceeding six (06) months from the end of the financial year. In addition to the annual meeting, the General Meeting of Shareholders may hold an extraordinary meeting. The venue of the General Meeting of Shareholders is determined to be the place where the chairman attends the meeting and must be in the territory of Vietnam.

3.2. The Board of Directors convenes the Annual General Meeting of Shareholders and selects an appropriate venue. The Annual General Meeting of Shareholders decides on issues in accordance with the law and the Company's Charter, especially through the audited annual financial statements. In the event that the Company's audit report of annual financial statement contains material exceptions, conflicting opinions or objections, the Company must invite a representative of an approved auditing organization conducting the audit of the Company's financial statements to attend the Annual General Meeting of Shareholders, and the representative of the above approved auditing organization is responsible for attending the Annual General Meeting of Shareholders of the Company.

3.3. The Board of Directors must convene an extraordinary General Meeting of Shareholders in the following cases:

3.3.1. The Board of Directors considers it necessary for the benefit of the Company;

3.3.2. The number of remaining members of the Board of Directors and Board of Supervisors is less than the minimum number of members as prescribed by law;

3.3.3. At the request of a shareholder or group of shareholders specified in Clause 2, Article 115 of the Law on Enterprises; the request to convene a General Meeting of Shareholders must be made in writing, *and must include the following information: full name, contact address, nationality, and number of personal legal documents for shareholders who are individuals; name, enterprise code or number of legal documents for the organization, and registered head office address for shareholders that are organizations; the number of shares and the timing of share registration for each shareholder, the total number of shares of the*

entire shareholder group and their ownership percentage in the company's total shares, and the basis and reasons for requesting the convention of the General Meeting of Shareholders. The request for convention must be accompanied by documents and evidence regarding the violations of the Board of Directors, the severity of such violations, or decisions that exceed its authority. The shareholder or group of shareholders shall be fully responsible before the law for the accuracy and truthfulness of the documents and evidence provided to the competent authorities when requesting the convention of the General Meeting of Shareholders;

3.3.4. At the request of the Board of Supervisors;

3.3.5. Other cases as prescribed by law and Company's Charter.

3.4. Convening the Extraordinary General Meeting of Shareholders

3.4.1. The Board of Directors must convene a General Meeting of Shareholders within thirty (30) days from the date on which the number of remaining members of the Board of Directors, independent members of the Board of Directors or remaining members of the Board of Supervisors as specified at Point 3.3.2 of this Article or receiving the request specified at Points 3.3.3 and 3.3.4 of this Article;

3.4.2. In case the Board of Directors does not convene the General Meeting of Shareholders as prescribed at Point 3.4.1 of this Article, within the next thirty (30) days, the Board of Supervisors replaces the Board of Directors to convene the General Meeting of Shareholders according to the provisions of Clause 3, Article 140 of the Law on Enterprises;

3.4.3. In case the Board of Supervisors fails to convene the General Meeting of Shareholders as prescribed at Point 3.4.2 of this Article, the shareholder or group of shareholders specified at Point 3.3.3 of this Article has the right to *represent the Company in convening the General Meeting of Shareholders in accordance with the provisions of the Law on Enterprises*;

3.4.4. Procedures for holding the General Meeting of Shareholders are as prescribed in Clause 5, Article 140 of the Law on Enterprises and the Company's Charter.

Article 4. Rights and obligations of General Meeting of Shareholders

Rights and obligations of the General Meeting of Shareholders comply with the provisions of law and the Company's Charter.

Article 5. Authorization to attend the General Meeting of Shareholders

5.1. Shareholders, authorized representatives of shareholders being organizations may directly attend the meeting or authorize one or several other individuals and organizations

to attend the meeting or attend the meeting through one of the forms prescribed in Clause 3, Article 144 of the Law on Enterprises.

5.2. The authorization for an individual or organization to attend the General Meeting of Shareholders according to the provisions of Clause 1 of this Article must be made in writing. The power of attorney is made in accordance with the civil law and must clearly state the name of the authorized shareholder, the name of the authorized individual and organization, the number of authorized shares, the content of the authorization, the scope of the authorization, the authorization duration, signatures of the authorizing party and the authorized party.

5.3. The person authorized to attend the General Meeting of Shareholders must submit a power of attorney when attending the meeting. In case of re-authorization, the meeting attendee must present the original authorization document (which shows the content allowing the authorized person to re-delegate to another person) of the shareholder, the authorized representative of the shareholder being an organization (if not previously registered with the Company).

5.4. The vote of the person authorized to attend the meeting within the scope of authorization is still valid when one of the following cases occurs:

5.4.1. The authorizer has died, has limited civil act capacity or has lost his civil act capacity;

5.4.2. The principal has cancelled the appointment of the authorization;

5.4.3. The authorizer has revoked the authority of the person performing the authorization.

This provision does not apply in case the Company receives a notice of one of the above events before the opening time of the General Meeting of Shareholders or before the meeting is re-convened.

Article 6. Meeting convening, meeting agenda and invitation to the General Meeting of Shareholders

6.1. The Board of Directors convenes the Annual and Extraordinary General Meeting of Shareholders. The Board of Directors convenes the Extraordinary General Meeting of Shareholders according to the cases specified in Clause 17.3, Article 17 of the Company's Charter.

6.2. The invitation to the General Meeting of Shareholders is sent to all shareholders by a method to ensure it reaches the contact address of the shareholder, and at the same

time published on the website of the Company and the State Securities Commission, Stock Exchange where the Company's shares are listed or registered for trading. The convener of the General Meeting of Shareholders must send a meeting invitation to all shareholders in the list of shareholders entitled to attend the meeting at least twenty-one (21) days before the opening of the meeting (from the date on which the notice is duly sent or transmitted). The agenda of the General Meeting of Shareholders, documents related to the issues to be voted at the meeting are sent to shareholders and/or posted on the Company's website. In case the document is not attached to the notice of the General Meeting of Shareholders, the meeting invitation must clearly state the link to all meeting documents for shareholders to access, including:

6.2.1. Meeting agenda, documents used in the meeting;

6.2.2. List and detailed information about all candidates for members of the Board of Directors and members of the Board of Supervisors (in case of election thereof);

6.2.3. Votes;

6.2.4. Draft resolutions for each issue in the meeting agenda.

6.3. Shareholders or groups of shareholders as prescribed in Clause 15.2, Article 15 of the Company's Charter have the right to propose issues to be included in the agenda of the General Meeting of Shareholders. The proposal must be made in writing and sent to the Company at least three (03) working days before the opening date of the meeting. The proposal must clearly state the name of shareholders, the number of each class of shares of the shareholder, and the issues proposed to be included in the agenda.

6.4. The convener of the General Meeting of Shareholders has the right to refuse the proposals specified in Clause 6.3 of this Article if it falls into one of the following cases:

6.4.1. The proposal is sent not in accordance with the provisions of Clause 6.3 of this Article;

6.4.2. At the time of the proposal, the shareholder or group of shareholders does not hold five percent (05%) or more of the ordinary shares as prescribed in Clause 15.2 Article 15 of the Company's Charter;

6.4.3. The proposed issue is not within the scope of the decision-making authority of the General Meeting of Shareholders;

6.4.4. Other cases as prescribed by law and this Charter.

6.5. The convener of the General Meeting of Shareholders must accept and include the proposals specified in Clause 6.3 of this Article in the proposed agenda and contents of the meeting, except for the case specified in Clause 6.4 of this Article; the proposal is officially added to the agenda and contents of the meeting if approved by the General Meeting of Shareholders.

Article 7. Conditions and formalities of the meeting and voting at the General Meeting of Shareholders

Conditions and formalities of the meeting and voting at the General Meeting of Shareholders shall comply with the provisions of law and the Company's Charter.

Article 8. Authority and procedure for adopting Resolutions of the Shareholders' Meeting in form of consulting opinion in writing

8.1. The Board of Directors has the right to collect written opinions of shareholders to adopt all issues within the competence of the General Meeting of Shareholders at any time if deemed necessary for the benefit of the company.

8.2. The order and procedures for collecting shareholders' written opinions shall comply with the provisions of the Company's Charter and this Regulation.

8.3. A resolution shall be passed in the form of collecting written opinions of shareholders if it is approved by the number of shareholders holding more than fifty percent (50%) of the total number of votes of all shareholders with voting rights and has the same value as the resolution passed at the General Meeting of Shareholders.

Article 9. Order and procedures for the General Meeting of Shareholders to approve a resolution by means of an online conference or a combination of face-to-face conference with an online conference

Based on the situation of each period, the Board of Directors may decide on the form of the General Meeting of Shareholders in the form of an online conference or a combination of face-to-face conference with an online conference. The order and procedures for the General Meeting of Shareholders to approve a resolution by means of an online conference or a combination of a face-to-face conference with an online conference shall comply with the Regulation on guiding electronic voting of the Company, the Company's Charter, the provisions of the Law on Enterprises, the Law on Securities and relevant legal documents.

Article 10. Resolutions and Minutes of the General Meeting of Shareholders

10.1. The meeting of the General Meeting of Shareholders must be recorded in minutes and may be recorded or recorded and kept in other electronic forms. Minutes must be made in Vietnamese, may be made in a foreign language and contain the following principal contents:

10.1.1. Name, head office address, enterprise code;

10.1.2. Time and place of the General Meeting of Shareholders;

10.1.3. Agenda and contents of the meeting;

10.1.4. Full name of the chairperson and secretary;

10.1.5. Summary of the meeting progress and opinions expressed at the General Meeting of Shareholders on each issue in the agenda;

10.1.6. Number of shareholders and total number of votes of shareholders attending the meeting, Appendix of the list of registered shareholders and representatives of shareholders attending the meeting with the corresponding number of shares and votes;

10.1.7. Total number of votes for each voting issue, clearly stating the voting method, total number of valid and invalid votes, for, against or blank votes; the corresponding ratio on the total number of votes of shareholders attending the meeting;

10.1.8. The issues passed and the respective percentage of votes passed;

10.1.9. Full name and signature of the chairperson and secretaries. In case the chairperson or a secretary refuses to sign the meeting minutes, this minutes will take effect if it is signed by all other members of the Board of Directors attending the meeting and contains all the contents as prescribed in this Article. The chairperson and secretary of the meeting or another person signing the minutes of the meeting must be jointly responsible for the truthfulness and accuracy of the content of the minutes.

10.2. Minutes of the General Meeting of Shareholders must be completed and approved before the end of the meeting. The chairperson and secretaries of the meeting or other persons who sign the minutes must be jointly responsible for the truthfulness and accuracy of the content of the minutes.

10.3. Minutes made in Vietnamese and foreign languages have the same legal effect. In case there is a difference in content between the minutes in Vietnamese and in a foreign language, the content of the minutes in Vietnamese shall prevail.

10.4. Resolutions, Minutes of the General Meeting of Shareholders, Appendix of the list of shareholders registered to attend the meeting with signatures of shareholders, written authorization to attend the meeting, all documents attached to the Minutes (if any) and relevant documents attached to the meeting invitation must be disclosed in accordance with the law on disclosure of information on the securities market and must be kept at the head office of the Company.

Article 11. Method of protesting, requesting cancellation of minutes and resolutions of the General Meeting of Shareholders

11.1. Shareholders voting against resolutions on the reorganization of the Company or changes in the rights and obligations of shareholders specified in the Company's Charter have the right to request the Company to redeem their shares in accordance with the provisions of the Charter. The request must be in writing, clearly stating the name and address of the shareholder, the number of shares of each class, the intended selling price, and the reason for requesting the company to redeem.

11.2. A request for the Company to redeem shares must be sent in writing to the Company within 10 (ten) days from the date of the General Meeting of Shareholders approves the resolution on the matters specified in Clause 11.1 of this Article.

11.3. Within 90 (ninety) days from the date of receipt of the minutes of the General Meeting of Shareholders or the minutes of the vote counting results to collect opinions of the General Meeting of Shareholders, the shareholder or group of shareholders owning 5% or more the total number of ordinary shares or more has the right to request a Competent Court or Arbitrator to consider and annul the decision of the General Meeting of Shareholders in the cases specified in the Law on Enterprises and the Company's Charter. All costs related to the procedure for requesting annulment of a resolution of the General Meeting of Shareholders shall be paid by the requester.

11.4. In the case specified in Clause 11.3 of this Article, such resolutions shall remain effective until another decision is made by the Court or Arbitrator, except for the application of provisional emergency measures under the decision of a competent authority.

CHAPTER 3. BOARD OF DIRECTORS

Article 12. Nomination and self-nomination of members of the Board of Directors

12.1. In case the candidates for the Board of Directors have been identified, the Company must disclose information related to the candidates at least ten (10) days before the opening date of the General Meeting of Shareholders on the Company's website for shareholders to learn about these candidates before voting. Each candidate for the Board of Directors must have a written commitment to the truthfulness and accuracy of the disclosed personal information and must commit to perform their duties honestly, carefully and in the best interests of the Company if elected as a member of the Board of Directors. Information related to the candidate for the Board of Directors to be disclosed includes:

12.1.1. Full name, date, month and year of birth;

12.1.2. Qualifications;

12.1.3. Working process;

12.1.4. Other management titles (including the positions of the Board of Directors of other companies);

12.1.5. Interests related to the Company and its related parties;

12.1.6. Other information (if any) as prescribed in the Company's Charter;

12.1.7. The public companies must be responsible for disclosing information about the companies in which the candidates are holding the position of member of the Board of Directors, other management positions and interests related to the of the candidates for the Board of Directors (if any).

12.2. The shareholder or group of shareholders owning at least ten percent (10%) of the total ordinary shares has the right to nominate candidates for the Board of Directors in accordance with the Law on Enterprises and the Company's Charter.

12.3. In case the number of candidates for the Board of Directors through nomination and self-nomination is still not enough as prescribed in Clause 5, Article 115 of the Law on Enterprises, the incumbent Board of Directors shall nominate additional candidates or organize nominations according to the provisions of the Company's Charter, Internal Regulation on company administration and Operation Regulation of the Board of Directors. The introduction of more candidates by the incumbent Board of Directors must be clearly announced before the General Meeting of Shareholders starts to vote for members of the Board of Directors in accordance with the law.

12.4. Members of the Board of Directors must meet the standards and conditions as prescribed in Clauses 1 and 2, Article 155 of the Law on Enterprises and the Company's Charter.

Article 13. Number, composition and term of office of members of the Board of Directors

13.1. The number of members of the Board of Directors is at least three (03) people and at most eleven (11) people, including: (01) a Chairman of the Board of Directors, (01) a Vice Chairman of the Board of Directors, independent members and members. The specific number of members of the Board of Directors will be decided by the General Meeting of Shareholders in accordance with the operational requirements of the Company in each period.

13.2. The term of office of a member of the Board of Directors shall not exceed (05) five years; members of the Board of Directors may be re-elected for an unlimited number of terms. An individual may only be elected as an independent member of the Board of Directors of the Company for no more than two (02) consecutive terms. In case all members of the Board of Directors end their terms at the same time, those members will continue to be members of the Board of Directors until new members are elected to replace and take over the job.

13.3. The number of non-executive members of the Board of Directors must satisfy the following requirements:

13.3.1. At least one (01) non-executive member if the Board of Directors consists of three (03) to five (05) members;

13.3.2. At least two (02) non-executive members if the Board of Directors consists of six (06) to eight (08) members;

13.3.3. At least three (03) non-executive members if the Board of Directors consists of nine (09) to eleven (11) members.

The Company minimizes members of the Board of Directors concurrently holding executive positions of the Company to ensure the independence of the Board of Directors.

13.4. The total number of independent members of the Board of Directors must ensure the following provisions:

13.4.1. Have at least one (01) independent member in case the Company has between three (03) and five (05) members of the Board of Directors;

13.4.2. Have at least two (02) independent members in case the Company has between six (06) and eight (08) members of the Board of Directors;

13.4.3. Have at least three (03) independent members in case the Company has between nine (09) and eleven (11) members of the Board of Directors.

13.5. A member of the Board of Directors shall no longer be a member of the Board of Directors in the event of being exempted, dismissed or replaced by the General Meeting of Shareholders as prescribed in Article 160 of the Law on Enterprises.

13.6. The appointment of members of the Board of Directors must be disclosed in accordance with the law on disclosure of information on the stock market.

13.7. Members of the Board of Directors are not necessarily shareholders of the Company

13.8. The Board of Directors is elected by the General Meeting of Shareholders on the principle of cumulative voting.

Article 14. Rights and obligations of the Board of Directors

14.1. The Board of Directors is the managerial body of the Company, has full authority on behalf of the Company to decide and exercise the rights and obligations of the Company, except for the rights and obligations under the discretion of the General Meeting of Shareholders.

14.2. The rights and obligations of the Board of Directors are prescribed by the Company's Charter and the other provision of the law.

Article 15. Salaries, remunerations, bonuses and other benefits of members of the Board of Directors

15.1. The company has the right to pay remuneration and bonuses to members of the Board of Directors according to business results and performance.

15.2. Members of the Board of Directors are entitled to remunerations and bonuses. Remuneration is calculated according to the number of working days necessary to complete the tasks of a member of the Board of Directors and the remuneration per day. The Board of Directors estimates the remuneration of each member on the principle of consensus. The total remuneration and bonus of the Board of Directors shall be decided by the General Meeting of Shareholders at the annual meeting.

15.3. The remuneration of each member of the Board of Directors is included in the Company's business expenses in accordance with the law on corporate income tax, shown in a separate section in the Company's annual financial statements and must report to the General Meeting of Shareholders at the annual meeting.

15.4. Members of the Board of Directors holding executive positions or members of the Board of Directors working in sub-committees of the Board of Directors or performing other jobs beyond the normal scope of duties of a member of the Board of Directors, may be paid additional remuneration in the form of a fixed salary, salary, commission, percentage of profit or in other forms as decided by the Board of Directors.

15.5. Members of the Board of Directors have the right to be paid all expenses of travel, accommodation, meals and other reasonable expenses that they have to pay when performing their responsibilities as members of the Board of Directors, including expenses incurred in attending meetings of the General Meeting of Shareholders, the Board of Directors or the sub-committees of the Board of Directors.

15.6. The members of the Board of Directors may be purchased liability insurance by the Company after obtaining the approval of the General Meeting of Shareholders. This insurance does not cover the liability of members of the Board of Directors related to violations of the law and the Company's Charter.

Article 16. Qualification of members of the Board of Directors

16.1. Members of the Board of Directors must meet the following criteria and conditions:

16.1.1. Not be prohibited from establishing and managing enterprises in Vietnam in accordance with the Law on Enterprises;

16.1.2. Have professional qualifications, experience in business management or experience in the field of securities, finance, banking and not necessarily a shareholder of the Company;

16.1.3. A member of the Board of Directors of a company may only concurrently serve as a member of the Board of Directors or the Members' Council at a maximum of 05 other companies;

16.1.4. A member of the Board of Directors must not concurrently be a member of the Board of Directors, a member of the Members' Council, the General Director (Director) of another securities company;

16.1.5. Members of the Board of Directors must not be family members of the General Director or other managers of the Company; nor of the managers or persons with the authority to appoint managers of the Parent Company;

16.1.6. Any other criteria and conditions as prescribed by law (if any).

16.2. Independent members of the Board of Directors must meet the following criteria and conditions:

16.2.1. Not be a person working for the company, its parent company or its subsidiary; is not a person who has worked for the company, its parent company or its subsidiary for at least three (03) consecutive years;

16.2.2. Not be a person receiving salary or remuneration from the company, except for the allowances that the members of the Board of Directors are entitled to as prescribed;

16.2.3. Not be a person whose spouse, biological father, adoptive father, biological mother, adoptive mother, biological child, adopted child, or siblings is a major shareholder of the company; or is a manager of the company or its subsidiary;

16.2.4. Not be a person who directly or indirectly owns at least one percent (01%) of the total voting shares of the company;

16.2.5. Not be a person who used to be a member of the Board of Directors or Board of Supervisors of the company for at least the previous five (05) years, except for the case of being appointed continuously for two (02) terms;

16.2.6. Any other criteria and conditions as prescribed by law (if any).

16.3. An independent member of the Board of Directors must notify the Board of Directors of the fact that he/she no longer meets the conditions specified in Clause 16.2 of this Article and will automatically cease to be an independent member of the Board of Directors from the date of not meeting the criteria and conditions. The Board of Directors must notify the case that an independent member of the Board of Directors no longer fully meets the criteria and conditions at the nearest General Meeting of Shareholders or convene a General Meeting of Shareholders to elect an additional or replacement independent member of the Board of Directors within six (06) months from the date of receiving the notice of the relevant independent member of the Board of Directors.

Article 17. Chairman, Vice Chairman of the Board of Directors

17.1. The Chairman of the Board of Directors, the Vice Chairman of the Board of Directors is elected, dismissed, removed by the Board of Directors from among the members of the Board of Directors.

17.2. The Chairman of the Board of Directors must not concurrently be the General Director of the Company.

17.3. The Chairman of the Board of Directors has the following rights and obligations:

17.3.1. Formulate program and plan of activities of the Board of Directors;

17.3.2. Prepare agenda, content and documents for the meeting; convene, preside over and act as chairman of the meeting of the Board of Directors;

17.3.3. Organize the adoption of resolutions and decisions of the Board of Directors;

17.3.4. Supervise the process of organizing the implementation of resolutions and decisions of the Board of Directors;

17.3.5. Chairman of the General Meeting of Shareholders;

17.3.6. Other rights and obligations as prescribed by law and the Company's Charter.

17.4. In case the Chairman of the Board of Directors submits a resignation letter or is dismissed, removed, the Vice Chairman of the Board of Directors replaces the Chairman of the Board of Directors to perform the rights and obligations of the Chairman of the Board of Directors in accordance with the law and the Company's Charter until the new Chairman of the Board of Directors is elected. The Board of Directors must elect a replacement within ten (10) days from the date of receipt of the resignation letter or decision of dismissal, removal.

17.5. In case the Chairman of the Board of Directors is absent or unable to perform his/her duties, the Vice Chairman of the Board of Directors replaces the Chairman of the Board of Directors to perform the rights and obligations of the Chairman of the Board of Directors according to the principles specified in the Company's Charter. In case the Chairman of the Board of Directors and the Vice Chairman of the Board of Directors are deceased, are missing, are detained, are serving a prison sentence, are serving administrative handling measures at a compulsory drug rehabilitation establishment, compulsory education establishment, flees from place of residence, is restricted or lost capacity for civil acts, has difficulties in cognition or behavior control, is banned from holding certain positions, practicing certain professions or doing certain jobs, the remaining members shall elect one (01) person from among the members to hold the Chairman of the Board of Directors on the principle that the majority of the remaining members agree until there is a new decision of the Board of Directors.

Article 18. Meetings of the Board of Directors

The order and procedures for a meeting of the Board of Directors shall comply with the provisions of the Company's Charter, the Operation Regulation of the Board of Directors and the provisions of law.

Article 19. Exemption, dismissal, replacement and addition of members of the Board of Directors

19.1. The General Meeting of Shareholders dismisses a member of the Board of Directors in the following cases:

19.1.1. Fail to meet the standards and conditions as prescribed in Article 16 of this Regulation;

19.1.2. A resignation letter is given and approved;

19.1.3. Other cases as prescribed by law.

19.2. The General Meeting of Shareholders dismisses a member of the Board of Directors in the following cases:

19.2.1. Not participate in activities of the Board of Directors for 6 consecutive months, except for force majeure cases;

19.2.2. Other cases as prescribed by law.

19.3. When deeming it necessary, the General Meeting of Shareholders shall decide to replace the members of the Board of Directors; exempt or dismiss members of the Board of Directors, except for the cases specified in Clauses 19.1 and 19.2 of this Article.

19.4. The Board of Directors must convene a General Meeting of Shareholders to elect additional members of the Board of Directors in the following cases:

19.4.1. The number of members of the Board of Directors is reduced by more than one third compared to the number specified in the Company's Charter. In this case, the Board of Directors must convene a General Meeting of Shareholders within 60 days from the date on which the number of members is reduced by more than one third;

19.4.2. The number of independent members of the Board of Directors is reduced, not guaranteed the ratio as prescribed in Company's Charter;

19.5. Except for the cases specified at Points 19.4.1 and 19.4.2 of this Article, the General Meeting of Shareholders elects a new member to replace the member of the Board of Directors who has been exempted or dismissed at the nearest meeting.

19.6. The appointment of members of the Board of Directors must be disclosed in accordance with the provisions of the law on securities and the securities market.

Article 20. Company Secretary

When deeming it necessary, the Board of Directors shall decide to appoint the company secretary. The company secretary has the following rights and obligations:

20.1. Support to organize the General Meeting of Shareholders and meetings of the Board of Directors; and record meeting minutes;

20.2. Support members of the Board of Directors in the exercise of their assigned rights and obligations;

20.3. Support the Board of Directors in applying and implementing Company Administration principles;

20.4. Support the company in building shareholder relations and protecting the legitimate rights and interests of shareholders; compliance with the obligation to provide information, publicize information and administrative procedures;

20.5. Other rights and obligations at the request of the Board of Directors.

Article 21. Person in charge of company administration

21.1. The Board of Directors must appoint at least one (01) person in charge of company administration to support Company Administration at the enterprise. The person in charge of company administration may concurrently act as the company secretary according to the provisions of Article 37 of the Company's Charter.

21.2. The person in charge of company administration must not concurrently work for an approved auditing company that is auditing the financial statements of the Company.

21.3. The person in charge of company administration has the following rights and obligations:

21.3.1. Advise the Board of Directors in organizing the General Meeting of Shareholders according to regulations and relevant works between the Company and shareholders;

21.3.2. Prepare meetings of the Board of Directors, Board of Supervisors and General Meeting of Shareholders at the request of the Board of Directors or Board of Supervisors;

21.3.3. Advise on the procedure of meetings;

21.3.4. Attend meetings;

21.3.5. Advise on procedures for making resolutions of the Board of Directors in accordance with the provisions of law;

21.3.6. Provide financial information, copies of meeting minutes of the Board of Directors and other information to members of the Board of Directors and members of Board of Supervisors;

21.3.7. Monitor and report to the Board of Directors on the Company's information disclosure activities;

21.3.8. Act as the point of contact with stakeholders;

21.3.9. Keep information confidential in accordance with the provisions of law and the Company's Charter;

21.3.10. Other rights and obligations as prescribed by law and the Company's Charter.

Article 22. Supporting Sub-committees of the Board of Directors

22.1. The Board of Directors can set up an affiliated Sub-committee to take charge of development policy, human resources, salary and bonus, internal audit, risk management, the number of members of the committee is decided by the Board of Directors to ensure compliance with legal regulations. The committee's activities must comply with the regulations of the Board of Directors. Resolutions of the committee will only take effect when a majority of members attend and vote for approval at the meeting of the committee.

22.2. The implementation of decisions of the Board of Directors, or of a committee directly under the Board of Directors must be in accordance with the current legal provisions and provisions of the Company's Charter, Internal regulations on company administrations.

CHAPTER 4. BOARD OF SUPERVISORS

Article 23. Rights and obligations of the Board of Supervisors

23.1. The rights and obligations of the Board of Supervisors shall comply with the provisions of law and the Company's Charter.

23.2. In addition, the Board of Supervisors has the right to be provided with information, specifically as follows:

23.2.1. Documents and information must be sent to the Board of Supervisors at the same time and in the same manner as for members of the Board of Directors, including:

a. Meeting invitation, opinion form of members of the Board of Directors and enclosed documents;

b. Resolutions, decisions and meeting minutes of the General Meeting of Shareholders and the Board of Directors;

c. Report of the General Director submitted to the Board of Directors or other documents issued by the company.

23.2.2. Supervisors have the right to access files and documents of the company kept at the head office, branches and other locations; and have the right to go to the workplace of the company's managers and employees during working hours.

23.2.3. The Board of Directors, members of the Board of Directors, the Director or General Director, and manager as under the Company's Charter must provide fully, accurately and promptly information and documents on the management, administration and business activities of the company at the request of the Supervisor or the Board of Supervisors.

Article 24. Salary, remunerations, bonuses and other benefits of Supervisors

24.1. Supervisors are paid salary, remunerations, bonuses and other benefits according to the decision of the General Meeting of Shareholders. The General Meeting of Shareholders decides on the total salary, remunerations, bonuses and other benefits and the annual operating budget of the Board of Supervisors;

24.2. Supervisors are paid for meals, accommodation, travel, expenses for using independent consulting services at a reasonable rate. This total remuneration and expenses must not exceed the total annual operating budget of the Board of Supervisors approved by the General Meeting of Shareholders, unless otherwise decided by the General Meeting of Shareholders;

24.3. Wages and operating expenses of the Board of Supervisors are included in the company's business expenses in accordance with the law on corporate income tax and other relevant laws and must be included in a separate section in the company's annual financial statements.

Article 25. Nomination and self-nomination of members of the Board of Supervisors (Member)

25.1. The self-nomination and nomination of members of the Board of Supervisors shall be carried out in the same manner as prescribed in Clauses 28.1 and 28.2, Article 28 of the Company's Charter.

25.2. In case the number of candidates for the Board of Supervisors through nomination and self-nomination is not enough, the incumbent Board of Supervisors may nominate additional candidates or organize the nomination according to the provisions of the Company's Charter, Internal regulation on company administrations and Operation regulation of the Board of Supervisors. The introduction of more candidates by the incumbent Board of Supervisors must be clearly announced before the General Meeting of Shareholders votes to elect members of the Board of Supervisors in accordance with the law.

Article 26. Composition and term of the Board of Supervisors

26.1. The Board of Supervisors of the Company has from three (03) to five (05) supervisors. The specific number of members of the Board of Supervisors will be decided by the General Meeting of Shareholders in accordance with the Company's operational requirements from time to time. The term of the Supervisors shall not exceed five (05) years and may be re-elected for an unlimited number of terms

26.2. In case the Supervisors end their term at the same time, but the Supervisor of the new term has not been elected, the Supervisor whose term has expired will continue to exercise his/her rights and obligations until the Supervisor for the new term is elected and takes her/his duties.

Article 27. Operation method and meetings of the Board of Supervisors

The operation method of the Board of Supervisors is carried out in accordance with the provisions of the Company's Charter, the Operation Regulation of the Board of Supervisors and the Control Process approved by the General Meeting of Shareholders.

Article 28. Standards of Supervisors

28.1. Supervisors must have the following standards and conditions:

28.1.1. Not fall into the subjects specified in Clause 2, Article 17 of the Law on Enterprises;

28.1.2. Be trained in one of the majors in economics, finance, accounting, auditing, law, business administration or a major suitable to the business activities of the enterprise;

28.1.3. Not being a person with a family relationship with the members of the Board of Directors, the General Director and manager;

28.1.4. Not be a company manager; and not be necessarily a shareholder or employee of the company;

28.1.5. Not work in the accounting and finance department of the company;

28.1.6. Not be a member or employee of an audit organization approved to audit the company's financial statements for the previous 3 years;

28.1.7. Not being a person with a family relationship with the corporate manager of the company and the parent company; the representative of the capital portion of the enterprise, the representative of the state capital portion at the parent company and at the company.

28.1.8. Other standards and conditions as prescribed by relevant laws and the Company's Charter.

28.2. The head of the Board of Supervisors must have a university degree or higher in one of the majors in economics, finance, accounting, auditing, law, business administration or majors related to the business activities of the enterprise. The head of the Board of Supervisors of the company must not concurrently be a member of the Board of Supervisors or a manager of another securities company.

Article 29. Exemption and dismissal of Supervisors

29.1. A member of the Board of Supervisors shall be dismissed in the following cases:

29.1.1. No longer meet the standards and conditions to be a Supervisor as prescribed in Article 28 of Company's Charter;

29.1.2. A resignation letter is given and approved.

29.2. A member of the Board of Supervisors is dismissed in the following cases:

29.2.1. Fail to complete assigned tasks or works;

29.2.2. Fail to perform his/her rights and duties for six (06) consecutive months, except in case of force majeure;

29.2.3. Repeated violations, serious violations of the Supervisor's obligations under the provisions of the Enterprise Law and the Company's Charter;

29.2.4. Other cases according to the resolution of the General Meeting of Shareholders.

Article 30. Head of the Board of Supervisors

30.1. The Head of the Board of Supervisors is elected by the Board of Supervisors from among the Supervisors; election, exemption and dismissal are on the principle of majority. The Board of Supervisors must have more than half of the Supervisors residing in Vietnam. The head of the Board of Supervisors must have a university degree or higher in one of the majors in economics, finance, accounting, auditing, law, business administration or majors related to business activities of the enterprise.

30.2. Rights and obligations of the Head of Board of Supervisors:

30.2.1. Convene a meeting of the Board of Supervisors;

30.2.2. Request the Board of Directors, General Director and other executives to provide relevant information to report to the Board of Supervisors;

30.2.3. Prepare and sign the report of the Board of Supervisors after consulting the Board of Directors to submit to the General Meeting of Shareholders.

CHAPTER 5. GENERAL DIRECTOR

Article 31. Appointment, dismissal, duties and powers of the General Director

31.1. The Board of Directors appoints one member of the Board of Directors or hires another person to act as the General Director.

31.2. The General Director is the person who runs the company's daily business; under the supervision of the Board of Directors; takes responsibility before the Board of Directors and before the law for the performance of assigned rights and obligations.

31.3. The term of the General Director shall not exceed 5 years and may be re-appointed for an unlimited number of terms. The General Director must meet the standards and conditions as prescribed by law and the Company's Charter.

31.4. The General Director has rights and obligations as prescribed by law and the Company's Charter.

31.5. The General Director must manage the daily business of the company in accordance with the law, the Company's Charter, the labor contract signed with the company and the resolutions and decisions of the Board of Directors. In case of operating contrary to the provisions of this Clause, causing damage to the company, the General Director shall be responsible before law and must compensate for the damage to the company.

31.6. The Board of Directors has the right to appoint, dismiss, sign contracts, terminate contracts with the General Director and appoint a new General Director to replace. The announcement of appointment, dismissal, contract signing and contract termination for the General Director shall comply with the law on information disclosure of listed companies.

Article 32. Standards and conditions to be the General Director

The General Director of the Company must meet the following standards and conditions:

32.1. Not be prohibited from establishing and managing enterprises in accordance with the Law on Enterprises;

32.2. The General Director must not concurrently work for a securities company, fund management company or another enterprise; The General Director must not be a member of the Board of Directors or a member of the Members' Council of another securities company.

32.3. The General Director must meet the standards specified in Clause 5, Article 74 of the Law on Securities.

32.4. The General Director must not be a related person of any manager, Supervisor of the Company or the Parent Company, representative of state capital, or representative of enterprise capital at the Company or the Parent Company, as stipulated in Point d, Clause 46, Article 4 of the Law on Securities

32.5. Other standards and conditions as prescribed by law.

Article 33. Salary, bonus and other benefits of the General Director

The Board of Directors decides the salary, bonus and other benefits of the General Director according to the results and business performance.

Salaries, bonuses and other benefits of the General Director are shown in a separate section in the company's annual financial statements and must be reported to the General Meeting of Shareholders at the annual meeting.

Article 34. Exemption and dismissal of the General Director

The General Director is exempted or dismissed in the following cases:

34.1. No longer meet the standards and conditions to be the General Director as prescribed in this Article;

34.2. Have a resignation letter;

34.3. According to the decision of the Board of Directors;

34.4. Other cases as prescribed by law.

CHAPTER 6. OPERATION COORDINATION AMONG THE BOARD OF DIRECTORS, THE BOARD OF SUPERVISORS AND THE GENERAL DIRECTOR

Article 35. Principles of coordination

The Board of Directors, the Board of Supervisors and the General Director coordinate in operation according to the following principles:

35.1. Always for the common interests of the Company.

35.2. Strictly comply with relevant provisions of law, Charter and internal regulations of the Company.

35.3. Work with the highest sense of responsibility, honesty, cooperation and regular communication to solve problems and difficulties (if any).

Article 36. Operation coordination among the Board of Directors, the Board of Supervisors and the General Director

Specific regulations on the operation coordination among the Board of Directors, the Board of Supervisors and the General Director shall comply with the provisions of the Charter, Operation Regulation of the Board of Directors, Operation Regulation of the Board of Supervisors and other internal regulations of the Company.

CHAPTER 7. EVALUATION, ACTIVITIES OF REWARD AND DISCIPLINE FOR MEMBERS OF THE BOARD OF DIRECTORS, MEMBERS OF THE BOARD OF SUPERVISORS AND MEMBERS OF THE BOARD OF MANAGEMENT

Article 37. Performance evaluation of members of the Board of Directors, the Board of Supervisors and the Board of Management

37.1. Evaluation object

37.1.1. The Board of Directors evaluates the activities of the members of the Board of Directors and the positions appointed by the Board of Directors.

37.1.2. The Board of Supervisors evaluates the activities of the members of the Board of Supervisors.

37.1.3. The General Director evaluates the activities of the positions appointed by the General Director.

37.2. Implementation organization

The evaluation of the activities of the members of the Board of Directors, the Board of Supervisors and the Executive Board is carried out on the basis of performance results, business orientation of the Company as assigned by the General Meeting of Shareholders and ensuring the principles of fairness, publicity and transparency.

Article 38. Reward

38.1. Members of the Board of Directors, the Board of Supervisors and the Executive Board with achievements in the management and administration of the Company and other assigned tasks will be considered and rewarded in accordance with the law and the Company.

38.2. Forms of reward, specific standards on reward forms, order and procedures for reward will be implemented in accordance with the Company's Regulation on emulation and commendation.

Article 39. Discipline

39.1. If the members of the Board of Directors, the Board of Supervisors and the Executive Board, in the course of performing their duties, violate the provisions of the law, the Company's Charter and other regulations of the Company, depending on the nature, severity and consequences of the violation, they will be disciplined in accordance with the law and/or the Company.

39.2. The Board of Directors has the authority to decide on discipline for the positions appointed by the Board of Directors. The General Director has the authority to decide on discipline for the positions appointed by the General Director.

39.3. Principles of handling disciplinary violations, forms of handling disciplinary violations, order and procedures for handling disciplinary violations will be implemented in accordance with the Regulation on disciplinary handling and material responsibility of the Company.

CHAPTER 8. IMPLEMENTATION TERM

Article 40. Implementation provisions

40.1. This Regulation consists of eight (08) Chapters and forty (40) Articles and takes effect from the date of approval by the General Meeting of Shareholders of BIDV Securities Joint Stock Company.

40.2. Any amendments, supplements, replacements or termination of the effectiveness of this Regulation shall be proposed by the Board of Directors and approved by the General Meeting of Shareholders of BIDV Securities Joint Stock Company.

40.3. In case there are provisions of the Law related to corporate governance that have not been mentioned in this Regulation, or there are new provisions of the Law; If the Company's Charter is different from or contradicts the provisions of this Regulation, such new provisions of the Law and the Company's Charter shall naturally be applied and adjusted to the Company's governance activities.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

Ngo Van Dzung

BIDV SECURITIES JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

No.250/QD-BSC

Hanoi, April 22, 2026

DECISION

Re: Promulgation of the Operation Regulation of the Board of Directors

BOARD OF DIRECTORS OF BIDV SECURITIES JOINT STOCK COMPANY

Pursuant to the Charter of BIDV Securities Joint Stock Company;

Pursuant to Resolution No. 01/NQ-DHDCD dated April 22, 2026 of the 2026 Annual General Meeting of Shareholders of BIDV Securities Joint Stock Company.

HEREBY DECIDES:

Article 1. To promulgate, together with this Decision, the **"Operation Regulation of the Board of Directors"** of BIDV Securities Joint Stock Company.

Article 2. This Decision takes effect from the date of its signing and replaces Decision No. 311/QD-BSC dated 18/04/2025 of the Board of Directors of BIDV Securities Joint Stock Company on Promulgating the Operation Regulation of the Board of Directors.

Article 3. Members of the Board of Directors, the General Director, Deputy General Director(s), the Chief Accountant, Managers of Departments at the Head Office, the Branch Director, the relevant units and individuals shall be responsible for the implementation of this Decision.

Recipients:
- As Article 3;
- Board of Supervisors
- Archive at BSC, BODs' Office.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

Ngo Van Dzung

OPERATION REGULATION OF THE BOARD OF DIRECTORS

(Issued together with Decision No.250 /QD-BSC dated April 22, 2026 of the Board of Directors of BIDV Securities Joint Stock Company)

Chapter I

GENERAL PROVISIONS

Article 1. Scope of regulation and subjects of application

1. Scope of regulation: The Operation Regulation of the Board of Directors stipulate the organizational structure, operation principles, authorities and obligations of the Board of Directors and its members in order to operate according to provisions of the Law on Enterprises, the Company's Charter and other relevant laws.

2. Subjects of application: This Regulation is applicable to the Board of Directors and its members.

Article 2. Operation principles of the Board of Directors

1. The Board of Directors operates under a collective principle. Members of the Board of Directors assume individual responsibilities for their own work and jointly responsibility to the General Meeting of Shareholders, the law on the resolutions, decisions of the Board of Directors over the development of Company.

2. The Board of Directors assigns tasks to the General Director to arrange and run the implementation of the resolutions and decisions of the Board of Directors.

Chapter II

MEMBERS OF BOARD OF DIRECTORS

Article 3. Rights and obligations of members of the Board of Directors

1. Members of the Board of Directors have full rights as prescribed by the Securities Law, relevant laws and the company's Charter, including the right to be provided with information and documents on the financial situation, business activities of the Company and of its units.

2. Members of the Board of Directors have obligations as prescribed in the company's Charter and the following obligations:

a) To perform their duties in an honest and prudent manner for the best interests of shareholders and the Company;

b) To attend all meetings of the Board of Directors and provide opinions on the issues to be discussed;

c) To timely and fully report to the Board of Directors the remuneration received from subsidiaries, affiliated companies and other organizations;

d) To report to the Board of Directors, at the latest meeting, the transactions between the Company, its subsidiaries and other companies in which the Company holds control over 50% or more of the charter capital with members of the Board of Directors and related persons of such member; transactions between the Company and such company of which a

member of the Board of Directors is a founding member or manager of the enterprise during the last 3 years before the time of the transaction;

dd) To make information disclosure when conduct transactions of shares of the Company in accordance with the law.

3. Independent members of the Board of Directors of a listed company must make an evaluation report on the operation of the Board of Directors.

Article 4. Right of members of the Board of Directors to be provided with information

1. Members of the Board of Directors have the right to request the General Director, Deputy General Director(s) and managers in the Company to provide information and documents on the financial situation and business activities of the Company and its units.

2. Managers are required to provide timely, complete and accurate information and documents at the request of members of the Board of Directors. The principles, content, and format of information provision are implemented in accordance with internal regulations issued by the Board of Directors.

Article 5. Term of office and number of members of the Board of Directors

1. The number of members of the Board of Directors is at least three (03) people and at most eleven (11) people, including: (01) a Chairman of the Board of Directors, (01) a Vice Chairman of the Board of Directors, independent members and members. The specific number of members of the Board of Directors will be decided by the General Meeting of Shareholders in accordance with the operational requirements of the Company in each period.

2. The term of office of a member of the Board of Directors shall not exceed 05 years and may be re-elected for an unlimited number of terms. An individual may only be elected as an independent member of the Board of Directors of a company for no more than 02 consecutive terms of office.

3. Where all members of the Board of Directors end their terms of office at the same time, such members will continue to be members of the Board of Directors until new members are elected to replace and take over the tasks, except otherwise provided for in the company's Charter.

Article 6. Criteria and conditions for members of the Board of Directors

1. Members of the Board of Directors must satisfy the following criteria and conditions:

a) Not fall into the subjects specified in Clause 2, Article 17 of the Law on Enterprises;

b) Obtain professional qualifications, experience in business administration or in the fields of securities, finance, banking and not necessarily be a shareholder of the Company;

c) A member of the Board of Directors of the Company may only concurrently be a member of the Board of Directors or Board of Members of up to five (05) other companies;

d) Member of the Board of Directors may not concurrently be a member of the Board of Directors, a member of the Members' Council, or the General Director (Director) of another securities company;

dd) Members of the Board of Directors must not be family members of the General Director and other managers of the company; the manager, the person authorized to appoint managers of the parent company;

e) Other criteria and conditions according to the law (if any).

2. Independent members of the Board of Directors as prescribed at Point b, Clause 1, Article 137 of the Law on Enterprises must satisfy the following criteria and conditions:

a) Not be a person who is working for the Company, its parent company or its subsidiary; not be a person who has worked for the Company, its parent company or its subsidiary for at least 03 consecutive years;

b) Not be a person who is receiving salary or remuneration from the company, except for allowances that members of the Board of Directors are entitled to receive according to regulations;

c) Not be a person whose spouse, biological father, adoptive father, biological mother, adoptive mother, biological child, adopted child, sibling is a major shareholder of the Company; be a manager of the Company or its subsidiary;

d) Not be a person who directly or indirectly owns at least 01% of the total voting shares of the Company;

dd) Not be a person who used to be a member of the Board of Directors or the Board of Supervisors of the Company for at least previous 5 years, except for the case of being appointed for 2 consecutive terms;

e) Other criteria and conditions according to the law (if any).

3. Independent members of the Board of Directors must notify the Board of Directors that they no longer fully satisfy the criteria and conditions specified in Clause 2 of this Article and are naturally no longer independent members of the Board of Directors from the date of failing to satisfy the criteria and conditions. The Board of Directors must notify the case that independent members of the Board of Directors no longer fully satisfy the criteria and conditions at the latest meeting of the General Meeting of Shareholders or must convene a meeting of the General Meeting of Shareholders to additionally elect or replace independent members of the Board of Directors within 06 months from the date of receiving the notice of the relevant independent members of the Board of Directors.

Article 7. Chairman, Vice Chairman of the Board of Directors

1. The Chairman of the Board of Directors, the Vice Chairman of the Board of Directors is elected, dismissed, removed by the Board of Directors from among the members of the Board of Directors.

2. The Chairman of the Board of Directors of the Company must not concurrently be the General Director.

3. The Chairman of the Board of Directors has the following rights and obligations:

a) Prepare action programs and plans of the Board of Directors;

b) Prepare the agenda, contents and documents for the meeting; convene, preside over and act as chairman of meetings of the Board of Directors;

c) Organize the adoption of resolutions and decisions of the Board of Directors;

d) Supervise the process of organizing and implementing resolutions and decisions of the Board of Directors;

dd) Act as the chairman of meetings of the General Meeting of Shareholders;

e) Other rights and obligations as prescribed by the Law and the company's Charter.

4. In case the Chairman of the Board of Directors submits a resignation letter or is dismissed, removed, the Vice Chairman of the Board of Directors replaces the Chairman of the Board of Directors to perform the rights and obligations of the Chairman of the Board of Directors in accordance with the law and the Company's Charter. In case the Chairman of the Board of Directors is absent or unable to perform his/her duties, the Vice Chairman of the Board of Directors replaces the Chairman of the Board of Directors to perform the rights and obligations of the Chairman of the Board of Directors according to the principles specified in the Company's Charter. In case the Chairman of the Board of Directors and the Vice Chairman of the Board of Directors are deceased, are missing, are detained, are serving a prison sentence, are serving administrative handling measures at a compulsory drug rehabilitation establishment, compulsory education establishment, flees from place of residence, is restricted or lost capacity for civil acts, has difficulties in cognition or behaviour control, is banned from holding certain positions, practicing certain professions or doing certain jobs, the remaining members shall elect one (01) person from among the members to hold the Chairman of the Board of Directors on the principle that the majority of the remaining members agree until there is a new decision of the Board of Directors.

5. When deeming it necessary, the Board of Directors shall decide to appoint the company secretary. The company secretary has the following rights and obligations:

a) Assist in convening meetings of the General Meeting of Shareholders and the Board of Directors; record meeting minutes;

b) Assist members of the Board of Directors in exercising their assigned rights and obligations;

c) Assist the Board of Directors in applying and implementing company administration principles;

d) Assist the Company in building shareholder relations and protecting the legitimate rights and interests of shareholders; in the compliance with the obligation to provide information, publicize information and administrative procedures;

dd) Other rights and obligations as prescribed by law and decision of the Board of Director (if any).

Article 8. Exemption, dismissal and supplement of members of the Board of Directors

1. The General Meeting of Shareholders shall exempt a member of the Board of Directors in the following circumstances:

a) Such member fails to satisfy criteria and conditions of a member of the Board of Directors as prescribed in Article 155 of the Law on Enterprises.

b) Such member submitted a letter of resignation which was approved;

c) Other cases specified by laws and the company's Charter (if any).

2. The General Meeting of Shareholders shall dismiss a member of the Board of Directors in the following circumstances:

a) Such member fails to participate in activities of the Board of Directors for six (06) consecutive months, except for force majeure events;

b) Other cases specified by laws and the company's Charter (if any).

3. When deeming it necessary, the General Meeting of Shareholders shall decide to replace a member of the Board of Directors; exempt or dismiss a member of the Board of Directors, other than the cases specified in Clauses 1 and 2 of this Article.

4. The Board of Directors of shall convene a meeting of the General Meeting of Shareholders to elect additional member(s) of the Board of Directors in the following circumstances:

a) Number of members of the Board of Directors decreases by more than one third of the number specified in the Company's Charter. In this case, the Board of Directors must convene a meeting of the General Meeting of Shareholders within 60 days from the date on which the number of members is reduced by more than one third;

b) The number of independent members of the Board of Directors is reduced, the ratio is not guaranteed as prescribed at Point b, Clause 1, Article 137 of the Law on Enterprises;

c) Except for the case specified in Points a and b of this Clause, the General Meeting of Shareholders shall elect a new member to replace those who have been exempted or dismissed in the latest meeting.

Article 9. Methods of election, exemption and dismissal of members of the Board of Directors

1. A shareholder or group of shareholders owning 10% or more of the total number of ordinary shares has the right to nominate a person to the Board of Directors. Unless otherwise provided for in the company's charter, the nomination of a person to the Board of Directors shall be as follows:

a) The ordinary shareholders forming a group to nominate a person to the Board of Directors must notify the group meeting to the attending shareholders before the opening of the General Meeting of Shareholders;

b) Based on the number of members of the Board of Directors, a shareholder or group of shareholders specified in this Clause is entitled to nominate one or several persons

according to the decision of the General Meeting of Shareholders as a candidate for the Board of Directors. In case the number of candidates nominated by a shareholder or a group of shareholders is lower than the number of candidates they are entitled to nominate according to the decision of the General Meeting of Shareholders, the remaining number of candidates shall be decided by the Board of Directors and other shareholders.

2. In case the number of candidates for the Board of Directors through nomination and self-nomination is still insufficient as prescribed in Clause 5, Article 115 of the Law on Enterprises, the incumbent Board of Directors shall introduce additional candidates or organize to nominate in accordance with provisions of the company's Charter, the Internal regulation on company administration and the Operation regulation of the Board of Directors. The introduction of more candidates by the incumbent Board of Directors must be clearly announced before the General Meeting of Shareholders votes to elect members of the Board of Directors in accordance with the law.

3. Unless otherwise provided for in the company's Charter, the voting to elect members of the Board of Directors must be done by cumulative voting method, whereby each shareholder has a total number of votes corresponding to the total number of owned shares multiplied by the number of elected members of the Board of Directors and shareholders have the right to give all or part of their total votes to one or several candidates. The elected members of the Board of Directors are determined by the number of votes from highest to lowest, starting from the candidate with the highest number of votes until the number of members specified in the company's Charter is reached. In case there are 02 or more candidates reaching the same number of votes for the last member of the Board of Directors, a re-election will be conducted among the candidates with the same number of votes or conducting selection according to the criteria on election regulations or the company's Charter.

4. The election, exemption and dismissal of members of the Board of Directors shall be decided by the General Meeting of Shareholders on the principle of voting.

Article 10. Notice of election, exemption and dismissal of members of the Board of Directors

1. If the candidate for the Board of Directors has been identified, the Company must disclose information related to the candidates at least 10 days before the opening date of the General Meeting of Shareholders on the Company's website so that the shareholders can learn about these candidates before voting, candidates for the Board of Directors must have a written commitment to the truthfulness and accuracy of disclosed personal information and must commit to perform the duties honestly, carefully and in the best interests of the Company if elected as a member of the Board of Directors. Information relating to candidates for the Board of Directors to be announced includes:

a) Full name, date of birth;

b) Professional qualifications;

c) Working process;

d) Other managerial titles (including the title of Board of Directors of other companies);

dd) Interests related to the Company and its related parties;

e) Other information (if any) as prescribed in the company's Charter;

g) The public company must be responsible for disclosing information about the companies in which the candidate is holding the position as a member of the Board of Directors, other managerial positions and interests related to the company of the candidate for the Board of Directors (if any).

2. The announcement on election, exemption and dismissal results of members of the Board of Directors shall comply with regulations guiding the information disclosure.

Chapter III
BOARD OF DIRECTORS

Article 11. Rights and obligations of the Board of Directors

1. The Board of Directors is the governing body managing the Company and has full authority to act on behalf of the Company to decide and exercise the rights and obligations of the company, except for the rights and obligations falling under the authority of the General Meeting of Shareholders.

2. Rights and obligations of the Board of Directors are prescribed by the law, the company's Charter and the General Meeting of Shareholders. Specifically, the Board of Directors has the following rights and obligations:

a) Decide the strategy, medium-term development plan and annual business plan of the Company;

b) Propose classes of shares and total number of shares authorized to be offered for sale of each class;

c) Decide to sell unsold shares within the number of shares authorized to be offered for sale of each class; decide to raise additional capital in other forms;

d) Decide the selling price of shares and bonds of the Company;

dd) Decide to redeem shares as prescribed in Clauses 1 and 2, Article 133 of the Law on Enterprises;

e) Decide on investment plans and investment projects within its authority and within the limits prescribed by law;

g) Decide on solutions for market development, marketing and technology;

h) Approve purchase, sale, borrowing, lending agreements and other contracts, transactions valued at 35% or more of the total value of assets recorded in the most recent financial statements of the Company, unless the company's Charter stipulates a different ratio or value, and unless contracts and transactions fall under the discretion of the General Meeting of Shareholders as prescribed at Point d, Clause 2, Article 138, Clauses 1 and 3, Article 167 of the Law on Enterprises;

i) Elect, exempt and dismiss the Chairman, the Vice Chairman of the Board of Directors; appoint, exempt, conclude contracts, terminate contracts with the General Director and other important managers as provided for in the company's Charter; decide on the salaries, remunerations, bonuses and other benefits of such managers; appoint an authorized representative to participate in the Members' Council or the General Meeting of Shareholders in another company and decide on the remuneration and other benefits of such persons;

k) Supervise and direct the General Director and managers in running the day-to-day business of the Company;

l) Decide on the organizational structure, internal management regulations of the Company, decide on the establishment of subsidiaries, branches and representative offices and on the capital contribution and purchase of shares from other enterprises;

m) Approve the agenda, content of documents in service of a meeting of the General Meeting of Shareholders, convene a meeting of the General Meeting of Shareholders or collect opinions for the General Meeting of Shareholders to adopt a resolution;

n) Submit audited annual financial statements to the General Meeting of Shareholders;

o) Propose the level of dividends to be paid; decide on the time limit and procedures for paying dividends or dealing with losses incurred in the course of business;

p) Propose the reorganization or dissolution of the Company; request bankruptcy of the Company;

q) Decide to issue the Operation Regulation of the Board of Directors, the Internal Regulation on Company administration after being approved by the General Meeting of Shareholders; decide to issue the Operation Regulation of the Committees/Sub-Committees/Units under the Board of Directors, the Regulation on information disclosure of the Company;

r) Provide training in company administration and necessary skills for members of the Board of Directors, the General Director, the person in charge of company administration and other executive officers of the company;

s) To carry out the payment of dividends to shareholders in accordance with the law after being approved by the Annual General Meeting of Shareholders;

t) Other rights and obligations as prescribed by the Law on Enterprises, the Law on Securities, other provisions of the law and the company's Charter.

3. The Board of Directors shall adopt resolutions, make decisions by voting at the meeting, collect opinions in writing or in other forms prescribed by the company's Charter. Each member of the Board of Directors has one vote.

4. In case a resolution or decision adopted by the Board of Directors is contrary to provisions of the law, the resolution of the General Meeting of Shareholders, or the company's Charter, causing damage to the Company, the members who agreed to approve such resolution or decision must be jointly and personally liable for such resolution or

decision and must compensate damages to the Company; Members who object to the adoption of the above resolution are exempt from liability. In this case, shareholders of the Company have the right to request a Court to suspend the implementation of or to annul the aforesaid resolution or decision.

Article 12. Duties and authorities of the Board of Directors in approving and concluding transaction contracts

1. The Board of Directors approves contracts, transactions with a value of less than 35% or transactions leading to the total transaction value arising within 12 months from the date of the first transaction with a value less than 35% of the total value of assets recorded in the latest financial statement or a smaller percentage or value as prescribed in the company's Charter between the Company and one of the following entities:

- Members of the Board of Directors, members of the Board of Supervisors, the General Director, managers and related persons of these entities;

- Shareholders, authorized representatives of shareholders owning more than 10% of the total ordinary share capital of the Company and their related persons;

- Enterprises related to the entities specified in Clause 2, Article 164 of the Law on Enterprises.

2. Representative of the Company who signs a contract or transaction must notify the members of the Board of Directors and the Board of Supervisors of the entities involved in such contract or transaction and enclose the draft contract or main contents of the transaction. The Board of Directors shall decide on the approval of the contract or transaction within 15 days from the date of receipt of the notice, unless otherwise provided for in the company's Charter; members of the Board of Directors who have interests related to the parties in the contract or transaction have no right to vote.

Article 13. Responsibilities of the Board of Directors in convening an extraordinary meeting of the General Meeting of Shareholders

1. The Board of Directors must convene an extraordinary meeting of the General Meeting of Shareholders in the following cases:

a) The Board of Directors considers it necessary for the benefit of the Company;

b) The number of remaining members of the Board of Directors and the Board of Supervisors is less than the minimum number of members as prescribed by law;

c) At the request of a shareholder or a group of shareholders specified in Clause 2, Article 115 of the Law on Enterprises; The request to convene a meeting of the General Meeting of Shareholders must be in writing and must include the following information: full name, contact address, nationality, and number of personal legal documents for shareholders who are individuals; name, enterprise code or number of legal documents for the organization, and registered head office address for shareholders that are organizations; the number of shares and the timing of share registration for each shareholder, the total number of shares of the entire shareholder group and their ownership percentage in the company's total shares,

and the basis and reasons for requesting the convention of the General Meeting of Shareholders. The request for convention must be accompanied by documents and evidence regarding the violations of the Board of Directors, the severity of such violations, or decisions that exceed its authority. The shareholder or group of shareholders shall be fully responsible before the law for the accuracy and truthfulness of the documents and evidence provided to the competent authorities when requesting the convention of the General Meeting of Shareholders.

d) At the request of the Board of Supervisors;

dd. Other cases as prescribed by law and the company's Charter (if any).

2. Convening an extraordinary meeting of the General Meeting of Shareholders

Unless otherwise provided for in the company's Charter, the Board of Directors must convene a meeting of the General Meeting of Shareholders within 30 days from the date on which the number of remaining members of the Board of Directors, remaining independent members of the Board of Directors or remaining members of the Board of Supervisors are less than the minimum number of members as prescribed in the company's Charter or from the date of receiving a request specified at Points c and d, Clause 1 of this Article;

3. The convener of the General Meeting of Shareholders must perform the following tasks:

a) Make a list of shareholders entitled to attend the meeting;

b) Provide information and settle complaints related to the list of shareholders;

c) Prepare the agenda and contents of the meeting;

d) Prepare documents for the meeting;

dd) Prepare a draft resolution of the General Meeting of Shareholders according to the expected content of the meeting; list and detailed information of candidates in case of election of members of the Board of Directors and the Board of Supervisors;

e) Determine the time and venue of t

he meeting;

g) Send a notice of meeting invitation to each shareholder entitled to attend the meeting in accordance with the Law on Enterprises;

h) Other tasks serving the meeting.

Article 14. Decentralization and authorization of the Board of Directors

The Board of Directors decentralizes and authorizes with specific limits for the Chairman of the Board of Directors and the General Director to perform the tasks of managing the day-by-day operations of the Company. The decentralization and authorization are expressed by the votes of members of the Board of Directors and approved in accordance with provisions of the Board of Directors on approving decisions of the Board of Directors; shall be made in writing in a form consistent with provisions of the law at the request of the General Director or in cases where the Board of Directors considers necessary. In cases where there is no decentralization or authorization of the Board of Directors, the

maximum limit within the scope of the General Director's settlement in operating is the highest degree permitted by the law and BSC's Charter.

Article 15. Sub-committees assisting the Board of Directors.

1. The Board of Directors may establish a sub-committee to take in charge of development policy, human resources, salary and bonus, internal audit, and risk management. The number of members of a sub-committee is determined by the Board of Directors in accordance with provisions of the law. Activities of the sub-committee must comply with regulations of the Board of Directors. The resolution of a sub-committee will only take effect when the majority of members participate and vote "adopt" at a meeting of the sub-committee.

2. The implementation of decisions of the Board of Directors, or of a sub-committee under the Board of Directors, must be in conformity with current legal provisions and provisions of the company's Charter and Internal Regulation on corporate governance.

Chapter IV

MEETINGS OF THE BOARD OF DIRECTORS

Article 16. Meetings of the Board of Directors

1. The Chairman of the Board of Directors shall be elected in the first meeting of the Board of Directors within 07 working days after the completion of the election of such Board of Directors. This meeting shall be convened and chaired by the member who gains the highest number or the highest percentage of votes. In case more than one member gains the same highest number or the same highest percentage of votes, the members shall elect by a majority principle to select 01 person among them to convene a meeting of the Board of Directors.

2. The Board of Directors must meet at least once a quarter and may hold an extraordinary meeting.

3. The Chairman of the Board of Directors shall convene a meeting of the Board of Directors in the following cases:

a) At the request of the Board of Directors or an independent member of the Board of Directors;

b) At the request of the General Director or at least 05 other managers;

c) At the request of at least 02 members of the Board of Directors;

d) Other cases prescribed by the company's Charter (if any).

4. The request specified in Clause 3 of this Article must be made in writing, clearly stating the purposes, issues to be discussed and decisions within the authority of the Board of Directors.

5. The Chairman of the Board of Directors must convene a meeting of the Board of Directors within 07 working days from the date of receipt of the request specified in Clause 3 of this Article. In case of failure to convene a meeting of the Board of Directors at the request, the Chairman of the Board of Directors shall be responsible for any damage caused to the Company; The person making the request has the right to replace the Chairman of the Board of Directors to convene a meeting of the Board of Directors.

6. The Chairman of the Board of Directors or the person convening the meeting of the Board of Directors must send a notice of meeting invitation at least 03 working days before the meeting date, unless otherwise provided for in the company's Charter. The notice of meeting invitation must specify the time and venue of the meeting, the agenda, the issues to be discussed and decided. The notice of meeting invitation must be enclosed with the documents used at the meeting and the vote of members.

The notice of invitation to a meeting of the Board of Directors may be sent by letter of invitation, by telephone, by fax, by electronic means or by other methods prescribed by the Company's Charter and shall be guaranteed to reach the contact address of each member of the Board of Directors which has been registered at the Company.

7. The Chairman of the Board of Directors or the convener shall send the notice of meeting invitation and attached documents to members of the Board of Supervisors in the same manner as to members of the Board of Directors.

Members of the Board of Supervisors have the right to attend meetings of the Board of Directors; have the right to discuss but not vote.

8. A meeting of the Board of Directors is conducted when 3/4 of the total number of members attend the meeting. In case a meeting convened as prescribed in this Clause does not have enough attending members as prescribed, it may be convened for a second time within 07 days from the intended date of the first meeting, unless the Company's Charter stipulates a different shorter time limit. In this case, the meeting will be conducted if more than half of members of the Board of Directors attend the meeting.

9. The Board of Directors meeting may be held in the form of an online conference (video or tele-conference) between Board members when all or some members are in different locations, provided that each participating member can:

a) Hear every other Board member participating in the meeting speak; and

b) If desired, this Board member can speak to all other attendees simultaneously.

The exchange between members may take place directly via telephone, throughother communication means, or a combination of all these methods. A Board member participating in such a meeting is considered to be "present" at the meeting. In this case, the meeting location shall be the place where the largest group of Board members gather, or if no such group exists, it is the location where the Chairperson of the meeting is present.

10. A member of the Board of Directors is considered to attend and vote at the meeting in the following cases:

a) Attend and vote directly at the meeting;

b) Authorize another person to attend the meeting and vote in accordance with Clause 12 of this Article;

c) Attend and vote through online conferences, electronic voting or other electronic forms;

d) Send votes to the meeting by mail, fax, members of the Board of Directors' email;

dd) Send votes by other means as prescribed in the company's Charter.

11. In case of sending the vote to the meeting by mail, such vote must be enclosed in a sealed envelope and delivered to the Chairman of the Board of Directors at least 1 hour before the opening of the meeting. The vote is only opened in the presence of all meeting attendees.

12. Members must attend all meetings of the Board of Directors. Members may authorize others to attend the meeting and vote if approved by a majority of members of the Board of Directors.

13. Resolutions and decisions of the Board of Directors may be adopted if approved by a majority of the attending members; In case of a tie vote, the final decision shall be made in favour of the vote of the Chairman of the Board of Directors.

Article 17. Organization of collecting written opinions from the Board of Directors

1. The Chairman of the Board of Directors has the authority to decide on collecting written opinions from Board members to approve matters within the Board's jurisdiction.

2. The company secretary shall prepare the opinion collection form and the necessary documents related to the matters requiring consultation. The opinion collection form and accompanying documents must be delivered in person or via a secure method to reach the contact address of each Board member.

3. Voting method for Opinion Collection form:

a. The opinion collection form must include the following key contents: Name, head office address, business registration certificate number of BSC; purpose of opinion collection; full name of the Board member; subjects for consideration; voting options, including: Approve, Disapprove, and No Opinion; deadline for submitting the opinion collection form; full name and signature of the Chairperson of the Board of Directors.

b. Board members may select only one of the three (03) voting options on the opinion collection form.

c. If a member of the Board of Directors does not choose any of the above three (03) voting options or does not send a valid Vote to the company within the prescribed time limit, such member is considered to have chosen the option "No opinion".

d. In case a member of the Board of Directors has selected one of the voting options but concurrently provide additional opinions attached to the voting option, the Company Secretary will summarize the opinions of such member of the Board of Directors according to the selected voting option, along with the additional comments in the Minute summarizing opinions.

4. A valid opinion collection form must be signed by member of the Board of Directors or sent from personal email of member of the Board of Directors and sent to BSC in accordance with regulations, clearly shows the opinions of a member of the Board of Directors and is marked for voting in accordance with regulations on the matter being consulted. Opinion collection forms in either of the two forms mentioned above shall have equal validity.

5. The authority to sign the proposal/report submitted to the Board of Directors for consultation belongs to the Board of Management, the head of Committees/Sub-Committees/Units under the Board of Directors, or other units as requested by the Board of Directors/Chairman of the Board of Directors in each specific case. The person signing the proposal/report submitted to the Board of Directors shall be responsible to the Board of Directors for their proposal and for the accuracy, completeness, and integrity of the presented content as well as the attached documents.

6. The company secretary participating in collecting written opinions from the Board of Directors members shall be jointly responsible for the honesty and accuracy of the minutes summarizing the opinions; and jointly responsible for any damages arising from decisions approved due to dishonest or inaccurate opinion summaries.

7. Resolutions/Decisions shall be approved based on the written consent of the majority of Board of Directors members eligible to vote. Resolutions/Decisions approved through written opinion collection shall have the same validity and effect as Resolutions/Decisions approved by the Board of Directors members at a duly convened and conducted Board of Directors meeting.

8. Responsibilities of relevant units in coordinating the written opinion collection process from the Board of Directors:

a) During the process of collecting written opinions from the Board of Directors, based on the review of the consultation dossier or the opinions of Board of Directors members, the company secretary has the right to request the proposing unit and/or units related to the consultation content to provide information, supplement documents, and reports to clarify the consultation content and complete the consultation dossier. The requested units shall be responsible for coordinating to provide complete information as requested by the company secretary and shall be responsible for the accuracy, integrity, and completeness of the information they provide.

b) The proposing unit requesting the consultation shall be responsible for providing consultation documents in both Vietnamese and English to the company secretary in cases when opinions need to be collected from foreign Board of Directors members and/or when the consultation dossier includes foreign-language documents. The content of the consultation documents in Vietnamese and English must be complete, accurate, and consistent. The person signing the proposal/report submitted to the Board of Directors shall be responsible for the accuracy, integrity, and completeness of the documents in both Vietnamese and English.

c) In case it is necessary for the written opinion collection process from the Board of Directors, the company secretary has the right to request the proposing unit to send the consultation dossier documents in electronic file format. The unit sending the electronic file must be responsible for ensuring the accuracy, completeness, consistency, and identical content between the electronic file and the hard-copy documents in the consultation dossier.

9. The written opinion request file kept at the Company Secretary includes the following documents:

a) Opinion collection form: original document

b) Documents attached to the Opinion collection form: stamped document

c) Supplementary documents, explanatory reports and responses to Board of Directors members' opinions (if any) as stipulated in Point a, Clause 7 of this Article: stamped document;

d) Minutes summarizing opinions: original document

dd) Resolution/Decision of the Board of Directors (if any): stamped document;

e) Other documents as decided by the Board of Directors/Chairman of the Board of Directors.

Article 18. Minutes of meetings of the Board of Directors

1. Meetings of the Board of Directors must be made in minutes and may be recorded and stored in other electronic forms. Minutes must be made in Vietnamese and may also be made in a foreign language, including the following principal contents:

a) Name, head office address, enterprise code;

b) Time and venue of the meeting;

c) Purpose, agenda and contents of the meeting;

d) Full name of each member attending the meeting or authorized person to attend the meeting and method to attend the meeting; full names of members not attending the meeting and reasons;

dd) Issues discussed and voted on at the meeting;

e) Summarize opinions of each member attending the meeting according to the order of developments of the meeting;

g) Voting results, clearly stating the members agreeing, disagreeing and abstaining;

h) Issues which have been passed and corresponding rate of approval;

i) Full name and signature of the chairperson and the person recording the minutes, except for the case specified in Clause 2 of this Article.

2. In case the chairperson, the person recording minutes refuse signing the meeting minutes, but if all other members of the Board of Directors, who attend the meeting and agree to approve the meeting minute sign and the minutes contains all contents as prescribed at Points a, b, c, d, dd, e, g and h, clause 1 of this Article, this minute shall take effect. The meeting minutes shall clearly state the refusal to sign by the chairperson and the minute-recorder. The signatories of the meeting minutes shall be jointly and severally liable for the accuracy and truthfulness of the contents of the Board of Directors' meeting minutes. The chairperson and the minute-recorder shall be personally liable for any damages incurred by the enterprise resulting from their refusal to sign the meeting minutes, in accordance with the law and Company's Charter.

3. The chairperson, the person recording the minutes and the signatories in the minutes must be responsible for the honesty and accuracy of the content of the meeting of the Board of Directors.

4. Minutes of meetings of the Board of Directors and documents used in the meeting must be kept at the head office of the Company.

5. The minutes made in Vietnamese and foreign languages have the same legal effect. In case there is a difference in content between the Vietnamese and foreign language versions, the content in the minutes in Vietnamese version shall prevail.

Chapter V

REPORT AND DISCLOSURE OF BENEFITS

Article 19. Submission of annual reports

1. At the end of the fiscal year, the Board of Directors must submit the following report to the General Meeting of Shareholders:

a) Report on business results of the Company;

b) Financial statements;

c) Report on assessing the management and administration of the Company;

d) Appraisal report of the Board of Supervisors.

2. The report specified at Points a, b and c, Clause 1 of this Article must be submitted to the Board of Supervisors for approval no later than 30 days before the opening date of the Annual General Meeting of Shareholders unless otherwise provided for by the company's Charter.

3. The report specified in Clauses 1 and 2 of this Article, the appraisal report of the Board of Supervisors and the audit report must be kept at the head office of the Company at least 10 days before the opening date of the Annual General Meeting of Shareholders if the company's Charter does not provide for a longer time limit. Shareholders who own shares of the Company continuously for at least 01 year have the right to directly consider the reports specified in this Article by themselves or together with lawyers, accountants and auditors with practicing certificates.

Article 20. Remuneration, bonus and other benefits of members of the Board of Directors

1. The company has the right to make payment for remuneration and bonuses to members of the Board of Directors according to business results and efficiency.

2. Members of the Board of Directors are entitled to receive work remuneration and bonuses. Remuneration for work is calculated according to the number of working days required to complete the tasks of a member of the Board of Directors and the remuneration level per day. The Board of Directors estimates the remuneration level for each member on the principle of consensus. The total remuneration and bonus of the Board of Directors shall be determined by the General Meeting of Shareholders at the annual meeting.

3. The remuneration of each member of the Board of Directors shall be included in the Company's business expenses in accordance with the law on corporate income tax, shown in a separate item in the Company's annual financial statements and must report to the General Meeting of Shareholders at the annual meeting.

4. Members of the Board of Directors holding executive positions or members of the Board of Directors working in sub-committees of the Board of Directors or performing other tasks outside the scope of normal duties of a member of the Board of Directors may receive additional remuneration payment in the form of a lump-sum salary by time, salary, commission, percentage of profit or in other forms as decided by the Board of Directors.

5. Members of the Board of Directors have the right to receive payment for all expenses for travel, meals, accommodation and other reasonable expenses that they had to pay when performing their responsibilities as members of the Board of Directors of the Company, including expenses incurred in attending meetings of the General Meeting of Shareholders, the Board of Directors or the sub-committees of the Board of Directors.

6. Members of the Board of Directors may receive liability insurance purchased by the Company after obtaining approval from the General Meeting of Shareholders. This insurance does not cover the liability of members of the Board of Directors related to violations of the law and the company's Charter.

Article 21. Disclosure of related interests

Unless otherwise provided for in the company's Charter, the disclosure of interests and related persons of the Company shall comply with the following provisions:

1. Members of the Board of Directors of the Company must declare their related interests to the company, including:

a) Name, enterprise code, head office address, business lines of the enterprise in which they own contributed capital or shares; ratio and time of ownership of such contributed capital or shares;

b) Name, enterprise code, head office address, business lines of the enterprise in which their related persons jointly own or separately own the contributed capital or shares of more than 10% of the charter capital.

2. The declaration specified in Clause 1 of this Article must be made within 07 working days from the date on which related interests arise; the amendments and supplements must be notified to the Company within 07 working days from the date of the corresponding amendments and supplements.

3. Members of the Board of Directors, on behalf of individuals or on behalf of other persons to perform any tasks in any form within the scope of the Company's business, must explain the nature and content of such work to the Board of Directors and only be allowed to perform such work when approved by a majority of the remaining members of the Board of Directors; if such work is performed without declaration or without the approval of the Board of Directors, all income from such activities shall be owned by the Company.

Chapter VI

RELATIONS OF THE BOARD OF DIRECTORS

Article 22. Relation among members of the Board of Directors

1. The relation among members of the Board of Directors is a cooperative one. Members of the Board of Directors are responsible for informing each other about related issues in the process of handling their assigned tasks.

2. In the process of handling tasks, an assigned member of the Board of Directors with main responsibility must actively coordinate to handle, in case of any problem related to the field undertaken by other members of the Board of Directors. In case of differing opinions among members of the Board of Directors, the member bearing the main responsibility shall report to the Chairman of the Board of Directors for consideration and making decision according to his/her authority or hold a meeting or collect opinions from the members of the Board of Directors in accordance with the law, the Company's Charter and this Regulation.

3. In case there is a re-assignment among members of the Board of Directors, members of the Board of Directors must hand over relevant work, files and documents. Such handover must be made in writing and reported to the Chairman of the Board of Directors.

Article 23. Relation with the Board of Management

In the role of administration, the Board of Directors issues resolutions for the General Director and the executive apparatus to implement. At the same time, the Board of Directors examines and supervises the implementation of resolutions.

Article 24. Relation with the Board of Supervisors

1. The relation between the Board of Directors and the Board of Supervisors is a cooperative one. The working relation between the Board of Directors and the Board of Supervisors follows the principles of equality and independence, while closely coordinate and support each other in the process of performing tasks.

2. When receiving inspection records or general reports of the Board of Supervisors, the Board of Directors is responsible for studying and directing relevant departments to develop plans and make timely corrections.

Chapter VII

IMPLEMENTATION TERMS

Article 25. Implementation provisions

1. This Regulation consists of seven (07) Chapters, twenty-five (25) Articles and shall take effect from the date of approval by the General Meeting of Shareholders of BIDV Securities Joint Stock Company.

2. Any amendments, supplements, replacements or termination of the effectiveness of this Regulation shall be proposed by the Board of Directors and approved by the General Meeting of Shareholders of BIDV Securities Joint Stock Company.

3. In case there are legal provisions related to the operation of the Board of Directors of the Company that are not mentioned in this Regulation, or if there are new legal provisions; Company Charter provisions that differ from or conflict with the provisions of this Regulation, then such new legal provisions and the Company Charter shall automatically apply and govern the operations of the Board of Directors of the Company

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

Ngô Văn Dzung

BIDV SECURITIES JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No. 339/BC-BSC

Hanoi, March 30, 2026

REPORT OF THE BOARD OF DIRECTORS

Re: Summary of the activities of the Board of Directors in 2025, orientation for activities in 2026

To: General Meeting of Shareholders

The Board of Directors ("BOD") of BIDV Securities Joint Stock Company (BSC) would like to submit to the General Meeting of Shareholders the contents of the Summary Report on the activities of the Board of Directors in 2025, the orientation of activities in 2026 as follows:

1. The Company's business results in 2025

1.1. Socio-economic context in 2025

The world economy in 2025 was witness many fluctuations, as the recovery process is intertwined with new uncertainties from global geopolitics, trade and monetary policy. According to the International Monetary Fund (IMF), global economic growth in 2025 reached about 3.3%, still significantly lower than the average of about 3.7% in the pre-pandemic period. In terms of currency policy, 2025 saw an unprecedented divergence in policy among major central banks. The US Federal Reserve (Fed) made 3 interest rate cuts, bringing the operating interest rate to 3.5-3.75%; The European Central Bank (ECB) continues to ease monetary policy with interest rates lowered to 2.15% to support the eurozone economic recovery. In contrast, the Bank of Japan (BoJ) raised interest rates to 0.75% - the highest level in nearly 30 years. The US dollar index (DXY) weakened below the 100 mark in the second half of the year, while gold prices rose sharply due to safe-haven demand and the tendency of central banks to step up gold reserves.

In addition, the world economy in 2025 faced a series of risks piled up. Russia-Ukraine conflict continues to impact European energy markets; tensions and conflicts in the Middle East - especially between the United States, Israel and Iran - have pushed up crude oil prices. In particular, the US administration implemented a new tariff policy in April 2025, imposing high tariffs on many trading partners, marking a strong escalation of protectionism and reshaping global supply chains. Technological competition between great powers, especially in the fields of semiconductors and artificial intelligence, continues to increase, putting additional pressure on international trade and investment.

In this context, Vietnam's economy has shown good resilience and flexible adaptability. In 2025, GDP growth for the whole year reached 8.02%, of which the fourth quarter of 2025 record a breakthrough growth rate of 8.46% - the highest level in the period 2011-2025. Economic growth was evenly driven by the recovery of the processing and manufacturing industry, trade activities, international tourism (welcoming over 21 million visitors) and remittances. Import and export turnover reached over 930 billion USD (up 18.2%), the trade surplus balance of over 20 billion USD helped Vietnam maintain a trade surplus for the 10th consecutive year, affirming its important position in the global supply chain even in the context of increasing protectionism.

Macro stability was maintained when the average consumer price index (CPI) for the whole year only increased by 3.31%, reaching the target set by the National Assembly. Credit growth reached 19.01% - the highest level in 5 years, reflecting the strong recovery of capital demand of the economy. The Vietnamese dong remained relatively stable thanks to the weakening trend of the US dollar in the international market and the SBV's flexible operating policy.

The stock market in 2025 had an increase in liquidity. The average transaction value on the stock market reached 29,328 billion VND/session, up 39.1% compared to 2024. However, the trend of global monetary tightening and the USD/VND interest rate differential have promoted a record wave of foreign net selling of up to VND 135,000 billion in 2025.

Although the VN-Index recovered strongly, closing at a high level (1,784 points), the actual development of the stock market also showed a clear asymmetrical movement. Specifically, the market's upward momentum was mainly led by a number of large-cap stocks, while the majority of the remaining stock groups still maintained a downward trend or weak recovery. This situation reflects the strong divergence of the market, making the VN-Index not fully reflect the general health of the economy and listed enterprises.

1.2. BSC's business results in 2025

The year 2025 marks a remarkable development of BSC in terms of scale, quality and operational efficiency, thereby establishing many new milestones in the Company's history, specifically as follows:

- ***In terms of scale:*** BSC's total assets grew strongly, reached VND 16,628 billion by the end of the year, up 61% compared to 2024 and far exceeding the set plan. Margin lending activities recorded a breakthrough increase when outstanding loans reached VND 9,338 billion, accounting for more than half of total assets, reflecting the ability to meet the increasing capital needs of customers in the context of a vibrant market. Equity was also strengthened, reaching VND 5,528 billion thanks to profit accumulation and the dividend payment policy in shares.

- ***Asset quality:*** BSC continues to maintain high financial quality and risk management. The company controls the quality of assets well, does not incur NPLs in margin lending activities despite the rapid expansion of scale. The ratio of available capital adequacy reached a very high level (536%), far exceeding the minimum requirements of regulators. In 2025, BSC was rated A+ (the highest level by VIS Rating), thereby affirming its strong financial capacity and brand reputation in the market.

- ***Regarding business performance:*** 2025 continued to be a breakthrough year when profit before tax reached VND 616.2 billion, up 19% compared to the previous year and completed 110% of the plan set by the General Meeting of Shareholders. This is the third consecutive year that BSC has set a new profit record, and at the same time raised the ROE to 9.3%, reflecting the improved efficiency of capital use. The key business segments all recorded positive results, in which brokerage and lending continued to play a pivotal role, the financial advisory segment recovered strongly and the capital business segment grew impressively.

- ***Information technology and digital transformation:*** In 2025, the Company has completed the launch of the integrated securities investment feature on the BIDV Smartbanking platform, continues to upgrade trading platforms, and improves the information security system. In 2025, the Company has also completed the connection and operation of the KRX system from May 2025, significantly improving transaction processing capacity.

With impressive achievements in 2025, the Company was honored to receive *the "Best Trading Platform Vietnam 2025"* award by the Global Banking and Finance Review Awards and was honored with the title *of "BSC was honored with the title "Leading Company in the Subsidiary Companies of BIDV"*, affirming the right and sustainable direction of the Company.

1.3. Results of BSC bond issuance in 2025

On the basis of Resolution 1070/NQ-BSC dated 17/12/2025 approved by the Board of Directors, the Company has implemented the procedures for offering and private placement of BSC Bonds in the 4th quarter of 2025. According to the plan approved by the Board of Directors, the Company will implement 02 bond offerings in Q4/2025, however, in fact, the Company only implemented 01 offering starting from 29/12/2025 and ending on 31/12/2025 because the Company has arranged other sources of alternative capital.

Accordingly, the Company has successfully issued BSC Bonds with a total issuance value of VND 300 billion for 01 institutional investor, the fixed issuance interest rate is 8.2%/year, which is a reasonable level compared to the interest rate of bonds issued by enterprises in the same industry at the same time. The entire cost of the issuance is equivalent to 0.18%, saving the company a significant cost of issuance.

The successful issuance of BSC Bonds in 2025 will not only add more capital to meet the Company's business needs but also contribute to restructuring the company's capital in a stable and sustainable direction, reducing dependence on loans from credit institutions.

2. Activities of the Board of Directors in 2025

2.1. Members of the Board of Directors (BOD)

BSC's Board of Directors for the 2021-2026 term currently consists of the following members:

No	Full Name	Position
1	Mr. Ngo Van Dzung	Chairman of the Board of Directors
2	Mr. Chung Jae Hoon	Vice Chairman of the Board of Directors cum Deputy General Director
3	Mr. Nguyen Duy Vien	Member of the Board of Directors cum General Director
4	Ms. Hoang Thi Minh Ngoc	Member of the Board of Directors
5	Mr. Lim Do Kyoon	Independent Member of the Board of Directors

BSC's Board of Directors members are all experienced in the fields of governance, law, finance and securities, with a structure that ensures a balance between part-time executive and non-executive members and independent members of the Board of Directors.

2.2. Roles, responsibilities and activities of the Board of Directors in 2025

The Board of Directors has well performed the leadership role and orientation of the Company's business activities; promptly promulgate mechanisms and policies to ensure the unified and effective operation of the Company. At the same time, the Board of Directors conducts the governance and supervision of the Company's activities through the regime of periodic and irregular information and reporting. The Board of Directors has also quickly and promptly decided on important issues under its jurisdiction, ensuring that the Company's business activities are carried out smoothly and effectively.

In 2025, in order to approve important issues in the Company's operations, the Board of Directors has held 05 meetings and 154 written opinions, thereby issuing a total of 183 resolutions/decisions. Meetings of the Board of Directors are held for the purpose of discussing, discussing and agreeing on decisions under its jurisdiction, ensuring timely direction, in accordance with market fluctuations in the process of operating BSC's business activities.

The list of meetings of the Board of Directors, the attendance rate of each member and the number of important resolutions/decisions issued are fully disclosed in the Corporate Governance Report, in strict compliance with the regulations applicable to listed organizations and public companies.

The main activities of the Board of Directors in 2025:

- Organize and implement corporate governance activities as prescribed, including: organizing the Annual General Meeting of Shareholders in 2025; approved the Corporate Governance Report in 2024; direct the disclosure of periodic and irregular information as prescribed;
- Organize regular BOD meetings to direct the implementation of the business plan;
- Approving important management plans and targets, including: developing a business plan to be submitted to the General Meeting of Shareholders for approval; approving the targets of the internal management plan and assigning the Company's KPIs in 2025; direct the payment of dividends in 2024 in shares; approving plans on equipping fixed assets and investing in capital construction; approving the implementation of solutions to ensure the safety of the online securities trading information system;
- Promulgate, review and complete the system of internal management mechanisms, policies and regulations, including: Financial regulations; Regulation on assignment and evaluation of KPIs; Regulations on payment of salaries; Regulations on emulation and commendation; Regulations on disciplinary actions and compensation for damages; Regulation on the regime of information and reporting for the activities of the Board of Directors; regulations on decentralization and authorization of the Board of Directors to the Chairman of the Board of Directors/General Director; and regulations and processes related to money laundering prevention and legal compliance;
- Promulgating and implementing a risk management framework, including: Risk management policies, risk limits and parameters; risk management processes for key operations such as margin trading, proprietary securities trading, derivative securities trading, derivative securities clearing and settlement and online securities trading; at the same time, supervise the implementation of risk management at the Company;
- Approving and orienting business strategies, including: proprietary trading strategies for government bonds, corporate bonds; investment strategies of valuable papers of credit institutions; investment strategies for stocks, fund certificates, futures contracts and warrants;
- Performing personnel work under the jurisdiction of the Board of Directors, including: appointing, re-appointing, dismissing managerial positions; evaluate and rank emulation and reward and decide on the salary regime for personnel managed by the Board of Directors;

- Perform the function of supervising and directing executive activities, including: urging and supervising the implementation of the 2025 business plan; consider and approve transactions beyond the competence of the General Director; decide on other important issues under the jurisdiction of the Board of Directors.

(Details of the meetings and Resolutions/Decisions adopted in Appendices 01 and 02 attached)

2.3. Supervision activities of the Board of Directors over the Board of Management

According to the provisions of the Company's Charter and Governance Regulations, the General Director is the person who directly manages the daily business activities of the Company, is supervised by the Board of Directors and is responsible to the Board of Directors as well as the law for the performance of assigned tasks. To ensure the effectiveness of supervision, the Board of Directors implements the following forms of supervision:

- **Supervision through the reporting system**: Through the regime of periodic and irregular reports to the Board of Directors.

- **Supervision through supporting units:** Including the BOD Office, the Internal Audit Committee, the Risk Management Subcommittee, the Development Policy Subcommittee, and the Human Resources - Salary Subcommittee.

- **Direct supervision**: Through direct meetings of the Board of Directors to carry out inspection and supervision; at the same time simultaneously assigning members of the Board of Directors to be responsible for supervision and to provide guidance to the Board of Management, based on the principles of honesty, prudence, and objectivity.

The Board of Directors issues resolutions to approve issues within its jurisdiction. At the same time, within the scope of its authority, the Board of Directors provides strategic orientation, market comments and overall economic context to support the review and adjustment of business strategies and plans.

The Board of Directors also regularly exchanges and receives information from the Board of Management and its affiliated units and subcommittees, ensuring close supervision of the implementation of the business plan. When necessary, the Board of Directors makes adjustments to achieve the strategic goals set by BSC.

2.4. Activities of Subcommittees under the Board of Directors

The corporate governance model has consolidated the Committee/Subcommittees under the Board of Directors including: Internal Audit Committee, Risk Management Subcommittee, Human Resources - Salary Subcommittee and Development Policy Subcommittee to advise and assist the Board of Directors in performing functions and tasks.

The Committee/Subcommittees under the Board of Directors have performed the function of advising the Board of Directors on professional issues as follows:

- **Internal Audit Committee**:

+ Review financial statements and financial safety indicators;

+ Summary report on internal audit;

+ Audit of anti-money laundering activities at BSC;

+ Audit of capital management activities;

+ Audit of margin lending activities;

+ Audit of investment and trading activities of stocks, fund certificates, warrants, derivatives;

+ Periodic assessment report on the situation, operational efficiency and potential loss risks in the Company's business activities;

+ Summarizing the implementation of the recommendations of the internal audit in 2025;

+ Develop an internal audit plan in 2026.

- **Risk Management Subcommittee:**

+ Advising the Board of Directors in promulgating the 2025 Risk Management Policy and developing the 2026 Risk Management Policy;

+ Advising the Board of Directors in promulgating risk limits and risk parameters in 2025;

+ Advising the Board of Directors in the issuance of operational risk management procedures ;

+ Advising the Board of Directors on handling risks in the investment portfolio;

+ Advising the Board of Directors to promptly handle problems in the quality control work based on periodic reports of the General Director, the Management Department and departments related to the risk management activities.

- **Human Resources - Salary Subcommittee:**

+ Advising the Board of Directors on the grading, emulation, commendation, and reward;

+ Advising the Board of Directors in the process of drafting the Regulations on KPI assignment and evaluation .

+ Advising the Board of Directors to promulgate the Regulation on salary payment and propose a plan to transfer salary according to the new Regulation;

+ Advising the Board of Directors related to the appointment, reappointment and dismissal of positions; assessment and rating of emulation and commendation; personnel salary arrangement.

- **Development Policy Subcommittee:** Advising the Board of Directors on the company's development strategy and implementation.

2.5. Contents of activities of each member of the Board of Directors

The activities of BSC's Board of Directors strictly comply with the law, Charter, Governance Regulations and Operating Regulations of the Company. Members of the Board of Directors actively update their knowledge of governance, law, market information and closely follow the operational situation to complete their tasks. On the basis of the roles and tasks of each member of the Board of Directors, the Board of Directors has an overview of the members as follows:

- Perform the assigned tasks and powers in accordance with the provisions of the Company's Charter, enterprise laws and internal regulations of the Company; perform tasks honestly and prudently to ensure the maximum legitimate interests of the Company;

- Be loyal to the interests of the Company and shareholders, do not use the Company's information, know-how and business opportunities, abuse the Company's position and assets for self-interest or serve the interests of other organizations and individuals;

- Fully attend meetings of the Board of Directors and have a clear opinion on the issues discussed at the meeting;

- Promptly, fully and accurately notify the Company of enterprises in which members of the Board of Directors and their related persons own or have dominant shares or contributed capital.

Specifically, the activities of each member of the Board of Directors as assigned in 2025 are as follows:

- **Chairman of the Board of Directors: Mr. Ngo Van Dzung:**

+ General management of the activities of the Board of Directors and tasks under the authority of the Chairman of the Board of Directors;

+ Prepare programs, convene and chair meetings of the Board of Directors;

+ Ensure that the Board of Directors provides information as prescribed to shareholders at the General Meeting of Shareholders;

+ Chair the General Meeting of Shareholders, sign on behalf of the General Meeting of Shareholders in the resolutions passed by the General Meeting of Shareholders;

+ Directing the planning of the Company's objectives, orientations, strategies and plans;

+ To ensure the exchange of information in full, timely, accurate and clear manner between members of the Board of Directors and the Chairman of the Board of Directors and the Board of Management;

+ Ensure effective communication and communication with shareholders;

+ Organize periodic evaluations of the work of the Board of Directors, its affiliated departments and each member;

+ Facilitate the effective functioning of independent Board Members and establish constructive relationships between executive and non-executive members of the Board;

+ General direction of the operation of the Office of the Board of Directors;

+ Perform other tasks and responsibilities at the request of the General Meeting of Shareholders and the Board of Directors according to actual needs and circumstances.

+ Performing the role of Head of the Development Policy Subcommittee and Head of the Human Resources - Salary Subcommittee under the Board of Directors.

- Vice Chairman of the Board of Directors cum Deputy General Director: Mr. Chung Jae Hoon

+ Fully participate in meetings of the Board of Directors as well as participate in opinions on issues under the decision-making authority of the Board of Directors in writing;

+ Perform the duties and responsibilities at the request of the General Meeting of Shareholders and the Board of Directors;

+ Focal point for coordinating and exchanging information between the Board of Directors, the Board of Management and strategic shareholders;

+ Direct and supervise the deployment of new products and services on the technology platform;

+ Directing and supervising information technology, digital transformation and marketing activities;

+ Directing the implementation of the project to establish a fund management company under BSC;

+ Direct and supervise the Company's business activities according to its competence;

+ Members of the Risk Management Subcommittee, Development Policy Subcommittee and Human Resources - Salary Subcommittee under the Board of Directors.

- Member of the Board of Directors cum General Director: Mr. Nguyen Duy Vien

+ Organize, implement and supervise the Resolutions/decisions of the Board of Directors;

+ Fully participate in official meetings of the Board of Directors as well as

participate in opinions on matters under the decision-making authority of the Board of Directors in writing.

+ Perform the duties and responsibilities at the request of the General Meeting of Shareholders and the Board of Directors;

+ Direct and supervise the Company's business activities according to its competence;

+ General administration of all activities of the Company;

+ Ensure the timely and complete provision of information from the Company's Board of Directors to the Board of Directors;

+ Directing the preparation of programs, contents and documents for the meeting of the Board of Directors;

+ Member of the Development Policy Subcommittee of the Board of Directors.

- **Member of the Board of Directors: Ms. Hoang Thi Minh Ngoc**

+ Fully participate in official meetings of the Board of Directors as well as participate in opinions on issues under the decision-making authority of the Board of Directors in writing;

+ The focal point performs the supervisory function of the Board of Directors over the activities of the Board of Management;

+ The focal point oversees the implementation of business plans, assigns and evaluates the Company's KPIs;

+ Focal point for supervising risk management activities;

+ Directing the activities of the Internal Audit Committee under the Board of Directors;

+ The focal point for supervising the establishment of BSC's Fund Management Company;

+ Head of the Risk Management Subcommittee under the Board of Directors;

+ Perform other tasks as assigned by the Board of Directors from time to time on the basis of conformity with the provisions of law.

- **Independent Member of the Board of Directors: Mr. Lim Do Kyoon**

+ Assist the Chairman and Vice Chairman of the Board of Directors in planning the company's goals, direction, strategy, and plans.

+ Perform the functions and duties of independent members of the Board of Directors in accordance with the provisions of law and the Company's Charter.

+ Fully participate in official meetings of the Board of Directors as well as participate in opinions on issues under the decision-making authority of the Board of Directors in writing;

+ Supervising the process of organizing the implementation of resolutions/decisions of the General Meeting of Shareholders and the Board of Directors;

+ Participate in voting on issues under the jurisdiction of the Board of Directors as prescribed;

+ Periodic assessment of the activities of the Board of Directors, divisions under the Board of Directors and each member of the Board of Directors

+ Perform other tasks as assigned by the Board of Directors in each period on the basis of conformity with the provisions of law.

3. Programs and plans for activities of the Board of Directors in 2026

2026 is the pivotal year for the transfer of the term of the Board of Directors and the start of a new phase of BSC's development. In the next period, BSC aims to continue to develop strongly, improve its competitiveness and affirm its position as one of the leading securities companies in Vietnam.

3.1. Key objectives in 2026

To realize this vision, the Board of Directors has identified the key goals for 2026 as follows:

- Developing and implementing the Company's development strategy for the period of 2026-2030: The Board of Directors determines that 2026 is an important year, creating a foundation for the new development period of 2026-2031. Therefore, the Board of Directors aims to build and implement a 5-year development strategy 2026-2031 with the vision of building the Company to become a securities company providing a synchronous, comprehensive and interconnected ecosystem of financial products and services on a digital platform, thereby effectively exploiting the customer ecosystem of the Company and strategic shareholders. The strategy is built on three main pillars: (i) enhancing financial capacity; (ii) promoting the development of a digital trading platform and AI applications; and (iii) completing the product ecosystem and improving the quality of products and services..

- Strengthening capital sources and strengthening financial capacity: BSC identifies capital growth and financial capacity consolidation as key solutions to remove limitations on capital size, thereby improving financial capacity and competitiveness in the market. As early as 2026, the Board of Directors aims to implement solutions to realize the goal of increasing the size of equity to ~2 times (compared to the end of 2025) in the period of 2026-2030;

- Consolidating the Board of Directors and Board of Supervisors for the term 2026-2031: In 2026, the consolidation of the senior leadership apparatus is considered key in governance and administration, whereby the Company aims to successfully organize the 2026 Annual General Meeting of Shareholders and the election of the Board of Directors, the Board of Supervisors for the term 2026-2031 at the AGM;

- Completing the product ecosystem: Continue to accelerate the project of establishing a fund management company under BSC on the basis of cooperation with partners who are large, experienced and reputable financial institutions in the world, in order to build a management model according to international standards. contributing to completing the investment banking ecosystem and expanding the product and service platform in depth, meeting the needs of serving VIP customers in the BIDV ecosystem, and at the same time targeting foreign investors;

- Promoting digital transformation: Focusing on building a "one-touch" digital ecosystem through upgrading trading platforms (Mobile App, Webtrading) and implementing the next phases of the MTrader project - deeply integrating BSC's securities services into the BIDV SmartBanking application, thereby bringing a seamless, convenient and consistent trading experience to customers. In parallel with promoting the development of new technology products and applying technology in internal operations to reduce operational risks and improve operational efficiency;

- Maintain risk management and compliance: Continue to strengthen risk management and comply with modern governance standards and international practices, improve the capacity to proactively identify, assess and control risks. The Company promotes the application of technology in risk management, builds an internal rating system and early warning mechanism for margin lending and proprietary trading activities, and strengthens the security and safety of IT systems and customer data security.

- Strengthen cross-selling cooperation with two major shareholders: Promote cross-selling in the ecosystem with BIDV and Hana Securities to effectively exploit customer sources. With BIDV, the Company strengthens cross-selling coordination through branches. With Hana Securities, BSC takes advantage of its partners' strengths to develop new fields such as green finance, ESG, and digital assets, while expanding cooperation in raising foreign capital and introducing investment products to Korean customers.

3.2. Program and plan of the Board of Directors in 2026

In order to implement the key goals in 2026, the Chairman of the Board of Directors has developed a program and plan for the operation of the Board of Directors in 2026 with the following key contents:

- Maintain the meeting regime and decision-making mechanism of the Board of Directors, including organizing periodic meetings and collecting written opinions in order to promptly consider and decide on major issues under its jurisdiction in the process of operating the Company's operations;

- To concentrate on the preparation and organization of the General Meeting of Shareholders, including the preparation of contents and documents for the General Meeting; develop business plans; at the same time, prepare contents related to the election of members of the Board of Directors and the Board of Supervisors for the next term;

- Consider and approve important management strategies and policies, including investment strategies, risk management policies and operating orientations for the Company's business activities;

- Directing the implementation of legal procedures and legal procedures for the dividend payment plan in 2025;

- Strengthen the supervision and direction of operating activities, through assessing the implementation of business plans, promoting planned activities and promptly giving directions and adjustments when necessary;

- Carry out the evaluation and development orientation, including evaluating the results of the implementation of KPIs of the Board of Management and the whole Company; determine the orientation of business activities and develop policies, limits and risk management parameters for the next period.

The above is the content of the report summarizing the activities of the Board of Directors in 2025 and the orientation of the Board of Directors in 2026.

Respectfully reported to the AGM. /.

Recipients:

- As above;
- Save BSC, BOD Office.

O/B. BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

Ngo Van Dzung

Appendix 01: Board of Directors Meetings in 2025

No	Member of the Board of Directors	Meetings attendance	Meeting attendance rate	Reasons for not attending
1	Mr. Ngo Van Dzung	05/05	100%	-
2	Mr. Chung, Jae Hoon	05/05	100%	-
3	Mr. Nguyen Duy Vien	05/05	100%	-
4	Ms. Hoang Thi Minh Ngoc	05/05	100%	-
5	Mr. Lim, Do Kyoon	05/05	100%	-

Appendix 02: Resolutions/Decisions of the Board of Directors in 2025

No	Resolutions/ Decisions No.	Date	Contents	Approval Rate
1	01/NQ-BSC	02/01/2025	Approval of Mid- and Long-term Digital Transformation strategy for the 2025-2026 period and vision to 2030	100%
2	10/QD-BSC	07/01/2025	Approval of the loan proposal of BSC	100%
3	11/QD-BSC	07/01/2025	Approval of the loan proposal of BSC	100%
4	12/QD-BSC	08/01/2025	Approval of the loan proposal of BSC	100%
5	14/QD-BSC	09/01/2025	Approval of the loan proposal of BSC	100%
6	16/QD-BSC	10/01/2025	Approval of the loan proposal of BSC	100%
7	17/QD-BSC	14/01/2025	Approval of the loan proposal of BSC	100%
8	21/QD-BSC	14/01/2025	Approval of the loan proposal of BSC	100%
9	22/QD-BSC	14/01/2025	Approval of the loan proposal of BSC	100%
10	24/QD-BSC	16/01/2025	Approval of the loan proposal of BSC	100%
11	70/QD-BSC	21/01/2025	Approval of the loan proposal of BSC	100%
12	71/QD-BSC	21/01/2025	Approval of the loan proposal of BSC	100%
13	73/QD-BSC	21/01/2025	Approval of the loan proposal of BSC	100%
14	74/QD-BSC	22/01/2025	Promulgation of Risk Management Policy 2025	100%
15	78/QD-BSC	04/02/2025	Approval of the loan proposal of BSC	100%
16	80/QD-BSC	06/02/2025	Approval of the loan proposal of BSC	100%
17	81/QD-BSC	07/02/2025	Approval of the loan proposal of BSC	100%
18	82/QD-BSC	07/02/2025	Approval of the loan proposal of BSC	100%
19	85/QD-BSC	11/02/2025	Approval of the loan proposal of BSC	100%
20	86/QD-BSC	13/02/2025	Approval of the loan proposal of BSC	100%
21	87/QD-BSC	13/02/2025	Approval of the loan proposal of BSC	100%
22	88/QD-BSC	17/02/2025	Approval of the loan proposal of BSC	100%
23	89/QD-BSC	17/02/2025	Approval of the loan proposal of BSC	100%
24	101/QD-BSC	21/02/2025	Approval of the loan proposal of BSC	100%
25	103/NQ-BSC	25/02/2025	Approval of the Plan to organize the Annual General Meeting of Shareholders in 2025	100%
26	104/QD-BSC	25/02/2025	Approval of the loan proposal of BSC	100%
27	105/QD-BSC	25/02/2025	Approval of the loan proposal of BSC	100%
28	106/QD-BSC	25/02/2025	Approval of the loan proposal of BSC	100%
29	107/QD-BSC	26/02/2025	Approval of the loan proposal of BSC	100%
30	108/QD-BSC	26/02/2025	Approval of the loan proposal of BSC	100%
31	109/QD-BSC	27/02/2025	Dismissal of position of staff	100%
32	110/QD-BSC	27/02/2025	Approval of the re-appointment of staff	100%
33	111/QD-BSC	27/02/2025	Approval of the re-appointment of staff	100%
34	112/QD-BSC	27/02/2025	Approval of the re-appointment of staff	100%
35	114/QD-BSC	27/02/2025	Approval of the loan proposal of BSC	100%
36	115/QD-BSC	28/02/2025	Approval of the loan proposal of BSC	100%

37	143/QD-BSC	03/03/2025	Approval of the performance classification results for Executive leadership, managerial Staff, and commendation proposals for outstanding Department/individuals in 2024	100%
38	145/QD-BSC	04/03/2025	Approval of the loan proposal of BSC	100%
39	149/NQ-BSC	05/03/2025	Approval of the Government Bond Trading Strategy in 2025	100%
40	150/NQ-BSC	05/03/2025	Approval of the trading strategy of valuable papers of financial institutions in 2025	100%
41	210/QD-BSC	07/03/2025	Approval of the loan proposal of BSC	100%
42	215/QD-BSC	10/03/2025	Approval of the loan proposal of BSC	100%
43	218/NQ-BSC	11/03/2025	Approval of the Equity, ETFs, Futures and CWs investment strategy for 2025	100%
44	219/NQ-BSC	11/03/2025	Approval of Corporate Bond Trading Strategy 2025	100%
45	220/QD-BSC	11/03/2025	Approval of the credit line of BSC	100%
46	221/QD-BSC	11/03/2025	Approval of the loan proposal of BSC	100%
47	227/QD-BSC	13/03/2025	Approval of the loan proposal of BSC	100%
48	235/QD-BSC	17/03/2025	Salary arrangements for staff	100%
49	236/QD-BSC	17/03/2025	Salary arrangements for staff	100%
50	240/QD-BSC	18/03/2025	Approval of the loan proposal of BSC	100%
51	241/QD-BSC	19/03/2025	Approval of the loan proposal of BSC	100%
52	242/QD-BSC	20/03/2025	Approval of the training plan in 2025	100%
53	243/QD-BSC	20/03/2025	Approval of the loan proposal of BSC	100%
54	244/QD-BSC	20/03/2025	Approval of the loan proposal of BSC	100%
55	245/QD-BSC	20/03/2025	Approval of Investment in bonds	100%
56	246/QD-BSC	20/03/2025	Approval of Investment in bonds	100%
57	247/QD-BSC	20/03/2025	Approval of the credit line of BSC	100%
58	248/QD-BSC	20/03/2025	Approval of the credit line of BSC	100%
59	249/QD-BSC	20/03/2025	Approval of the credit line of BSC	100%
60	250/QD-BSC	20/03/2025	Approval of the credit line of BSC	100%
61	251/QD-BSC	21/03/2025	Approval of the adjustments for credit line of BSC	100%
62	252/QD-BSC	21/03/2025	Approval of the loan proposal of BSC	100%
63	253/QD-BSC	21/03/2025	Approval of the loan proposal of BSC	100%
64	254/QD-BSC	21/03/2025	Approval of the loan proposal of BSC	100%
65	255/QD-BSC	24/03/2025	Approval of the credit line of BSC	100%
66	256/QD-BSC	25/03/2025	Approval of the loan proposal of BSC	100%
67	257/QD-BSC	25/03/2025	Approval of the loan proposal of BSC	100%
68	260/QD-BSC	26/03/2025	Approval of the loan proposal of BSC	100%
69	261/QD-BSC	27/03/2025	Approval of the documents of 2025 Annual General Meeting of Shareholders	100%
70	262/QD-BSC	27/03/2025	Approval of the loan proposal of BSC	100%
71	263/QD-BSC	01/04/2025	Approval of the loan proposals of BSC	100%

72	269/QD-BSC	03/04/2025	Salary arrangements for staff	100%
73	270/QD-BSC	03/04/2025	Salary arrangements for staff	100%
74	271/QD-BSC	03/04/2025	Salary arrangements for staff	100%
75	272/QD-BSC	03/04/2025	Salary arrangements for staff	100%
76	281/QD-BSC	09/04/2025	Approval of the loan proposals of BSC	100%
77	286/QD-BSC	10/04/2025	Approval of the fixed asset equipment plan and construction investment plan in 2025	100%
78	287/QD-BSC	10/04/2025	Approval of the loan proposal of BSC	100%
79	288/QD-BSC	10/04/2025	Approval of the loan proposals of BSC	100%
80	289/QD-BSC	10/04/2025	Approval of the loan proposal of BSC	100%
81	290/QD-BSC	11/04/2025	Approval of the handling plan for the stock proprietary trading portfolio	100%
82	296/QD-BSC	15/04/2025	Approval of the credit line of BSC	100%
83	297/QD-BSC	15/04/2025	Approval of the loan proposals of BSC	100%
84	301/QD-BSC	16/04/2025	Issuance of Regulations on decentralization and authorization of the Board of Directors to the Chairman of BOD/General Director of BSC	100%
85	355/QD-BSC	22/04/2025	Approval of Implementing security for BSC's online securities trading information system by level	100%
86	360/QD-BSC	24/04/2025	Approval of the credit line of BSC	100%
87	361/QD-BSC	24/04/2025	Approval of the credit line of BSC	100%
88	383/NQ-BSC	08/05/2025	Approval of the implementation of the plan to issue shares to pay dividends and increase Company's charter capital	100%
89	384/QD-BSC	08/05/2025	Approval of rewards and incentives for management and administration activities in 2024 for the Board of Directors, the Board of Supervisors and the Board of Management	100%
90	385/QD-BSC	08/05/2025	Issuing the Risk Management Procedure for Securities Margin Trading	100%
91	386/QD-BSC	08/05/2025	Update of Risk Limits and Risk Parameters of 2025	100%
92	400/NQ-BSC	23/05/2025	Finalize the list of shareholders to exercise the right to receive dividend in share of 2024	100%
93	401/QD-BSC	23/05/2025	Issuing the Regulations for KPI assignment and assessment	100%
94	402/NQ-BSC	23/05/2025	Approval of BSC's 2025 Operation Plan	100%
95	410/QD-BSC	29/05/2025	Approval of the credit line of BSC	100%
96	411/QD-BSC	29/05/2025	Approval of the adjustments for offshore credit line of BSC	100%
97	414/QD-BSC	30/05/2025	Approval of the offshore credit line and short term TMU facility of BSC	100%
98	420/QD-BSC	06/06/2025	Approval of the offshore credit line of BSC	100%
99	424/QD-BSC	11/06/2025	Approval of Investment in bonds	100%

100	466/QD-BSC	16/06/2025	Reappointment of Chief Accountant	100%
101	467/QD-BSC	16/06/2025	Reappointment of staff	100%
102	468/QD-BSC	16/06/2025	Reappointment of General Director	100%
103	475/QD-BSC	18/06/2025	Approval of the credit line of BSC	100%
104	491/QD-BSC	26/06/2025	Promulgation of the Regulations on information and reporting regime for the activities of the Board of Directors	100%
105	498/QD-BSC	01/07/2025	Promulgation of the Investment regulation	100%
106	505/QD-BSC	04/07/2025	Approval of the credit line of BSC	100%
107	509/QD-BSC	07/07/2025	Approval of the credit line of BSC	100%
108	510/NQ-BSC	07/07/2025	Approval of the increase of the Company's charter capital and amendment of the Company's Charter after completing the increase of charter capital	100%
109	513/QD-BSC	08/07/2025	Approval of the credit line of BSC	100%
110	531/QD-BSC	21/07/2025	Approval of the credit line of BSC	100%
111	532/QD-BSC	21/07/2025	Approval of the credit line of BSC	100%
112	533/QD-BSC	21/07/2025	Approval of the policy, budget and contractor selection plan for IT asset procurement package in 2025	100%
113	575/QD-BSC	31/07/2025	Promulgation of the Regulations on rent/procurement of goods and services	100%
114	577/QD-BSC	01/08/2025	Approval of the offshore credit line of BSC	100%
115	578/QD-BSC	01/08/2025	Approval of the credit line of BSC	100%
116	595/QD-BSC	18/08/2025	Reappointment of staff	100%
117	596/QD-BSC	18/08/2025	Reappointment of staff	100%
118	597/QD-BSC	18/08/2025	Reappointment of staff	100%
119	598/QD-BSC	18/08/2025	Reappointment of staff	100%
120	629/QD-BSC	29/08/2025	Promulgation of the Financial Regulation	100%
121	630/QD-BSC	29/08/2025	Approval of the update of the Charter of BSC	100%
122	632/QD-BSC	29/08/2025	Approval of the results emulation and commendation grading for the collectives and individuals in the first 6 months of 2025	100%
123	633/QD-BSC	29/08/2025	Promulgation of the Salary Payment Regulation and approval of the policy for salary alignment under the Salary Payment Regulation	100%
124	654/QD-BSC	17/09/2025	Approval of the loan limit of BSC	100%
125	657/QD-BSC	18/09/2025	Approval of the credit line of BSC	100%
126	666/QD-BSC	22/09/2025	Reappointment of Deputy General Director	100%
127	668/QD-BSC	22/09/2025	Reappointment of Deputy General Director	100%
128	677/QD-BSC	30/09/2025	Approval of the credit line of BSC	100%
129	687/QD-BSC	07/10/2025	Approval of the credit line of BSC	100%
130	689/QD-BSC	07/10/2025	Approval of the credit line of BSC	100%

131	697/QD-BSC	15/10/2025	Promulgation of the Risk Management Procedure for clearing and settlement of derivative transactions	100%
132	698/QD-BSC	15/10/2025	Approval of the Budget and Vendor Selection Plan for the Project to Build a Fund Certificate Distribution Agent Software System	100%
133	699/QD-BSC	15/10/2025	Promulgation of the Risk Management Procedure for Proprietary Trading	100%
134	700/QD-BSC	15/10/2025	Promulgation of the Risk Management Procedure for Derivatives Securities Trading Operations	100%
135	728/QD-BSC	31/10/2025	Periodic salary increase for staff	100%
136	729/QD-BSC	31/10/2025	Periodic salary increase for staff	100%
137	730/QD-BSC	31/10/2025	Periodic salary increase for staff	100%
138	731/QD-BSC	31/10/2025	Periodic salary increase for staff	100%
139	732/QD-BSC	31/10/2025	Periodic salary increase for staff	100%
140	733/QD-BSC	31/10/2025	Periodic salary increase for staff	100%
141	734/QD-BSC	31/10/2025	Periodic salary increase for staff	100%
142	735/QD-BSC	31/10/2025	Periodic salary increase for staff	100%
143	736/QD-BSC	31/10/2025	Periodic salary increase for staff	100%
144	795/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
145	796/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
146	797/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
147	799/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
148	802/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
149	803/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
150	804/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
151	805/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
152	806/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
153	807/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
154	808/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
155	809/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
156	810/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%

157	811/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
158	812/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
159	813/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
160	814/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
161	815/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
162	816/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
163	817/QD-BSC	31/10/2025	Salary arrangment according to the new salary regulations for staff	100%
164	818/QD-BSC	31/10/2025	Limited-term allowance for managers whose salary level according to the new salary regulation is lower than the current salary level	100%
165	819/QD-BSC	31/10/2025	Adjustment of salary/remuneration for HSC secondees at BSC	100%
166	820/QD-BSC	31/10/2025	Approval of the policy to adjust salary/remuneration for staff	100%
167	722/QD-BSC	03/11/2025	Approval of the investment limit on bonds	100%
168	723/QD-BSC	03/11/2025	Approval of the credit line of BSC	100%
169	1013/QD-BSC	12/11/2025	Promulgation of the Risk Management Procedure for Management Procedure for Online Securities Trading Operations	100%
170	1035/QD-BSC	27/11/2025	Approval of the credit line of BSC	100%
171	1037/QD-BSC	27/11/2025	Approval of the policy to implement the BIDV Certificate of Deposit Trading Phase 2	100%
172	1045/QD-BSC	03/12/2025	Approval of the credit line of BSC	100%
173	1065/QD-BSC	16/12/2025	Extension of tenure for personnel	100%
174	1066/QD-BSC	16/12/2025	Extension of tenure for personnel	100%
175	1070/NQ-BSC	17/12/2025	Approval of the plan for issuing private corporate bonds of BIDV Securities Joint Stock Company in 2025	100%
176	1090/QD-BSC	26/12/2025	Approval of the settlement of remuneration for BOD Members and BOS Members working on a part-time basis in 2025	100%
177	1097/NQ-BSC	30/12/2025	Approval of the offering and listing of covered warrant	100%
178	1099/QD-BSC	30/12/2025	Issuing the Regulations on Anti-Money Laundering, Counter-Terrorism Financing and Financing of the Proliferation of Weapons of Mass Destruction	100%

179	1100/QD-BSC	30/12/2025	Issuing the Risk Management Procedure for money laundering, terrorist financing, and financing of proliferation of weapons of mass destruction	100%
180	1104/QD-BSC	31/12/2025	Approval of the Internal Audit Plan for 2026	100%
181	1109/QD-BSC	31/12/2025	Issuing the Disciplinary Handling and Compensation for Damages Regulation	100%
182	1112/QD-BSC	31/12/2025	Issuing the Emulation and Commendation Regulations	100%
183	1113/QD-BSC	31/12/2025	Issuing the Risk limit and Risk Parameter 2026	80%



REPORT OF THE INDEPENDENT MEMBER OF THE BOARD OF DIRECTORS

To: The General Meeting of Shareholders of BIDV Securities Joint Stock Company (BSC)

Pursuant to the provisions of the Law on Securities, Decree No. 155/2020/ND-CP of the Government, and the Company's Charter, the Independent Member of the Board of Directors (BOD) hereby presents the assessment of the BOD's performance and the fulfillment of duties by the Independent Member of the BOD in 2025 as follows:

I. Assessment of the Performance of the Board of Directors of BSC

The Board of Directors directed and supervised the comprehensive and high-quality implementation of the 2025 Resolution of the General Meeting of Shareholders in a serious, effective, and efficient manner. The BOD governed and administered BSC's operations in strict compliance with the principles of corporate and securities laws, as well as in full adherence to the Company's Charter and internal governance regulations.

- ***Organizational Structure:*** The BOD maintained a structure of five (05) members. Its composition complied with applicable laws and the Company's Charter regarding the number, qualifications, and eligibility criteria of BOD members. The structure ensured a reasonable balance among executive members, non-executive members, and independent members, thereby meeting established standards and best practices in corporate governance.

- ***Operating Mechanism:*** In 2025, the BOD convened five (05) in-person meetings to deliberate and resolve significant matters relating to the Company's operations. These meetings were conducted properly, following all prescribed procedures and with complete documentation. The meeting content was discussed carefully and objectively. In addition, the BOD conducted 154 written consultations among its members, resulting in the issuance of a total of 183 resolutions/decisions addressing key matters and major strategic directions of the Company.

- ***Corporate Governance:*** The BOD effectively exercised its leadership role in directing the formulation and supervising the implementation of the business plan, defining strategic investment orientations, establishing risk management systems and policies, and approving fixed asset investment plans, among other matters. The BOD timely promulgated mechanisms and policies to ensure unified and efficient operations across the Company. It also promptly resolved material matters and approved transactions beyond the authority of the Chief Executive Officer, thereby ensuring

operational continuity and enabling the Company to capitalize effectively on market opportunities to maximize benefits for the Company and its shareholders.

- ***Supervisory Activities:*** The BOD effectively performed its governance and supervisory functions over the Board of Management through established reporting systems and advisory units, including the BOD Office, the Internal Audit Division, and committees under the BOD. Furthermore, the BOD exercised direct supervision through BOD meetings and assigned specific supervisory responsibilities to designated BOD members to provide direction and oversight to the Board of Management.

II. Activities of the Independent Member of the Board of Directors in 2025

In 2025, the Independent Member of the BOD fully discharged his functions and duties in accordance with the Corporate Governance Regulations and the Operational Regulations of the BOD:

1. Meeting Attendance and Voting: The Independent Member attended 100% of BOD meetings and provided written opinions on 153 out of 154 matters falling within the BOD's decision-making authority.

2. Strategic Support: The Independent Member closely coordinated with the Chairman and Vice Chairman of the BOD in defining objectives and strategic orientations, particularly in the formulation of the annual business plan and in providing input on the Company's medium- and long-term digital transformation strategy.

3. Oversight of Implementation: The Independent Member closely monitored and supervised the implementation of the Resolutions of the General Meeting of Shareholders and the decisions of the BOD to ensure alignment with established orientations. Under the supervision of the BOD, the Company comprehensively and successfully fulfilled the 2025 Resolution of the General Meeting of Shareholders with high quality. The actual performance in 2025 reflects a significant breakthrough in the Company's business operations:

- Outstanding business performance: In 2025, BSC achieved profit before tax of VND 616.2 billion (the highest in its history, exceeding 110% of the annual plan), total assets of VND 16,628 billion, and ROE of 9.3%, demonstrating effective capital utilization;

- Effective implementation of strategic projects: Successful and seamless connectivity with the KRX system; accelerated digital transformation initiatives; and issuance of new KPI regulations and salary framework regulations;

- Dividend distribution and financial safety: Full implementation of the dividend plan in accordance with the Resolution of the General Meeting of Shareholders and

maintenance of a very high financial safety ratio of 536%.

4. Establishment of Risk Management and Compliance Systems: The Independent Member provided input on the issuance of risk management policies, as well as risk parameters and limits for 2025, and supervised information disclosure through the reporting system to ensure transparency for shareholders.

III. Conclusion and Recommendations

In 2025, the Board of Directors performed its duties with a high sense of responsibility, professionalism, and strict compliance with applicable laws and the Company's Charter. All decisions of the BOD were made with the objective of safeguarding the legitimate interests of the Company and its shareholders to the greatest extent possible.

For 2026, the Independent Member of the BOD respectfully recommends that the Board of Directors focus on the following:

- Enhancing financial capacity to address capital scale constraints and strengthen competitiveness against other securities companies in the market;

- Further accelerating digital transformation, developing an integrated trading platform capable of consolidating the entire product ecosystem, and deepening integration with the BIDV SmartBanking application and BIDV's digital ecosystem;

- Completing the product ecosystem to meet the diverse needs of target customer segments on a unified digital platform;

- Maximizing resources from strategic shareholders and partners to expand the customer base and enhance competitive capabilities;

- Maintaining a strong risk control culture to ensure sustainable development in the context of the Vietnamese stock market's progression toward emerging market status.

Respectfully submitted!

Independent Member of the BOD

Lim Do Kyoon

BSC **BIDV SECURITIES JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No. 340/BC-BSC

Hanoi, March 30, 2026

REPORT OF THE BOARD OF SUPERVISORS

Re: Operating results in 2025 and operational orientation in 2026

To: General Meeting of Shareholders

Pursuant to the Law on Enterprises No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on 17/06/2020 and amending and supplementing documents;

Pursuant to the Law on Securities No. 54/2019/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on 26/11/2019 and amending and supplementing documents;

Pursuant to the Charter of BIDV Securities Joint Stock Company (BSC);

Pursuant to the Regulation on Operation of the Board of Supervisors of BIDV Securities Joint Stock Company No. 312/QD-BSC dated 18/04/2025;

Based on the functions and tasks approved by the General Meeting of Shareholders.

The Board of Supervisors ("BOS ") of BSC for the term 2021-2026 respectfully reports to the General Meeting of Shareholders ("AGM") the results of the Board of Supervisors's activities in 2025, the results of supervising the Company's business and financial activities, the results of supervising the activities of members of the Board of Directors ("BOD") and the General Director ("CEO") in 2025, Specifically, as follows:

I. Report on self-assessment of performance of the Board of Supervisors

1. Structure of members of the Board of Supervisors

The Board of Supervisors for the term 2021-2026 of BSC consists of three (03) members:

No	Full name	Title	Start date as member of the BOS
1	Ms. Pham Thanh Thuy	Head of BOS	Elected as Head of the Board of Supervisors since 10/04/2021
2	Ms. Vu Minh Chau	Member	Elected as Member of the Board of Supervisors since 10/04/2021

3	Mr. Cho Sung Jae	Member	Elected as Member of the Board of Supervisors from 18/04/2025

The personnel structure of the Board of Supervisors maintains stability in quantity, the members of the Board of Supervisors are all qualified and have many years of experience in the fields of auditing, investment management and finance at BIDV as well as Hana Securities, fully meeting the requirements of professional capacity and independence in supervisory activities.

With this structure, the Board of Supervisors has effectively performed the role of supervising the activities of the Board of Directors and the Board of Management, ensuring compliance with legal regulations and protecting the legitimate rights and interests of shareholders.

2. Report on the activities of the Board of Supervisors in 2025

In 2025, the Board of Supervisors, as the representative of BSC shareholders, has fully performed the task of inspection and supervision according to regulations, and at the same time proposed necessary changes in business activities, risk management, and governance and administration of the Company. These efforts have supported the Board of Directors and the Board of Directors in implementing the business plan and tasks approved by the General Meeting of Shareholders.

The Board of Supervisors has strictly implemented the regime of periodic meetings in accordance with the provisions of the Law on Enterprises and the Company's Charter. In 2025, the Board of Supervisors has conducted 2 meeting. In order to ensure timeliness and closely follow market fluctuations, the Board of Supervisors maintains a flexible information exchange mechanism, effectively combining centralized meetings and e-mail discussions to unanimously vote on issues under its jurisdiction. The agenda of the meetings is always systematically prepared, focusing on important contents: from discussing the annual operation plan, consolidating documents to be submitted to the General Meeting of Shareholders, to material supervision of legal compliance, reviewing financial statements/financial prudential ratio reports, the implementation of Resolutions and Decisions of the General Meeting of Shareholders and the Board of Directors.

The Board of Directors and the Board of Management have coordinated and created conditions for the Board of Supervisors to perform its duties in accordance with the law, the Charter and internal regulations, in accordance with the information exchange mechanism between the Board of Directors, the General Director, the Board of Supervisors and the Internal Audit Committee (IA). Representatives of the Board of Supervisors and the Head of the IA Committee are invited to attend all periodic meetings of the Board of Directors, the Board of Supervisors is promptly provided with information and documents for supervision. The supervision results, internal audit

results and recommendations of the Board of Supervisors have been sent to the Board of Directors, the General Director and directed by the Board of Directors to implement and periodically report the implementation results to the Board of Supervisors.

The Board of Supervisors has fully reported the results of the performance of tasks to the 2025 Annual General Meeting of Shareholders in accordance with the provisions of law, the Charter and the Operating Regulations. During the year, there is no request from shareholders or groups of major shareholders to inspect the Company's books, documents or management and administration activities. Specific activities of the Board of Supervisors in 2025 are as follows:

2.1. Supervising the compliance with the law, the Charter of operation, and supervise the implementation of BSC's business activities

The Board of Supervisors has supervised the compliance with current legal regulations, the Charter and internal governance regulations. Supervising activities focuses include compliance with the Charter and legal regulations; implementation of the business plan assigned by the General Meeting of Shareholders; evaluation of key financial indicators such as profit before tax, total assets, ROE and portfolio quality; evaluation of the effectiveness of each business segment; supervising compliance with risk management policies and limitations safety in business activities.

Through supervision activities, the Board of Supervisors promptly grasps the operational situation, assesses the level of compliance and efficiency in administration, thereby recommending measures to ensure that the Company's operations are safe, transparent and in accordance with current regulations.

In terms of business results, as of December 31, 2025, the Company's total assets reached VND 16,628 billion, up 61% compared to 2024; profit before tax reached VND 616.2 billion. Asset quality is maintained positively, no NPLs or problems need to be handled.

2.2 Supervision of the implementation of the Resolution of the 2025 General Meeting of Shareholders

- Implementation of business plan in 2025:

Criteria	Business Plan 2025	Result at 31/12/2025	Completion %
Profit before tax	560 billion VND	616.2 billion VND	110%
Financial Adequacy Ratio (%)	≥ 260%	536%	Finish

- ***Profit distribution plan in 2024:*** The company has distributed profits in 2024 in accordance with the plan approved by the Annual General Meeting of Shareholders, in which the dividend payment rate in 2024 is 10% in shares.

- ***Remuneration of the Board of Directors and Board of Supervisors in 2025:*** BSC has paid remuneration in 2025 to members of the Board of Directors and Board of Supervisors in accordance with regulations with a total amount of VND 3,277,757,072 within the budget approved by the General Meeting of Shareholders in Resolution No. 01/NQ-DHDCD dated April 18, 2025, of which the total remuneration for full-time members is VND 3,001,757,072; part-time is VND 276,000,000.

Thus, in 2025, the Company has fully completed the contents approved in the Resolution of the 2025 General Meeting of Shareholders.

2.3. Supervising the governance and administration of the Board of Directors and the General Director

Through the inspection and supervision in 2025, the Board of Supervisors evaluated that the Board of Directors and the Board of Management have properly performed their functions and tasks according to the law, the Charter and the Resolution of the General Meeting of Shareholders, specifically:

- Governance of the Board of Directors

The Board of Directors has effectively implemented the Resolutions of the General Meeting of Shareholders, fully complying with the provisions of the law and BSC. During the year, the Board of Directors held 5 in-person meetings with the full and responsible attendance of all members and solicited written opinions 154 times to promptly address issues within its authority amidst a volatile market.

In the role of leadership and supervision, the Board of Directors has issued 183 Resolutions/Decisions in many fields, serving as a basis for the Board of Directors to organize business activities and ensure the interests of shareholders.

- Executive work of the General Director

The General Director and the Board of Management have fully and promptly implemented the Resolutions and Decisions of the General Meeting of Shareholders and the Board of Directors; proactively develop an operating plan, maintain positive business activities and promote the effectiveness of the management apparatus.

Facing the difficulties of the stock market, the General Director regularly reports to the Board of Directors on operating results, arising problems, and proactively issues executive decisions to limit risks and maximize profits for the Company.

2.4. Appraisal and review of the truthfulness and reasonableness of financial statements and reports on financial safety report

The Board of Supervisors has periodically appraised and reviewed the Financial Statements and Financial Safety Ratio Report, including the semi-annual period and for the year 2025, in which, the reports audited by a reputable independent auditing organization have honestly and reasonably reflected the Company's financial situation. comply with current laws and be announced in a timely manner and in accordance with regulations for listed companies.

In addition, the Board of Supervisors has contributed ideas for the Board of Directors to complete, ensuring reasonableness, honesty, prudence and consistency in management and accounting.

2.5. Supervising and evaluating the effectiveness of the Company's internal control system, internal audit, risk management and early warning

The Board of Supervisors has carried out the supervising and evaluation of the internal control (IC) system, IA and risk management comprehensively, making an important contribution to maintaining safe and transparent operation for the Company.

Through the role of coordinator, the Board of Supervisors has closely coordinated with the IA Committee to appraise the annual audit plan, supervise the implementation of audit topics and post-audit supervising the process of overcoming post-audit recommendations.

The Board of Supervisors assesses the effective operation of the IC and IA system; The errors detected are mainly operational, non-material and have been corrected in a timely manner. In particular, for risk management, the Board of Supervisors highly appreciates the successful implementation of the "three layers of defense" model (operation line, full-time risk management and IA).

Thanks to the risk identification and early warning mechanism, the Company's margin lending activities are strictly controlled, no NPLs arise despite the rapid growth of the scale in the context of market fluctuations. The proposals and recommendations of the Board of Supervisors have directly contributed to improving operational efficiency, minimizing potential risks and ensuring capital safety for the Company.

2.6. Review of contracts and transactions with related parties

In 2025, the Company will have contracts/transactions with 03 related parties, including transactions between the Company and major shareholders (BIDV, Hana Securities) and units in the ecosystem (BIC). Through review, the above contracts/transactions are service contracts, regular transactions with BIDV or related parties to coordinate in providing services to customers, developing product cross-selling activities. These are all transactions that ensure the interests of BSC, contribute

to increasing capital for the Company and promote sales cooperation with related parties, thereby contributing to increasing profits for the Company and shareholders' interests. *(Details in the attached Appendix)*

2.7. Participation in meetings of the Board of Directors

Representatives of the Board of Supervisors have fully exercised their authority to attend regular and irregular meetings of the Board of Directors, have full access to information and reports in order to maintain close supervising and timely update the actual developments of business activities as well as the effectiveness of internal governance and administration at BSC. Through the transparent information exchange mechanism, the Board of Supervisors not only grasps the strategic decision-making process but also contributes independent and objective opinions to optimize the interests of shareholders and stakeholders.

2.8. Recommendations and supervision of the implementation of recommendations of the Board of Supervisors in 2025

In 2025, the work of recommending and supervising the implementation of the recommendations of the Board of Supervisors at BSC will be implemented, systematic and highly practical. The recommendations of the Board of Supervisors are not only compliance requirements but also strategically oriented. The focus includes strengthening risk management and internal controls; prioritize investment in information technology infrastructure, promote digital transformation, upgrade transaction platforms and prepare for the KRX system; effectively exploiting strategic cooperation with Hana Securities; consolidate the organizational model, improve personnel and salary policies; at the same time, promptly propose adjustments to technical errors in financial statements.

The supervision of the implementation of recommendations is strictly implemented through the mechanism of periodic feedback reports of the Board of Management. In fact, all recommendations of the Board of Supervisors have been effectively absorbed and implemented, reflected in the successful upgrading of the technology system, maintaining the quality of safe assets, operating a new organizational model, stabilizing the Company's personnel and ensuring the reliability of financial statements before information disclosure.

II. Operational orientation in 2026

Based on the functions and tasks specified in the Charter and Regulation on organization and operation of the Board of Supervisors, the Board of Supervisors expects the key tasks in 2026 as follows:

- ***Compliance and Governance Supervising:*** Supervising the compliance with legal regulations and the Company's Charter; supervise the implementation of the

Resolutions of the General Meeting of Shareholders; at the same time, inspect the activities of the Board of Directors and the Board of Management to ensure that decisions are issued legally, transparently and protect the rights and interests of shareholders.

- Appraisal and quality control Financial Statements and Financial Adequacy Ratio Report: Review financial statements and financial safety ratio reports; supervising the application of asymptomatic-oriented accounting policies bộ International Financial Reporting Standards (IFRS); at the same time, it is proposed to select and coordinate with an independent audit firm.

- Assessment of control systems and risk management: Review the effectiveness and efficiency of the internal control system, internal audit, risk management and early warning mechanism; at the same time, check transactions with related parties to ensure transparency and prevent conflicts of interest.

- Accompanying the Company's long-term development strategy: through the supervision of the digital transformation process and information technology investment; at the same time, proactively control and support to optimize operational efficiency.

III. Recommendations for the Company in 2026

Based on the results of supervising the Company's activities in 2025, the Board of Supervisors proposes recommendations for 2026 as follows:

- The Company is proactive and flexible in its management in 2026 in the context of the stock market forecasting rapid and unpredictable fluctuations; at the same time, improve its analytical and forecasting capacity to promptly seize opportunities from the process of market upgrades, product diversification and economic support policies of the Government, thereby increasing business efficiency, optimizing profit generation and improving value for shareholders.

- To strengthen financial capacity through diversification of capital sources, improvement of capital use efficiency and gradual improvement of the size of charter capital; thereby overcoming scale limitations, creating a foundation for sustainable growth and improving competitiveness in the market.

- Promote risk management and ensure information system security in the context of digital transformation, through perfecting internal control mechanisms and processes, upgrading technological infrastructure and enhancing data security; atthe same time, building and effectively operating early warning mechanisms for key activities such as proprietary trading and margin lending in order to promptly detect, control and limit risks.

- The Company actively monitors, fully and promptly updates changes in tax policies, accounting and legal regulations in 2026; at the same time, organize impact assessments, review and adjust internal processes and policies, strengthen dissemination and training to ensure compliance with legal regulations and in accordance with the current legal framework.

- Continue to maintain and improve the efficiency of inspection, supervision, internal audit and risk management through perfecting the coordination mechanism and application of technology in supervision; thereby promptly detecting, warning and proposing preventive measures, rectify arising risks, ensure safe, transparent and sustainable business activities.

Above are all the contents of the report of the Board of Supervisors submitted to the General Meeting of Shareholders.

Best regards!

Recipients:
- As above;
- Save at BSC.

O/B. BOARD OF SUPERVISORS
HEAD OF BOARD



Pham Thanh Thuy

Appendix: Contracts/transactions between the Company and related parties

No	Name of institution/ individual	Relationship with the Company	Business registration certificate No/Trading code, date of issue, place of issue	Head Office Address/ Contact Address	Time of transactions with the Company	Resolution No. or Decision No. approved by Board of Director (if any, specifying date of issue)	Content, quantity, total value of transaction
1	Joint Stock Commercial Bank for Investment and Development of Viet Nam (BIDV)	Parent Company	Certificate of Registration No. 19/GCNTVLK issued by the Vietnam Securities Depository Center on July 7, 2006.	BIDV Tower, 194 Tran Quang Khai St, Hoan Kiem District, Hanoi	2025	Decision No. 1037/QD-BSC dated November 27, 2025 re: Approval of the policy to implement the BIDV Certificate of Deposit Trading Phase 2	- Deposit balance at BIDV 516,938,953,011 VND - Deposit balance of investors at BIDV 582,112,396,657 VND - Payable for transaction services for BIDV 1,440,341,789 VND - Revenue of interests on deposits, CDs, bonds 12,593.099.426 VND - Revenue of other custody 72,727,273 VND - Transaction service fee 38,823,044,643 VND - Cost of interests on deposits 276,403,922 VND

2	BIDV Insurance Corporation (BIC)	Subsidiary of BIDV	0100931299	11th Floor, 263 Cau Giay, Hanoi	2025		- Revenue of securities brokerage fee 492,908,326 VND - Revenue of deposit fe 42,259,572 VND - Cost of buying insurance 1,410,077,164 VND
3	Hana Securities Co., Ltd.	Major shareholders	CB1827	82, Uisadang-daero, Youngdeungpo-gu, Seoul	2025		- Expenses for dispatching personnel 9,955,511,093 VND

BIDV SECURITIES JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No. 341/BC-BSC

Hanoi, March 30, 2026

REPORT OF THE BOARD OF MANAGEMENT

On: Business results in 2025 and Business plan in 2026

To: The General Meeting of Shareholders of the Company

The General Director of BIDV Securities Joint Stock Company (BSC) respectfully reports to the General Meeting of Shareholders on the business results in 2025 and the business plan for 2026, specifically as follows:

PART 1. BUSINESS RESULTS IN 2025

I. Macroeconomic and stock market context in 2025

- ***Macroeconomy:*** In the context of complicated developments in the world economy and politics, prolonged trade tensions and geopolitical instability, Vietnam's macroeconomy was basically stable, inflation was controlled, and major balances were ensured. However, there were also some challenges such as exchange rate pressure, interest rates had an increase trend.

- ***Market upgrade:*** On October 8, 2025, FTSE Russell officially announced that it would upgrade Vietnam's stock market from marginal to secondary emerging, which is expected to take effect from September 21, 2026 but depends on the results of the review in March 2026, in order to assess the level of improvement in the accessibility of foreign investors in Vietnam.

- ***Stock market:*** At the end of 2025, the VN-Index closed at 1.784,49 points, recording an increase of 517,71 points, equivalent to an increase of 41% compared to the end of 2024. This strong recovery followed a period of adjustment at the beginning of the year due to the US tariff crisis. However, the market's increase showed a divergence when focusing only on a few large-cap stocks (estimated to account for more than 70% of the increase of the VN-Index). Market liquidity grew strongly, with an average transaction value of VND 29,395 billion/session, up 40% compared to the average in 2024.

II. Evaluation of BSC's activities in 2025

1. Results of implementation of the business plan

In the context of complicated developments in the world economy and politics, prolonged trade tensions and geopolitical instability, Vietnam's stock market had experienced a volatile year in 2025. In that context, under the close management of the Board of Directors (BOD), the Board of Management and the efforts of all employees,

by the end of 2025, BSC achieved results exceeding the set business plan, business activities showed many bright spots.

Table 01: Results of business targets in 2025

STT	Criteria	Actual 2025	Plan 2025	
			Values	%Plan
1	Profit before tax (billion VND)	**616,2**	560	110%
2	Ratio of available capital	**536%**	>260%	100%

- ***Profit before tax*** in 2025 was **VND 616,2 billion**, up 19% compared to the implementation level in 2024.

- ***The ratio of available capital adequacy*** was maintained at a high level. As of December 31, 2025, the Company's available capital adequacy ratio was at 536%, which was in the good group according to the regulations of the SSC.

2. The situation of business activities

2.1. Brokerage activities

- ***BSC's total revenue from brokerage activities*** reached VND 377,1 billion, up 26% compared to the implementation level in 2024.

- ***Regarding brokerage market share:*** Under increasing competitive pressure in brokerage activities, BSC's stock brokerage market share reached 2.20%, down 6% compared to the implementation level in 2024. In addition, BSC continued to promote and maintain its position when it is in ***the Top 5*** securities with the largest share of government bond brokerage market on the HNX.

- ***Regarding customer development and customer experience improvement:***

+ During the year, BSC continuously researched and proactively adjusted product policies to suit each segment, ensuring competitiveness, promoting customers to transact, and at the same time continuing to implement promotional programs to promote communication and increase the number of new accounts opened.

+ Promoting digital transformation to improve customer experience through the completion of the Phase 2 website, adding a specialized analysis page with many features to provide advanced reports, integrating transaction software on the BIDV SmartBanking digital banking application.

2.2. Financial lending activities:

- ***Lending revenue*** reached VND 715,4 billion, up 42% compared to 2024.

- ***Loan scale:*** As of December 31, 2025, the total outstanding loans reached VND 9,338 billion, an increase of 76% compared to the end of 2024.

- ***Product policies:*** In order to promote the increase in outstanding loans, margin lending product policies at BSC must ensure increased competition, which means that profit margins can narrow but still contribute to increasing the scale and profit from lending activities.

- ***Strengthening risk control:*** BSC always focuses on perfecting the process review and risk management of margin lending activities, developing a risk control plan to continuously evaluate and manage limits according to each customer, loan portfolio and closely follow the market situation to ensure capital safety. BSC does not incur bad debts in lending activities.

2.3 Financial Advisory Activities

- Financial consulting activities in 2025 prospered and had a remarkable growth. BSC's total revenue from financial consulting and issuance agent activities in 2025 reached VND 73,5 billion, 4,8 times higher than the level in 2024. Some typical contracts included consulting contracts for offering documents and individual bond issuance agents for Vingroup, bond issuance consultancy for joint stock commercial banks such as MBB, TPB, TPB; issuance consultancy for Becamex IDC, etc.

2.4. Proprietary trading activities

The stock market in 2025 was complicated with many opportunities and risks intertwined. In 2025, profit from assets recognized through profit and loss (FVTPL) and assets held to maturity (HTM) reach VND 381,7 billion, up 19% compared to 2024. In 2025, BSC actively expanded its investment portfolio including stocks, bonds and valuable papers, thereby recording positive results. In particular, bond investment activities not only contribute significantly to profitability but also effectively support liquidity management and capital regulation, contributing to improving the initiative in balancing cash flow and optimizing the use of capital throughout the Company.

3. Social affairs and charity activities

Along with production and business activities, BSC always upholds social responsibility and the spirit of sharing with the community. In 2025, the Company implemented many practical social security activities, spreading human values, such as:

- The program "Mai truong cho em" at Lu Thanh school, Muong Xen commune, Nghe An province with a support budget of 750 million VND; social security programs, support for flood victims (Dak Lak, Gia Lai, Cao Bang) with a total value ~ 300 million VND;

- Trade Union Groups also spread the spirit of mutual affection through activities such as free medical examinations, giving gifts to pediatric patients and taking care of people with meritorious services.

4. Achievements and awards

BSC was recognized and highly appreciated by the market for its service quality, honored to receive prestigious awards from prestigious financial magazines in the world:

- "Best Trading Platform Vietnam 2025" *by* Global Banking and Finance Review Magazine.

PART 2. BUSINESS PLAN 2026

I. Forecast of the market situation in 2026

1. Macroeconomic outlook in 2026

- ***World macroeconomic context:*** The international macroeconomy has some positive supporting factors such as (i) global trade policy decreases uncertainty thanks to clearer direction from the United States; (ii) the wave of economic stimulus is expected to increase as global inflation decreases; (iii) The FED is likely to cut interest rates in the period 2025-2026; (iv) However, war and tensions in the Middle East have plunged the world into instability, and at the same time US trade policies have begun to penetrate, negatively affecting the exchange rate and global economic growth momentum.

- ***Domestic macro context:*** (i) The Government has set a GDP target of 10% in 2026, supported by a stable macro environment, fiscal, monetary and other policies that are being implemented in the direction of promoting growth; (ii) Inflation is controlled; (iii) However, there is not too much room to continue to maintain an expansionary monetary policy, and the interest rate level continues to be under increasing pressure.

2. Stock market outlook in 2026

Favorable factors and risks affecting the securities industry include:

Advantages	Disadvantages
(1) Vietnam is expected to upgrade to FTSE's Secondary EM, attracting long-term foreign capital inflows. (2) The payment cycle is expected to be shortened, implementing midday trading, CCP and new products such as day-trading, short selling,... (3) The stock market will be vibrant again thanks to the wave of IPOs, capital increases, strategic share sales and exchange transfers, providing new sources of goods.	(1) Unpredictable developments in geopolitical conflicts around the world may pose risks to the stock market. (2) Fluctuations in the trade policies of the United States and major countries may reduce exports, affecting the profits of listed enterprises. (3) Competition for market share will become more and more fierce, delivery fees will continue to decrease gradually according to the Zero-fee trend.

(4) The domestic economy is favorable with inflation under control, monetary policy maintains growth priorities, helping the stock market to have room for growth compared to other investment channels.	(4) The pressure to increase the exchange rate in the context of maintaining low interest rates continues to be a barrier for foreign capital inflows to re-enter the market

II. Orientation of the business plan in 2026

1. Objectives and tasks in 2026

On the basis of assessing the macroeconomic outlook and Vietnam's stock market in 2026, BSC determines the company's main objectives and tasks in 2026 as follows:

1) Improve the efficiency of core business activities: Focus on promoting core activities including increasing income from brokerage and financial consulting; growth of outstanding loans; increasing the scale and improving investment efficiency.

2) Expand the scale of profitable assets: Increase margin loan balances, and at the same time expand investment assets at favorable market times to optimize profits, in parallel with strict risk management.

3) Develop the customer base and product ecosystem: Research and implement solutions to expand the customer base, promote cooperation in the BIDV system; develop the digital product ecosystem to improve the experience and attract new customers;

4) Accelerate digital transformation: Continue to implement digital transformation projects; invest in and upgrade IT systems, replace application software, ensure security and support the development of digital products and services;

5) Strengthen risk management and cost optimization: Strengthen the system of risk warning and forecasting, closely monitor market developments to promptly respond to fluctuations; at the same time, strictly control costs, effectively use resources to improve business results and improve ROE.

2. Targets of the 2026 business plan

No	Criteria	Unit	Plan 2026
1	Profit before tax	Billion VND	700
2	Ratio of available capital	%	≥260

BSC sets the goals of the 2026 Business Plan as follows:

1) Profit before tax in 2025 will reach **VND 700 billion,** up 14% compared to Actual 2025;

2) Ensure safe and efficient operations; the ratios of loans, investments, and available capital ratios are within the permissible limits as prescribed.

3. Operational orientation 2026

(1) Brokerage and lending activities:

- Synchronously deploy solutions to diversify product portfolios (open Fund Certifiacate, individual bonds) and improve customer experience; update flexible lending fee and interest rate policies according to market trends to improve competitiveness;

- Expand customer base and transaction network, diversify sales channels and promote cross-selling through the mechanism of coordination, recognition and sharing with partners;

- Promote the growth of outstanding loans associated with strict risk management and control of the loan portfolio in the face of market fluctuations.

(2) Financial consultancy activities:

- Promoting IB activities, actively seeking M&A opportunities and financial advisory transactions, expanding the client network to increase operating revenue;

- Strengthen coordination with BIDV and strategic partner Hana Securities to promote cross-selling and increase income from IB activities;

- Improve professional capacity and quality of consultancy; research and develop green finance solutions and sustainable development in line with market trends.

(3) Investment activities:

- Improve investment efficiency on the basis of strict risk management, ensure capital safety, consider increasing the proportion of high-yield assets such as stocks and corporate bonds when market conditions are favorable;

- Good support for liquidity management activities and optimization of idle funds from time to time.

- Strengthen risk control and warning to promptly respond to fluctuations and changes of the market and partners, and preserve business results.

(4) Administration and administration:

- Complete a unified and transparent governance mechanism, strengthen transparent and effective supervision, ensure the harmony of interests of shareholders and stakeholders;

- Review and update policies in accordance with laws and international risk management practices; Strengthen compliance inspection and supervision;

- Effective cost control to improve business results and ROE.

(5) Other key tasks:

- Strengthen personnel training, ensure human resources for core activities and develop potential products and services.

- Promote the implementation of digital transformation projects, upgrade transaction platforms and IT systems, strengthen security capabilities to improve customer experience;

- Strengthen brand communication, implement social responsibility, towards sustainable development.

Respectfully!

Recipients

- *As above;*
- *Archives.*

GENERAL DIRECTOR

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

Nguyen Duy Vien

BIDV SECURITIES JOINT STOCK COMPANY

No. 342/TTr-BSC

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, March 30, 2026

PROPOSAL
Re: Approval of the Strategic Development Orientation for the 2026-2030 Period

Submitted to: The General Meeting of Shareholders of the Company

In the context of significant fluctuations in the Vietnamese stock market in recent years, BIDV Securities Joint Stock Company (BSC) has maintained its commitment to sustainable, safe, and efficient development. After more than 25 years of operation, the Company has continuously innovated, strengthened its financial and risk management foundations, promoted digital transformation, and expanded strategic cooperation, thereby affirming its position in the market.

According to the Securities Market Development Strategy to 2030 approved by the Prime Minister, the market is entering a phase of improving quality, enhancing transparency, and approaching international standards. This context opens up new opportunities but also places higher demands on securities companies.

Based on this, BSC has developed its Strategic Development Orientation for the 2026-2030 period with the following priorities: improving financial capacity, promoting digital transformation, completing a comprehensive digital product ecosystem, and developing high-quality human resources. aiming for sustainable, effective growth and increasing long-term value for shareholders, customers, and partners; while contributing positively to the stable development of Vietnam's securities market.

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval the Strategic Development Orientation for the 2026-2030 period of BSC. Specifically as follows:

I. SUMMARY OF BSC'S OPERATIONS FOR THE 2021-2025 PERIOD

1. Macroeconomic and Stock Market Context for the 2021-2025 Period

1.1. Macroeconomic Situation for the 2021–2025 Period

During the 2021–2025 period, the global economy experienced many major shocks: the prolonged consequences of Covid-19, supply chain disruptions due to the Russia–Ukraine conflict, instability in the Middle East, and especially the tightening policies of the FED and ECB during the 2022–2024 period. In 2025, US-China trade tensions and the tariff war will continue to increase uncertainty, strongly impacting emerging markets, including Vietnam.

Nevertheless, Vietnam's economy shows strong resilience: average GDP growth of 6.3%, with 8.02% growth in 2025 alone, bringing GDP to over USD 500 billion. CPI remains below 4%, public debt falls to 35-36% of GDP, trade reaches over USD 930 billion, and there is a

surplus of about USD 20 billion. The five-year budget revenue exceeded the plan by 18%, creating room for infrastructure investment and wage reforms.

Alongside positive results, the market faces many risks: GDP in Q3/2021 fell sharply due to social distancing during the Covid pandemic; a corporate bond crisis emerged in late 2022 following incidents at Tan Hoang Minh, FLC, and Van Thinh Phat. In the stock market, exchange rate pressure and the USD/VND interest rate differential led to record net foreign selling of 90 trillion VND (in 2024) and 135 trillion VND (in 2025), creating prolonged pressure on the VN-Index.

Summarizing the 2021-2025 period, the context of significant volatility raises urgent requirements to strengthen financial capacity, promote digital transformation, and maintain a cautious risk appetite to protect shareholders and ensure sustainable development.

1.2. Developments in the Vietnamese stock market during the 2021–2025 period

Indicator	2021	2022	2023	2024	2025
VN-Index	1,498	1,007	1,130	1,266	1,784
Average liquidity (billion VND)	26,662	20,187	17,641	21,017	29,395

(VN-Index data as of December 31 during the 2021–2025 period)

During the 2021–2025 period, the Vietnamese stock market experienced significant volatility due to the impact of global macroeconomic policies and domestic factors. Following the post-COVID-19 growth spurt, the VN-Index peaked at around 1,530 points in early 2022 before experiencing a sharp correction due to monetary tightening, the corporate bond crisis, and declining market confidence.

In 2023–2024, the market gradually stabilized thanks to a series of support measures for real estate and corporate bonds. At the same time, reforms such as Circular 68, the non-prefunding mechanism, and bilingual disclosure requirements laid an important foundation for the upgrade process.

In 2025, the VN-Index recovered strongly to 1,784 points. However, the upward momentum mainly came from large-cap stocks, while the rest of the market recovered weakly, reflecting deep polarization and preventing the VN-Index from fully reflecting the overall health of listed companies.

2. BSC's business performance results for the 2021-2025 period

BSC has recorded strong growth in scale during the 2021-2025 period, particularly after the strategic partnership with Hana Securities:

Unit: Trillion VND

Indicator	2021	2022	2023	2024	2025	CAGR
Total Assets	6,005	5,591	8,326	10,315	16,628	29%
Equity	1,719	4,366	4,684	5,062	5,528	34%
LNTT	436	149	509	516	616	9%

- Regarding the scale of operations:

+ ***Total assets:*** Continuous growth over the years, from VND 6,005 billion (in 2021) to VND 16,628 billion by the end of 2025, a 2.8-fold increase over 5 years, with an average growth rate of 29%/year.

+ ***Equity:*** Strong growth in the 2021-2025 period, from VND 1,719 billion to VND 5,528 billion, equivalent to 3.2 times, with an average growth rate of 34%/year. A highlight is the sale of 35% of capital to Hana Securities in September 2022, bringing in nearly VND 2,700 billion and increasing equity to approximately VND 4,350 billion, thereby significantly strengthening financial capacity and expanding business opportunities for BSC.

- Regarding asset quality: BSC maintains a sound financial foundation, strictly adheres to risk appetite, and ensures all assets are income-generating. During the 2021–2025 period, margin loan balances increased sharply but did not result in bad debt, reflecting effective risk control. The company has no outstanding financial issues or potential problems requiring resolution.

- Regarding business performance: BSC continues to set new profit records. In the last three years, profits have exceeded historical milestones since its establishment. ROE remained stable at around 8-9% in 2023-2024 and reached 9.3% in 2025, reflecting the effective use of capital.

Overview of the main business segments:

+ ***Brokerage and margin lending*** continue to be the pillars of BSC, contributing approximately 61-65% of total profits in the 2021-2025 period. Margin debt will increase sharply from approximately VND 4,000 billion (2021) to nearly VND 9,400 billion (2025), equivalent to a 2.3-fold increase with a CAGR of nearly 24%/year. Lending rates remain stable at 9.9%–10.6% per annum, reflecting the quality of risk management and the ability to effectively leverage the BIDV ecosystem.

+ ***The investment segment (proprietary trading & capital management)*** recorded stable performance with an average growth rate **of ~20% per year**. Notably, profits over the last three years have grown strongly, becoming an important driver of the Company's overall performance.

+ ***The financial advisory segment*** continues to assert its role as BSC's strength. In the 2023-2024 period, the corporate bond market faced many difficulties, which adversely impacted the profitability of the financial advisory business. However, in 2025, financial advisory activities recovered significantly and made a positive contribution to the Company's business results. This recovery has been driven primarily by bond issuance advisory services for credit institutions (accounting for 38% of the total market share) and major conglomerates..

In summary, BSC's business activities have grown fairly evenly across its core operations. Among them, some core business segments have achieved breakthrough growth, becoming pillars that help BSC ensure stable and sustainable operations.

3. Key highlights in BSC's activities for the 2021-2026 period

- ***Completed a*** historic ***strategic partnership*** with Hana Securities in September 2022, selling 35% of its capital for nearly VND 2,700 billion – the largest M&A deal in the Vietnamese stock market in 2022;

- ***Strong growth in scale:*** The Company's total assets recorded a record growth of 2.8 times after 5 years; equity increased 3.2 times from VND 1,719 billion (2021) to VND 5,528 billion (2025). The scale of margin loan outstanding balances increased sharply, 2.3 times from VND 3,998 billion (2021) to VND 9,338 billion (2025), while effectively controlling risks, with no bad debts arising during the entire period;

- ***Improved efficiency:*** Pre-tax profit set new historical highs for three consecutive years, reaching VND 509 billion in 2023, VND 516 billion in 2024, and VND 616 billion in 2025 (achieved 110% of the plan).

- ***Top stock price:*** BSC's asset quality has always been maintained at a very good level, thanks to which BSC's stock price has been consistently in the leading position (1st or 2nd) in the Vietnamese securities industry in the last 3 years.

- ***Strong technology adoption and digital transformation:*** BSC has comprehensively implemented digital solutions such as eKYC, eContract, and AI Chatbot, enabling fully online account opening and trading while providing 24/7 customer support. Its securities trading platform has been integrated into the BIDV SmartBanking application to enhance the overall digital customer experience.

At the same time, BSC has launched a new website with a modern interface, placing the Investment Research Center at its core, thereby reinforcing its professional capabilities and affirming its role as a strategic partner accompanying clients.

- ***Improving facilities:*** BSC has completed investments and upgrades to its headquarters and Ho Chi Minh City branch in Grade A buildings, thereby creating a modern, professional working environment that meets long-term development requirements and enhances the Company's brand image.

- ***Brand building:*** BSC launched its new brand identity in June 2023. The repositioning of the brand is an important transformation, linked to the success of the strategic partnership with Hana Securities, clearly demonstrating its alignment and compatibility with the BIDV ecosystem.

- ***Expanding capital raising activities:*** The company has expanded cooperation with international partners, diversified its capital raising sources, and for the first time implemented direct foreign currency borrowing from foreign credit institutions, thereby improving its ability to access medium- and long-term capital at competitive costs, effectively serving its business activities.

- ***Credit rating:*** In 2025, BSC was rated A+ (the highest level) by Vietnam Investment Rating Joint Stock Company (VIS Rating), reflecting the Company's strong financial capacity, safe capital structure, and effective risk management.

4. Assessment of BSC's strengths and limitations

4.1. Strengths

S1	**High brand reputation and credibility:** As a subsidiary of BIDV – one of the "Big 4" state-owned banks, BSC enjoys a reputable position and the ability to access institutional clients and state-owned enterprises.
S2	**Stable customer base:** Leveraging BIDV's network and partnering with Hana Securities to expand investment banking products, bonds, fund certificates, and digital services.
S3	**BSC's human resources quality:** BSC's human resources quality is high, enabling it to provide high-quality products and services.
S4	**Rigorously controlled operational strategy:** BSC maintains its risk appetite and exercises strict risk control to ensure very high asset quality (no non-performing loans) despite the rapid expansion of total assets.
S5	**Stable cost control:** Average CIR of 21% for the 2021–2024 period and significant improvement in 2025 (17%).
S6	**Strong growth in technology investment:** Software investment per employee increases by 35% annually over three years, reflecting a clear digitalization strategy to maintain competitive advantage.

4.2. Existing limitations

W1	**Modest equity capital:** Equity capital growth is modest, mainly from retained earnings, limiting rapid profit growth. The company has nearly reached the limits of its operational growth based on its equity capital, with twice the margin lending and 70% investment in corporate bond and credit institution bonds, leaving limited room for growth over the next five years unless decisive measures are taken to increase equity capital.
W2	**Technology and data infrastructure:** The integration of technology and data systems across the ecosystem is still in progress, leading to suboptimal efficiency in exploiting the large customer base; digital products still operate independently, failing to fully leverage the power of the ecosystem to create a seamless customer experience.
W3	**Risk of concentration in traditional revenue sources:** In an increasingly competitive environment where the profit margins of traditional businesses are narrowing, the current revenue structure remains relatively dependent on brokerage and margin lending activities; there needs to be a strong shift towards service fee revenue sources such as financial consulting or asset management for wealthy customers.
W4	**The scale of personnel for core activities is still modest:** It is necessary to transform the brokerage workforce towards the use of AI Broker consulting to have the resources to care for and expand the customer base,

	with special incentive policies for each growth stage to attract high-caliber personnel to develop integrated products for wealthy customers.

II. BSC ACTIVITY DIRECTION FOR THE 2026-2030 PERIOD

1. Overall Strategic Objectives

In the coming period, BSC aims to become a securities company providing a comprehensive, integrated, and interconnected ecosystem of financial products and services on a digital platform to maximize the potential of BSC's customer ecosystem and strategic shareholders.

This strategy is implemented on three key pillars: finance, technology, and products. The Board of Directors proposes BSC's Vision for 2030 as follows:

- ***Regarding financial capacity:*** Increase equity capital by approximately two times compared to the end of 2025. The company will focus on strengthening its capital capacity and optimizing its resource structure to expand its operations, improve profitability, and strengthen its risk management platform in accordance with international standards, ensuring safe and sustainable growth.
- ***Technology:*** Promote the development of a unified trading platform to integrate the entire product ecosystem, while further deepening integration it into BIDV's digital ecosystem to provide seamless securities services to customers. In addition, the Company will continue to apply AI and automation to personalize experiences, improve operational efficiency, and create long-term competitive advantages.
- ***Regarding products:*** Complete the product ecosystem to meet the diverse needs of target customer groups on a unified digital platform. Rapidly develop and diversify revenue streams from capital-light financial and securities services.

2. Key implementation solutions

2.1. Financial solutions:

BSC identifies capital growth and financial capacity strengthening as key solutions to overcome capital scale limitations and create sufficient room to enhance competitiveness with leading securities companies. The company aims to implement an aggressive capital increase roadmap, doubling its equity capital compared to the level at December 31, 2025, to reach **over VND 11,000 billion** in the 2026-2027 period through offerings to existing shareholders and/or financial investors. In the 2028-2030 period, BSC plans to continue expanding its equity capital to approximately VND 15 trillion through annual profit retention.

In parallel with the plan to increase equity capital, BSC proactively diversifies its debt capital sources by seeking and utilizing offshore loans from foreign credit institutions at competitive costs; while also being ready to launch private bond issuance channels when market conditions are favorable. At the same time, BSC aims to maintain a high credit rating to ensure strong capital-raising capability at competitive costs. The goal is to optimize the capital structure and use financial leverage safely and effectively.

BSC will continue to maintain a stringent risk appetite by enhancing its risk management policies and processes in line with international standards, strengthening a risk control culture across the organization, and accelerating the adoption of technology to improve risk measurement, monitoring, and early warning capabilities, while ensuring compliance with financial safety ratios and regulatory requirements.

2.2. Technology solutions:

BSC's focus on the next phase is to develop an online trading platform that integrates BSC's entire product ecosystem. This platform will be deeply integrated into the BIDV SmartBanking application, allowing customers to allocate assets and trade on a single interface, aiming for a convenient and optimized "one-click" experience.

At the same time, BSC will strengthen its cooperation with strategic partner Hana Securities in the field of digital transformation to integrate advanced trading platforms and AI-powered support features. This cooperation will help optimize transaction processing speed, enhance the digital experience for investors, and build a solid technology foundation, paving the way for future market share expansion.

BSC will also roll out investment support products based on AI applications and data analysis, thereby personalizing experiences, products, and services for each customer.

In addition, BSC will focus on digitalizing its operational processes by developing an integrated technology system that connects front-end and back-end functions across key product groups. This will ensure data and process consistency, reduce manual intervention, enhance operational efficiency, improve profit margins, and lay a solid foundation for long-term growth.

2.3. Products solutions:

BSC aims to focus on developing a diverse range of financial products, including the distribution of corporate bonds, mutual funds, certificates of deposit, and asset management services, in order to build a comprehensive product ecosystem that caters to diverse risk appetites and investment horizons.

Complete the project to establish a Fund Management Company: BSC will continue to accelerate the project to establish a Fund Management Company (FMC) based on cooperation with a reputable and experienced international financial partner, aiming to build an effective operating model in accordance with international standards. The FMC will be an important piece in completing the investment banking ecosystem, expanding the product and service platform in depth, effectively serving the VIP customer segment in the BIDV ecosystem, and accessing foreign investors, especially from South Korea and Japan.

In terms of operational orientation, FMC will develop a diverse portfolio of asset management products such as open-end funds, ETFs, and investment trust services. These products are expected to generate stable and long-term fee income, helping to diversify the revenue structure and offset the declining trend in brokerage fees amid increasing competition in the securities market.

Promoting and expanding cross-selling channels with BIDV while strengthening cooperation with Hana Securities: Leveraging ecosystem advantages, BSC will continue to enhance cross-selling with BIDV to broaden its customer base and improve product penetration. At the same time, BSC will deepen its collaboration with Hana Securities to develop digital services, cross-border capital-linked products, and green financial products. This will contribute to driving revenue growth and optimizing overall business efficiency across the system.

2.4. Other solutions:

2.4.1. Developing high-quality human resources:

BSC identifies the development of high-quality human resources as a key factor in effectively implementing its long-term strategy. The Company will prioritize building a lean and efficient workforce, with a strong focus on training in digital transformation, AI and data analytics, new products, and high-potential business segments to ensure employees are well-prepared to adapt to emerging business models. At the same time, BSC will place emphasis on enhancing the managerial capabilities of its mid-level and senior leadership teams to strengthen governance and operational effectiveness.

Regarding its compensation policy, BSC will continue to reform its remuneration framework to enhance competitiveness and align rewards more closely with individual performance and contributions. The Company will also study to implement an ESOP program to retain key personnel and attract technology and finance experts. In addition, BSC will strengthen job rotation across business units to diversify employees' experience and build a strong pipeline of successor talent.

2.4.2. Solutions for green and sustainable development at BSC

Social solutions: fulfilling corporate social responsibility and making positive contributions to the sustainable development of the community and the economy. At the same time, focusing on employee well-being and health, enhancing workforce capabilities, and fostering an inclusive and diverse workplace.

Governance solutions: (i) establishing a unified and consistent governance framework for sustainable development; (ii) implementing sustainability disclosures in line with legal requirements and best practices; and (iii) fostering an environmental and energy-saving culture, moving towards a green office model.

III. Proposal of the Board of Directors

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

1. The Strategic Development Orientation for the 2026–2030 period with the aforementioned objectives and solutions;

2. Authorize the Board of Directors to proactively review, evaluate, and adjust the 2026-2030 Development Strategy in accordance with actual market conditions if deemed necessary, and disclose information in accordance with the law.

Submitted to the General Meeting of Shareholders for approval!

Recipient:
- As above;
- Archived at BSC.

O/B. BOARD OF DIRECTORS
CHAIRMAN



Ngô Văn Dũng

BIDV SECURITIES JOINT STOCK COMPANY

No. 343/TTr-BSC

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, March 30, 2026

PROPOSAL

Re: Approval of the 2026 Business Plan

Presentation: General Meeting of Shareholders of the Company

The Board of Directors of BIDV Securities Joint Stock Company (BSC) respectfully submits to the General Meeting of Shareholders for consideration and approval of BSC's 2026 Business Plan as follows:

1. Objectives and tasks in 2026

On the basis of assessing the macroeconomic outlook and Vietnam's stock market in 2026, BSC determines the Company's key objectives and tasks in 2026 as follows:

1) Improve the efficiency of core business activities: Focus on promoting core activities including increasing income from brokerage and financial consulting; growth of outstanding loans; increasing the scale and improving investment efficiency.

2) Expand the scale of profitable assets: Increase margin loan balances, and at the same time expand investment assets at favorable market times to optimize profits, in parallel with strict risk management.

3) Developing the customer base and product ecosystem: Research and implement solutions to expand the customer base, promote cooperation in the BIDV system; develop the digital product ecosystem to improve the experience and attract new customers;

4) Accelerate digital transformation: Continue to implement digital transformation projects; invest in and upgrade IT systems, replace application software, ensure security and support the development of digital products and services;

5) Strengthen risk management and cost optimization: Strengthen the system of risk warning and forecasting, closely monitor market developments to promptly respond to fluctuations; at the same time, strictly control costs, effectively use resources to improve business results and improve ROE.

2. Targets of the 2026 business plan

No	Criteria	Unit of calculation	Plan 2026
1	Profit before tax	Billion VND	700
2	Ratio of available capital	%	≥260

BSC sets the goals of the 2026 Business Plan as follows:

1) Profit before tax in 2026 expected to reach **VND 700 billion,** up 14% compared to Actual 2025;

2) Ensure safe and efficient operations; the ratios of loans, investments, and available capital ratios are within the permissible limits as prescribed.

3. Proposals of the Board of Directors

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

1. BSC's 2026 business plan with the above targets;

2. Authorize the Board of Directors to proactively review, evaluate and adjust the 2026 business plan in accordance with market conditions (growth rate and/or market liquidity scale, etc.) if deemed necessary and disclose information in accordance with law.

Respectfully submit to the General Meeting of Shareholders for approval!

Recipients
- As above;
- Archives.

On behalf of the Board of Directors
CHAIRMAN



Ngo Van Dzung

BIDV SECURITIES JOINT STOCK COMPANY

No: 344/TTr-BSC

THE SOCIALIST REPUBLIC OF VIET NAM
Independence – Freedom – Happiness

Hanoi, March 30, 2026

PROPOSAL

Re: Approval of the audited financial statements 2025, Profit distribution plan in 2025 and profit distribution plan in 2026

Submission: General Meeting of Shareholders of the Company

Pursuant to:

- *The Enterprise Law No. 59/2020/QH14 was approved by the National Assembly of the Socialist Republic of Vietnam on 17/06/2020 its amending, supplementary documents;*
- *The Law on Securities No. 54/2019/QH14 was approved by the National Assembly of the Socialist Republic of Vietnam on 26/11/2019 its amending, supplementary documents;*
- *Decree 155/2020/ND-CP dated 31/12/2020 of the Government detailing a number of articles of the Securities Law its amending, supplementary documents;*
- *Decree 47/2021/ND-CP dated April 1, 2021 of the Government detailing a number of articles of the Law on Enterprises;*
- *Circular No. 121/2020/TT-BTC dated 31/12/2020 of the Ministry of Finance regulating the operation of securities companies its amending, supplementary documents;*
- *Pursuant to the Charter of BIDV Securities Joint Stock Company approved by the General Meeting of Shareholders;*
- *Pursuant to BSC's audited 2025 Financial Statements.*

The Board of Directors of BIDV Securities Joint Stock Company would like to submit to the General Meeting of Shareholders for approval of the audited financial statements in 2025 and profit distribution plan in 2025 and profit distribution plan in 2025 of BSC as follows:

I. Audited 2025 Financial Statements

The audited financial statements for 2025 have been published by BSC in accordance with regulations and posted on the Company's website (www.bsc.com.vn) including:

- Independent auditors' report (in which the audit opinion is fully accepted);
- Statement of financial position as at 31/12/2025;
- Income statement for the year ended 31 December 2025;
- Cash flow statement for the year ended 31 December 2025;
- Statement of changes in owners' equity for the year ended 31 December 2025;
- Notes to the financial statements as at 31 December 2025 and for the year then ended;

In particular, some key contents are as follows:

Unit: VND

No	Contents in financial statements in 2025	Amount
1	Total assets	16.627.752.225.049
2	Equity	5.527.757.894.191
	In which: Charter capital	2.453.659.430.000
3	Profit before tax	616.205.529.645
4	Profit after tax	493.666.033.520

II. Profit distribution plan in 2025

Based on the business results for 2025 as presented in the audited financial statements, while ensuring income from capital investment activities and aiming to maximize shareholder benefits, BSC's Board of Directors proposes to implement the profit distribution plan in 2025 according to the specific plan as follows:

Unit: VND

No	Contents	Formulas/notes	Distribution profits 2025
1	2025 profit		493.666.033.520
II	Remaining profits in previous years		524.052.519.654
III	**Undistributed after-tax profit**	**(III) = (I) + (II)**	**1.017.718.553.174**
IV	**Remuneration of the Board of Directors, non-specialized board of directors**		**276.000.000**
V	**Profit distribution plan**		-
1	Profits used for distribution	(1) = III - IV	1.017.442.553.174
2	**Appropriation of funds**	**(2) = (2.1)**	**43.690.000.000**
2.1	*Welfare bonus fund*	*(2.1)*	*43.690.000.000*
2.2	*Appropriation ratio (comparison to Undistributed after-tax profit)*	*(2.2) = (2.1)/(III)*	*4,29%*
3	Undistributed after-tax profit after appropriation and remuneration	(3) = (1) - (2)	973.752.553.174
4	**Dividend payouts (*)**	**(4) = (4.1) x (4.2)**	**245.365.943.000**
4.1	*Charter capital at 31/12/2025 (excluding treasury shares)*		2.453.659.430.000
4.2	*Stock dividend payout ratio*		10%
VI	**Total remaining profit**	**(VI) = (3) - (4)**	**728.386.610.174**

***Note:** - As of December 31, 2025, BSC's estimated tax liability as well as tax interest have not been finalized by local tax authorities. In case the tax amount on the audited financial statements is changed according to the decision of the tax authority, the profit left on the above data table may be adjusted accordingly.*

- (*) This metric may be updated according to the number of BSI shares outstanding at the closing date of the dividend payment.

Proposing General Meeting of Shareholders to authorize the Board of Directors based on the actual situation to decide the appropriate time to pay dividends for the fiscal year 2025 and ensuring compliance with current regulations of law, Company's Charter and approval of competent State agencies.

III. Profit distribution plan in 2026

With the business profit plan in 2026 of BSC, the Board of Directors proposes the 2026 profit distribution plan as follows:

1. Payout ratio: Expected 10%/ par value of shares.

2.Payment method: By cash and/or by shares. Proposing General Meeting of Shareholders to authorize the Board of Directors to decide on payment method in accordance with the actual business results, ensuring the requirements of the Company's business activities and the interests of shareholders.

3. Implementation time: Proposing General Meeting of Shareholders to authorize the Board of Directors basing on the actual situation to choose the appropriate time to pay dividends in 2026, the Board of Directors can decide to advance dividends in appropriate installments.

Best regards!

Recipients:
- *As above;*
- *Archived at BSC*

OB. BOARD OF THE BOARD OF DIRECTORS
CHAIRMAN

Ngo Van Dung

BSC

BIDV SECURITIES JOINT STOCK COMPANY

No: 345/TTr-BSC

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, March 30, 2026

PROPOSAL

Re: Remuneration report of the Board of Directors, Board of Supervisors in 2025 and Remuneration estimate in 2026

Presentation: General Meeting of Shareholders of the Company

Pursuant to:

- The Law on Enterprises No. 59/2020/QH14 was approved by the National Assembly of the Socialist Republic of Vietnam on 17/06/2020 and amended and supplemented documents from time to time;

- Charter of BIDV Securities Joint Stock Company.

Regarding the remuneration of the Board of Directors and the Board of Supervisors in 2025 and the estimate of remuneration of the Board of Directors and Board of Supervisors in 2026 of BIDV Securities Joint Stock Company (BSC), the Board of Directors reports and respectfully submits to the General Meeting of Shareholders (AGM) specifically as follows:

I. Report on remuneration of the Board of Directors and the Board of Supervisors in 2025

1. Approval of the 2025 General Meeting of Shareholders

According to the approval of the General Meeting of Shareholders in Resolution No. 01/NQ-ĐHDHD dated 18/04/2025, the remuneration for members of the Board of Directors and the Board of Supervisors in 2025 is as follows:

1.1. For full-time members

- Member of the Board of Directors cum General Director: Operating under the full-time regime and receiving salary according to BSC's Income Payment Regulations.

- Vice Chairman of the Board of Directors cum Deputy General Director:

+ Minimum remuneration (regardless of the company's business results and KPIs of personnel): 1,786,000,000 VND *(the provisional exchange rate is 25,670 VND/USD);*

+ Maximum remuneration (in case BSC completes the assigned LAT target and depends on the personal KPI of the personnel): 2,967,000,000 VND *(the provisional exchange rate is 25,670 VND/USD).*

** Note: The above remuneration does not include contractor tax and VND/USD exchange rate difference (if any).*

1.2. For members operating on a part-time basis:

- Chairman of the Board of Directors : 10,000,000 VND/month;

- Member of the Board of Directors : 5,000,000 VND/month;
- Head of the Supervisory Board : 5,000,000 VND/month;
- Member of the Supervisory Board : 3,000,000 VND/month.

** Note: Members of the Board of Directors and the Board of Supervisors operate on a part-time basis appointed by HSC to refuse to receive remuneration.*

2. Actual settlement data

2.1. For full-time member: Mr. Chung Jae Hoon – Vice Chairman of the Board of Directors:

Based on the results of completing the KPIs of the Company and Mr. Chung, the remuneration in 2025 of the Vice Chairman of the Board of Directors is 3,001,757,072 VND (an increase of ~35 million VND compared to the estimate due to fluctuations in the VND/USD exchange rate in 2025).

2.2. For Members of the Board of Directors and Members of the Board of Supervisors operating under the part-time regime: The total remuneration is 276,000,000 VND.

II. Estimate of remuneration of the Board of Directors and the Board of Directors in 2026

Based on the personnel plan to participate in the Board of Directors and the Board of Supervisors of BSC for the term 2026 – 2031, the Board of Directors proposes the Remuneration Estimate of the Board of Directors and the Board of Supervisors in 2026 as follows:

1. For part-time members of the Board of Directors and the Board of Supervisors:

- Chairman of the Board of Directors : 10,000,000 VND/month;
- Member of the Board of Directors : 5,000,000 VND/month;
- Head of the Supervisory Board : 5,000,000 VND/month;
- Member of the Supervisory Board : 3,000,000 VND/month.

** Note: members of the Board of Directors and the Board of Supervisors operating on a part-time basis appointed by HSC refuse to receive remuneration.*

2. For full-time members of the Board of Directors

- Member of the Board of Directors cum General Director operating under the full-time regime and receiving salary according to the Company's salary payment regulations;

- For Vice Chairman of the Board of Directors (cum Deputy General Director) and full-time members of the Board of Directors (expected to start from 22/04/2026).

+ Minimum level (regardless of the Company's business results): 2,853,300,000 VND;

+ Maximum level (depending on the Company's business results and personal KPIs of personnel - assuming KPIs reach 100%): 4,755,500,000 VND.

** Note: The above remuneration does not include Contractor Tax and VND/USD exchange rate difference (if any)*

3. Bonuses from sources formed from Profit after tax (Manager Bonus Fund, Welfare, etc.) and allowances for participation in Board of Directors meetings...: Comply with the approval of the General Meeting of Shareholders on the distribution of after-tax profits and the Company's regulations.

BSC's Board of Directors for the term 2021 - 2026 reports and respectfully submits to the General Meeting of Shareholders for consideration and approval.

Recipients:
- As above;
- Archived Office.

OB OF BOARD OF DIRECTORS

CHAIRMAN

Ngo Van Dung

BIDV SECURITIES
JOINT STOCK COMPANY
No: 346/TTr-BSC

THE SOCIALIST REPUBLIC OF VIET NAM
Independence – Freedom – Happiness

Hanoi, March 30, 2026

PROPOSAL

Re: Issuance of shares to pay dividends and increase the charter capital of BSC

To: The General Meeting of Shareholders

Pursuant to:

- The Enterprise Law No. 59/2020/QH14 dated June 17, 2020 of the National Assembly of the Socialist Republic of Vietnam;

- The Securities Law No. 54/2019/QH14 dated November 26, 2019 of the National Assembly of the Socialist Republic of Vietnam and its amending, supplementary documents;

- The Decree 155/2020/ND-CP of the Government dated December 31, 2020 detailing a number of articles of the Securities Law and its amending, supplementing documents;

Pursuant to the Charter of BIDV Securities Joint Stock Company.

The Board of Directors of BIDV Securities Joint Stock Company (BSC) respectfully submits to the General Meeting of Shareholders to consider and approve the issuance of shares to pay dividend and increase BSC's charter capital with the following contents:

I. Plan to issue shares to pay dividend and increase the Company's charter capital

Issuing entity	:	BIDV Securities Joint Stock Company (BSC)
Stock name	:	Share of BIDV Securities Joint Stock Company
Stock type	:	Common share
Par value shares	:	10,000 VND/share
Current charter capital	:	VND 2,453,659,430,000
Number of shares issued	:	245,365,943 shares
Number of outstanding shares	:	245,365,943 shares
Number of shares expected to be issued to pay dividend	:	24,536,594 shares (*) *(equivalent to 10% of outstanding shares).*
Total value of shares expected to be issued at par value	:	*VND* 245,365,940,000 *(*) (In words: Two hundred forty-five billion, three hundred sixty-five million, nine hundred forty thousand Vietnamese dong)*
Expected charter capital after issuance	:	VND 2,699,025,370,000 (*)
Purpose of issuance	:	Increasing charter capital for the Company's business development needs

Funding source for implementation	:	From retained earnings as stated in the Company Audited Financial Statements in 2025
Subject receiving shares	:	Existing shareholders of the Company are on the list of shareholders compiled by Vietnam Securities Depository and Clearing Corporation (VSDC) at the last registration date to exercise the right to receive shares.
Rights exercise rate	:	10:1 (on the final date of registration to finalize the list of shareholders exercising rights, shareholders owning 10 shares will receive 01 newly issued share according to the method of issuing shares to pay dividends)
Principles for rounding and handling fractional shares	:	The number of additional shares issued will be rounded down to the unit, the decimal fraction (if any) will be canceled. *For example: Shareholder A owns 111 shares on the last registration date to finalize the list of shareholders exercising rights. With the exercise ratio of 10:1, shareholder A will receive 111/10*1 = 11.1 shares. According to the rounding principle mentioned above, shareholder A will receive 11 new shares by issuing shares to pay dividends. The odd number of shares of 0.1 shares will be cancelled.*
Expected time of issuance	:	Expected in 2026
Register and list additional shares to be issued	:	All additional shares issued will be registered as additional securities with the Vietnam Securities Depository and Clearing Corporation and registered for additional listing with the Ho Chi Minh City Stock Exchange after the end of the issuance in accordance with regulations.

*(*) **Note:** The actual number of shares issued and BSC's charter capital after issuance may change due to the handling of fractional shares and depends on the actual number of outstanding shares of the Company at the final date of registration.*

II. Implementation:

The Board of Directors of the Company respectfully submits to the General Meeting of Shareholders:

1. Approve the Share Issuance Plan to pay dividend and increase the Company's charter capital as stated in Section I of this Proposal.

2. Assign/Authorize the Board of Directors of the Company to perform, including but not limited to, the following tasks:

2.1. Decide on the detailed contents of the Share Issuance Plan to pay dividend and choose an issuance time appropriate to the actual situation.

2.2. Decide on amendments, adjustments, and detailed explanations of the content of the Stock Issuance Plan at the request of the competent state agency (if necessary).

2.3. Decide and carry out necessary tasks and procedures during the share issuance process, including: (i) amending/supplementing the Company's establishment and operation license at the State Securities Commission; (ii) register to change the Company's Business Registration Certificate at the Business Registration Authority; (iii) register additional shares of the Company at the Vietnam Securities Depository and Clearing Corporation; (iv) register for additional listing of the Company's shares at the Ho Chi Minh City Stock Exchange ; (v) change the Charter Capital, amend/add provisions regulating the Charter Capital level and other relevant provisions in the Company's Charter in accordance with the new Charter Capital level after the issuance; and (vi) other procedures according to current legal regulations.

2.4. Decide and carry out all other necessary work, procedures at the request of the competent state agency to complete the issuance of shares to pay dividends according to the approved plan in accordance with the law and the Company's Charter.

3. The Board of Directors can delegate authority to the Chairman of the Board of Directors or the General Director Company to perform one or more of the above mentioned tasks.

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

Recipients:
- *As above;*
- *BOS;*
- *Archive at BSC.*

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

Ngo Van Dzung

BIDV SECURITIES JOINT STOCK COMPANY

THE SOCIALIST REPUBLIC OF VIET NAM
Independence – Freedom – Happiness

No: 347/TTr-BSC

Hanoi, March 30, 2026

PROPOSAL

Re: Selecting an auditing firm to conduct the review and audit of Financial statements and Financial safety ratio reports for the period 2026-2028

Submission: General Meeting of Shareholders of the Company

Pursuant to:

- The Enterprise Law No. 59/2020/QH14 was approved by the National Assembly of the Socialist Republic of Vietnam on 17/06/2020;

- The Law on Securities No. 54/2019/QH14 was approved by the National Assembly of the Socialist Republic of Vietnam on 26/11/2019;

- Decree 155/2020/ND-CP dated 31/12/2020 of the Government detailing a number of articles of the Securities Law;

- Circular No. 121/2020/TT-BTC dated 31/12/2020 of the Ministry of Finance regulating the operation of securities companies;

- Pursuant to the Charter of BIDV Securities Joint Stock Company.

The Board of Supervisors would like to submit to the General Meeting of Shareholders (GMS) the selection of an audit company to audit and review the financial statements and financial safety ratio reports in the fiscal year 2026-2028 of BSC as follows:

1. Criteria for selecting an independent auditing company

- Being a company legally operating in Vietnam and approved by the State Securities Commission to audit listed companies;

- As one of the leading international auditing firms in the market;

- Having audit experience for public companies, listed companies and bank, large financial institutions in Vietnam;

- Having a reputation for audit quality;

- Having a highly qualified and experienced auditors;

- Meet BSC's requirements on audit scope and schedule;

- Can offer a reasonable audit fee in line with audit quality based on consideration of audit fee offers and audit scope;

- Ensure that there is no conflict of interest when auditing and reviewing financial statements for BSC.

2. Recommend audit companies list

Based on the above selection criteria, the Supervisory Board would recommend 04 auditing companies to select a unit that provides audit services and review financial statements and financial safety ratio reports for the period of 2026-2028 for BSC including:

- Ernst & Young Vietnam Company Limited;

- Deloitte Vietnam Company Limited;

- KPMG Company Limited;

- PWC (Vietnam) Company Limited.

These are four (04) large auditing companies (Big4) that have been approved by the State Securities Commission to audit listed companies and are completely independent of BSC. In addition, the audit quality of these companies has been widely recognized by the world and the Vietnamese market in recent years.

3. Proposal of the Board of Supervisors

With the above proposals, the Supervisory Board would like to submit to the General Meeting of Shareholders:

- Approving the criteria mentioned in section 1 and the list of auditing companies mentioned in Section 2 as a basis for selecting a service provider for auditing and reviewing financial statements and financial safety ratio reports for the period 2026-2028 of BSC;

- Approving the authorization for the Board of Directors to decide on the selection of one of the four auditing companies as proposed in Section 2 to audit and review the Company's financial statements and financial safety ratio reports for the period 2026-2028.

Best regards!

Recipients:
- *As above;*
- *Archived at BSC*

ON BEHALF OF BOARD OF SUPERVISORS

HEAD OF THE BOARD

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

Pham Thanh Thuy

BSC

BIDV SECURITIES JOINT STOCK COMPANY

No. 349/TTr-BSC

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

Hanoi, March 30, 2026

PROPOSAL

Re: Amendment of Charter and documents on Administration of the Company

To: The General Meeting of Shareholders of the Company

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, as amended and supplemented from time to time;

- The Law on Securities No. 54/2019/QH14 adopted by the National Assembly of the Socialist Republic of Vietnam on 26 November 2019, as amended and supplemented from time to time;

- Decree No. 155/2020/ND-CP dated 31 December 2020 of the Government detailing and guiding the implementation of a number of articles of the Law on Securities, as amended and supplemented from time to time;

- Circular No. 121/2020/TT-BTC dated 31 December 2020 of the Ministry of Finance on the operation of securities companies, as amended and supplemented from time to time;

- Circular No. 116/2020/TT-BTC dated 31 December 2020 of the Ministry of Finance guiding certain articles on corporate governance applicable to public companies under Decree No. 155/2020/ND-CP dated 31 December 2020 of the Government detailing a number of articles of the Law on Securities;

- And other relevant legal documents.

The Board of Directors of BIDV Securities Joint Stock Company respectfully submits to the General Meeting of Shareholders for consideration and approval the amendments to the Company Charter and the Company's corporate governance and management documents as follows:

1. Corporate governance and management documents submitted to the General Meeting of Shareholders for consideration and approval of amendments and supplements:

a) The Company Charter;

b) The Internal Regulation on Corporate Governance;

c) The Regulation on Operation of the Board of Directors.

2. Contents of the amendments and supplements

a) Rationale for the amendments and supplements

The amendments are proposed to ensure compliance and alignment with:(i)the practical organization and operation of BSC; (ii) the provisions of the 2025 amended Law on Enterprises, Decree No. 245/2025/ND-CP amending and supplementing a number of articles of Decree No. 155/2020/ND-CP, and other relevant laws and regulations.

b) Key amendments:

- Removal of the provision on share redemption, as such provision applies only to enterprises at the time of establishment registration.

- Amendments to certain provisions relating to the convening of the General Meeting of Shareholders at the request of a shareholder or a group of shareholders holding five percent (05%) or more of the total ordinary shares; revision of provisions on obtaining shareholders' written opinions; revision of provisions on the number of non-executive members of the Board of Directors; and revision of provisions on the qualifications and eligibility criteria of members of the Board of Directors.

- Addition of certain provisions on the rights and obligations of the Board of Directors, and provisions on the eligibility criteria of the General Director.

- Revision and refinement of certain wording, terminology, and expressions to ensure consistency with and compliance with relevant laws and regulations.

** The detailed amendments are set out in the Draft attached to this Proposal. The explanatory notes on the amendments and the draft amended documents have been published on BSC's website.*

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

Recipients:
- *As above;*
- *Archived at BSC.*

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN



Ngo Van Dung

APPENDIX 01: PROPOSED AMENDMENTS TO BSC'S CHARTER

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
1	Article 1.1.4 Interpretation of terms	1.1.4. "Dividend" *is the net* profit paid for each share in cash or other assets	1.1.4. "Dividend" means ~~is the net~~ *after-tax* profit paid on each share in cash or other assets	In compliance with the provisions of Point a, Clause 1, Article 1 of the 2025 Amended Law on Enterprises
2	Article 1.1.6 Interpretation of terms	1.1.6. "Law on Securities" means the Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 *and Law No. 56/2024/QH15 amending and supplementing a number of articles of the Securities Law, Accounting Law, Independent Audit Law, State Budget Law, Law on Management and Use of Public Assets, Tax Administration Law, Personal Income Tax Law, National Reserve Law, Law on Handling of Administrative Violations passed by the National Assembly of the Socialist Republic of Vietnam on November 29, 2024.*	1.1.6. Law on Securities" means the Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 and ~~and Law No. 56/2024/QH15 amending and supplementing a number of articles of the Securities Law, Accounting Law, Independent Audit Law, State Budget Law, Law on Management and Use of Public Assets, Tax Administration Law, Personal Income Tax Law, National Reserve Law, Law on Handling of Administrative Violations passed by the National Assembly of the Socialist Republic of Vietnam on November 29, 2024~~ *the legal documents amending, supplementing, or replacing them from time to time*	To ensure timely updates in response to any changes in legal regulations
3	Article 1.1.7 Interpretation of terms	1.1.7. "Law on Enterprises" means the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist	1.1.7. "Law on Enterprises" means the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 and	To ensure timely updates in response to any changes in legal regulations

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
		Republic of Vietnam on June 17, 2020 *and Law No. 03/2022/QH15 amending and supplementing a number of articles of the Law on Public Investment, the Law on Investment under the public-private partnership model, the Investment Law, the Housing Law, the Bidding Law, the Electricity Law, the Enterprise Law, the Law on Special Consumption Tax and the Law on Civil Judgment Enforcement was passed by the National Assembly of the Socialist Republic of Vietnam on January 11, 2022*	~~Law No. 03/2022/QH15 amending and supplementing a number of articles of the Law on Public Investment, the Law on Investment under the public-private partnership model, the Investment Law, the Housing Law, the Bidding Law, the Electricity Law, the Enterprise Law, the Law on Special Consumption Tax and the Law on Civil Judgment Enforcement was passed by the National Assembly of the Socialist Republic of Vietnam on January 11, 2022~~ *the legal documents amending, supplementing, or replacing them from time to time.*	
4	Article 1.1.8 Interpretation of terms	None	*1.1.8. "Decree No.155/2020/ND-CP" means Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities and any legal documents amending, supplementing, or replacing it from time to time*	To ensure the consistent use of terminology throughout the Company's Charter
5	Article 1.1.16 Interpretation of terms	None	*1.1.16. "Circular No. 121/2020/TT-BTC" means Circular No. 121/2020/TT-BTC dated December 31, 2020 of the Minister of Finance on the operation of securities companies, and any documents amending,*	To ensure the consistent use of terminology throughout the Company's Charter

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
			supplementing, or replacing it from time to time	
6	Article 10.2 Share certificates and other securities certificates	10.2. Bond certificates or other securities certificates of the Company are issued with the signature of the *Legal representative* and the seal of the Company	10.2. Bond certificates or other securities certificates of the Company are issued with the signature of the Company's authorized representative *(including the Legal representative and any person authorized by the Legal representative) Legal representative* and the seal of the Company	To facilitate the issuance of securities certificates (such as bonds) at BSC
7	Article 12.2 Share withdrawal	*12.2. Share withdrawal* *12.2.1. In case a shareholder fails to pay in full and on time the amount payable to buy shares, the Board of Directors shall notify and have the right to request the shareholder to pay the remaining amount and take responsibility in proportion to the total par value of shares registered to buy for the financial obligations of the Company arising from the failure to pay in full.* *12.2.2. The above payment notice must clearly state: The new payment term (at least seven (07) days from the date of sending the notice), the place of payment and the case of*	Section deleted	Article 10 of the Model Charter issued with Circular No. 116/2020/TT-BTC stipulates that this provision is only applicable to enterprises at the time of their establishment registration

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
		non-payment as required and the unpaid shares to be withdrawn. *12.2.3. The Board of Directors has the right to withdraw the unpaid shares in full and on time in case the requirements in the above notice are not fulfilled.* *12.2.4. The withdrawn shares are considered shares entitled to be offered for sale as prescribed in clause 3 Article 112 of the Law on Enterprise. The Board of Directors may directly or authorize the sale, redistribution or settlement to the person who owns the withdrawn shares or other objects according to the conditions and manner that the Board of Directors considers appropriate.* *12.2.5. Shareholders holding withdrawn shares must give up their status as shareholders for such shares without the responsibility under the proportion to the total par value of shares registered to buy for the financial obligations of the Company arising at the time of*		

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
		withdrawal according to the decision of the Board of Directors from the date of withdrawal until the date of payment. The Board of Directors has full authority to decide on the enforcement of payment of the entire value of shares at the time of withdrawal. *12.2.6. The notice of withdrawal is sent to the holders of the withdrawn shares before the time of withdrawal. The withdrawal remains in effect even in the event of error or carelessness in the delivery of the notice.*		
8	Article 17.2 General meeting of shareholders	17.2. The Board of Directors convenes the Annual General Meeting of Shareholders and selects an appropriate location. The Annual General Meeting of Shareholders *decides on issues in accordance with provisions of law and the company's Charter, especially passing the audited annual financial statements.* In case the Company's annual financial statement audit report contains material exceptions,	17.2. The Board of Directors convenes the Annual General Meeting of Shareholders and selects an appropriate location. The Annual General Meeting of Shareholders ~~decides on issues in accordance with provisions of law and the company's Charter, especially passing the audited annual financial statements~~ *discuss and approve the matters stipulated in Clauses 18.2.1, 18.2.2, 18.2.3, 18.2.4, 18.2.5, 18.2.6, and other matters within the authority of the General Meeting of Shareholders.* In case the Company's	Matters under the authority of the General Meeting of Shareholders to be discussed and approved at the Annual General Meeting

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
		contrary audit opinions or refusal, the Company must invite a representative of an audit organization approved to audit the Company's financial statements to attend the Annual General Meeting of Shareholders, and the representative has the responsibility to attend the Company's Annual General Meeting of Shareholders	annual financial statement audit report contains material exceptions, contrary audit opinions or refusal, the Company must invite a representative of an audit organization approved to audit the Company's financial statements to attend the Annual General Meeting of Shareholders, and the representative has the responsibility to attend the Company's Annual General Meeting of Shareholders	
9	Article 17.3.3 General meeting of shareholders	17.3.3. At the request of a shareholder or a group of shareholders stipulated in Article 15.2 this Charter; The request to convene a meeting of the General Meeting of Shareholders must be made in writing, *clearly stating the reason and purpose of the meeting, with adequacy of the signatures of the relevant shareholders or a written request made in many copies and aggregating adequacy of the signatures of all relevant shareholders*	17.3.3. At the request of a shareholder or a group of shareholders stipulated in Article 15.2 this Charter; The request to convene a meeting of the General Meeting of Shareholders must be made in writing, ~~clearly stating the reason and purpose of the meeting, with adequacy of the signatures of the relevant shareholders or a written request made in many copies and aggregating adequacy of the signatures of all relevant shareholder~~ *and must include the following information: full name, contact address, nationality, and number of personal legal documents for shareholders who are individuals; name, enterprise code or number of legal documents for the organization, and registered head office*	In compliance with the provisions of Clause 4, Article 1 of the 2025 Amended Law on Enterprises

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
			address for shareholders that are organizations; the number of shares and the timing of share registration for each shareholder, the total number of shares of the entire shareholder group and their ownership percentage in the company's total shares, and the basis and reasons for requesting the convention of the General Meeting of Shareholders. The request for convention must be accompanied by documents and evidence regarding the violations of the Board of Directors, the severity of such violations, or decisions that exceed its authority. The shareholder or group of shareholders shall be fully responsible before the law for the accuracy and truthfulness of the documents and evidence provided to the competent authorities when requesting the convention of the General Meeting of Shareholders	
10	Article 17.4.3 General meeting of shareholders	17.4.3. In case the Board of Supervisors fails to convene a meeting of the General Meeting of Shareholders as stipulated at sub-clause 17.4.2 of this Article, the shareholder or group of shareholders stipulated at sub-clause 17.3.3 of this	17.4.3. In case the Board of Supervisors fails to convene a meeting of the General Meeting of Shareholders as stipulated at sub-clause 17.4.2 of this Article, the shareholder or group of shareholders stipulated at sub-clause 17.3.3 of this Article has the right to ~~request the Legal Representative of the~~	To ensure consistency with the provisions of Clause 4, Article 140 of the Law on Enterprises 2020

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
		Article has the right to request the *Legal Representative* of the Company to convene a meeting of the General Meeting of Shareholders in accordance with provisions of the Enterprise Law	~~Company to convene a meeting of the General Meeting of Shareholders in accordance with provisions of the Enterprise Law~~ *represent the Company in convening the General Meeting of Shareholders in accordance with the provisions of the Law on Enterprises*	
11	Article 18.1.12 Rights and obligations of the General Meeting of Shareholders	18.1.12. Approving the list of approved audit companies; deciding on the approved audit company to inspect the operation of the Company, dismissing the approved auditor when it is deemed necessary	18.1.12. Approving the list of approved audit companies; deciding on the approved audit company to inspect the operation of the Company, dismissing the approved auditor when it is deemed necessary; *through an approved auditing organization to conduct the audit/review of the Financial Statements and the financial safety ratio reports*	In compliance with the provisions of Clause 5, Article 7 of Circular No. 121/2020/TT-BTC (as amended and supplemented from time to time)
12	Article 18.2 Rights and obligations of the General Meeting of Shareholders	18.2. The General Meeting of Shareholders *discusses* and passes the following issues: ... 18.2.18. Approving the transactions stipulated *in clause 4 Article 293 of this Government's Decree No. 155/2020/ND-CP dated December 31,2020 detailing the implementation of this of articles of the Law on Securities* ...	18.2. The General Meeting of Shareholders ~~discusses~~ *resolves* and passes the following issues: ... 18.2.18. Approving the transactions stipulated in ~~clause 4 Article 293 of this Government's Decree No. 155/2020/ND-CP dated December 31,2020 detailing the implementation of this of articles of the Law on Securities~~ *Article 59.3 of this Charter* ...	To avoid any misinterpretation that all matters under Article 18.2 must be discussed and approved exclusively at physical GMS meetings; and to ensure consistency with Article 25.1.1 of the Charter (which empowers the Board of Directors to collect written ballots for all matters under the GMS's decision-making authority) In addition, Article 18.2.18 is amended to ensure consistency with the provisions of

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
		... 18.2.20. Other issues as prescribed by law and this Charter	18.2.20. Other issues *within the authority of the General Meeting of Shareholders* as prescribed by law and this Charter	Article 59.3 of the Charter
13	Article 25.1 Authority and procedure for collecting written opinions of shareholders to pass Resolutions of the General Meeting of Shareholders	25.1. The authority and procedure to collect written opinions of shareholders to pass a decision of the General Meeting of Shareholders shall comply with the following provisions: 25.1.1. The Board of Directors has the right to collect shareholders' written opinions to pass all issues within the competence of the General Meeting of Shareholders *at any time if it is deemed necessary for the benefit of the company.*	25.1. The authority and procedure to collect written opinions of shareholders to pass a decision of the General Meeting of Shareholders shall comply with the following provisions: 25.1.1. The Board of Directors has the right to collect shareholders' written opinions to pass all issues within the competence of the General Meeting of Shareholders ~~at any time if it is deemed necessary for the benefit of the company~~ *as stipulated in Clause 18.2, Article 18 of this Charter*	To clarify the specific matters for which the Board of Directors is authorized to collect written opinions from shareholders
14	Article 29.3. Number, composition and term of office of members of the Board of Directors	*29.3. The structure of the Board of Directors must ensure that at least one third (1/3) of the total number of members of the Board of Directors are non-executive members.* The Company minimizes members of the Board of Directors concurrently holding executive positions of the Company to ensure the independence of the Board of Directors	*29.3.* ~~The structure of the Board of Directors must ensure that at least one third (1/3) of the total number of members of the Board of Directors are non-executive members~~ *The number of non-executive members of the Board of Directors must satisfy the following requirements:* ***29.3.1.*** *At least one (01) non-executive member if the Board of Directors consists of three (03) to five (05) members;* ***29.3.2.*** *At least two (02) non-executive*	In compliance with the provisions of Clause 79, Article 1 of Decree No. 245/2025/ND-CP

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
			members if the Board of Directors consists of six (06) to eight (08) members; ***29.3.3.*** *At least three (03) non-executive members if the Board of Directors consists of nine (09) to eleven (11) members.* The Company minimizes members of the Board of Directors concurrently holding executive positions of the Company to ensure the independence of the Board of Directors	
15	Article 30.2.22 Rights and obligations of the Board of Directors	30.2.22. Setting up departments or appointing people to perform risk management tasks as prescribed in Article 11 of Circular 121/2020/TT-BTC *dated December 31, 2020* and internal audit tasks as prescribed in Clause 3, Clause 4 Article 9 of Circular 121/2020/TT-BTC *dated December 31, 2020* (and amended and supplemented documents from time to time);	30.2.22. Setting up departments or appointing people to perform risk management tasks ~~as prescribed in Article 11 of Circular 121/2020/TT-BTC dated December 31, 2020and~~ internal audit ~~tasks as prescribed in Clause 3, Clause 4 Article 9 of Circular 121/2020/TT-BTC dated December 31, 2020~~ and *internal control duties as prescribed by ~~law in Article 12 of Circular 121/2020/TT-BTC;~~*	In compliance with the provisions of Clause 4, Article 8 of Circular No. 121/2020/TT-BTC (as amended and supplemented from time to time)
16	Article 30.2.23 Rights and obligations of the Board of	None	*30.2.23. Provide training in company administration and necessary skills for members of the Board of Directors, the General Director, the person in charge of*	In compliance with the provisions of Clause 81, Article 1 of Decree No. 245/2025/ND-CP

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
	Directors		*company administration and other executive officers of the company;*	
17	Article 30.2.24 Rights and obligations of the Board of Directors	None	*30.2.24. To carry out the payment of dividends to shareholders in accordance with the law after being approved by the Annual General Meeting of Shareholders*	In compliance with the provisions of Clause 81, Article 1 of Decree No. 245/2025/ND-CP
18	Article 32.1.3 Criteria and conditions for being a member of the Board of Directors	32.1.3. Members of the Board of Directors of a company may *concurrently be members of the Board of Directors of up to five (05) other companies;*	*32.1.3.* Members of the Board of Directors of a company may ~~concurrently be members of the Board of Directors of up to five (05) other companies~~*only concurrently serve as a member of the Board of Directors or the Members' Council at a maximum of 05 other companies*	In compliance with the provisions of Clause 78, Article 1 of Decree No. 245/2025/ND-CP
19	Article 32.1.6 Criteria and conditions for being a member of the Board of Directors	None	32.1. Members of the Board of Directors must meet the following criteria and conditions: *32.1.6. Any other criteria and conditions as prescribed by law (if any).*	To minimize the need for Charter amendments resulting from frequent legislative updates or new eligibility requirements for Board members
20	Article 32.2.6 Criteria and conditions for being a member of the Board of Directors	None	32.2. Independent members of the Board of Directors must meet the following criteria and conditions: *32.2.6. Any other criteria and conditions as prescribed by law (if any)*	To minimize the necessity for Charter amendments in response to evolving legal requirements and new eligibility criteria for Independent Board Members
21	Article 35.2	35.2. In case the chairperson, the	35.2. In case the chairperson, the person	In compliance with the provisions of

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
	Meeting minutes of the Board of Directors	minute recorder refuses to sign the meeting minutes but if all other members of the Board of Directors attending the meeting sign and have all the contents as stipulated at points from 35.1.1 to 35.1.8 of this Article, the minutes of the meeting take effect.	recording minutes refuse signing the meeting minutes, but if all other members of the Board of Directors, who attend the meeting *and agree to approve the meeting minute sign* and the minutes contains all contents as prescribed at points from 35.1.1 to 35.1.8 of this Article, this minute shall take effect. *The meeting minutes shall clearly state the refusal to sign by the chairperson and the minute-recorder. The signatories of the meeting minutes shall be jointly and severally liable for the accuracy and truthfulness of the contents of the Board of Directors' meeting minutes. The chairperson and the minute-recorder shall be personally liable for any damages incurred by the enterprise resulting from their refusal to sign the meeting minutes, in accordance with the law and this Charter.*	Clause 6, Article 7 of the 2022 Amended Law on Enterprises
22	Article 44.1.4 Criteria and conditions to be General Director, Deputy General Director	None	*44.1.4. The General Director must not be a related person of any manager, Supervisor of the Company or the Parent Company, representative of state capital, or representative of enterprise capital at the Company or the Parent Company, as stipulated in Point d, Clause 46, Article 4 of the Law on Securities*	In compliance with the provisions of Clause 83, Article 1 of Decree No. 245/2025/ND-CP

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
23	Article 69.1 Audit	69.1. The General Meeting of Shareholders appoints an independent auditing company or passes the list of independent auditing companies and authorizes the Board of Directors to decide to choose one of these units to audit the financial statements of the Company for the next fiscal year based on the terms and conditions agreed with the Board of Directors	69.1. The General Meeting of Shareholders appoints an independent auditing company or passes the list of independent auditing companies and authorizes the Board of Directors to decide to choose one of these units to audit/*review* the financial statements of the Company for the next fiscal year based on the terms and conditions agreed with the Board of Directors	To ensure alignment with the operational implementation and business activities of BSC
24	Article 74. Liquidation	74.3.5. The remaining balance after paying all debts from Articles 74.3.1 to 74.3.4 of this Charter will be distributed to shareholders. Redeemable preferred shares will be paid first.	74.3.5. The remaining balance after paying all debts, *costs* from Articles 74.3.1 to 74.3.4 of this Charter will be distributed to shareholders. Redeemable preferred shares will be paid first.	Aligned with Clause 6, Article 208, Law on Enterprises 2020

25	Chapter 13 Internal Dispute Resolution	None	*Article 76. Internal Dispute Resolution* *76.1. In the event of a dispute or complaint arising from the Company's operations, or regarding the rights and obligations of shareholders under the law, the Company's Charter, or agreements between:* *76.1.1. A shareholder and the Company;* *76.1.2. A shareholder and the Board of Directors, the Supervisory Board, the General Director, or other executives;* *The involved parties shall endeavor to resolve such dispute through negotiation and conciliation. Except for disputes involving the Board of Directors or the Chairperson of the Board of Directors, the Chairperson shall preside over the dispute resolution process and require each party to present information relevant to the dispute within ten (10) working days from the date the dispute arises. In cases where the dispute involves the Board of Directors or the Chairperson, any party may request the appointment of an independent expert to act as a mediator for the resolution process.* *76.2. If a conciliation decision is not reached within six (6) weeks from the commencement of the conciliation process, or if the mediator's decision is not accepted by the parties, any party may refer the dispute to Arbitration or a Court.*	To ensure effective implementation in the process of resolving internal disputes within BSC

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
			76.3. Each party shall bear its own costs related to the negotiation and conciliation procedures. The payment of Court fees and costs shall be implemented in accordance with the judgment or ruling of the Court.	
26	Article 77. Supplement and amendment of the charter	77.1. The supplements, amendments of this Charter must be considered, decided by the General Meeting of Shareholders, *except for the cases of automatic update under this Charter.*	77.1. The supplements, amendments of this Charter must be considered, decided by the General Meeting of Shareholders.	Aligned with Article 147, Law on Enterprises
27	Article 78.4 Effective date	78.4. Copies or extracts of the Company's Charter must be signed by the *Chairperson of the Board of Directors or at least (1/2) one-half of the total number of members of the Board of Directors to be valid.*	78.4. Copies or extracts of the Company's Charter must ~~be signed by the Chairperson of the Board of Directors or at least (1/2) one-half of the total number of members of the Board of Directors to be valid~~ *be valid when certified or extracted in accordance with the Company's clerical regulations*	To facilitate the extraction of the Company's Charter; while ensuring alignment with BIDV's Charter for consistency across the system

APPENDIX 02: INTERNAL REGULATIONS ON COMPANY ADMINISTRATION

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
1	Article 3.3.3 General Meeting of Shareholders	3.3.3. At the request of a shareholder or group of shareholders specified in Clause 2, Article 115 of the Law on Enterprises; the request to convene a General Meeting of Shareholders must be made in writing, *clearly stating the reason and purpose of the meeting, with adequacy of the signatures of the relevant shareholders or a written request made in many copies and aggregating adequacy of the signatures of all relevant shareholders*	3.3.3. At the request of a shareholder or group of shareholders specified in Clause 2, Article 115 of the Law on Enterprises; the request to convene a General Meeting of Shareholders must be made in writing, ~~clearly stating the reason and purpose of the meeting, with adequacy of the signatures of the relevant shareholders or a written request made in many copies and aggregating adequacy of the signatures of all relevant shareholders~~ *and must include the following information: full name, contact address, nationality, and number of personal legal documents for shareholders who are individuals; name, enterprise code or number of legal documents for the organization, and registered head office address for shareholders that are organizations; the number of shares and the timing of share registration for each shareholder, the total number of shares of the entire shareholder group and their ownership percentage in the company's total shares, and the basis and reasons for requesting the convention of the General Meeting of Shareholders. The request for*	Corresponding to the amendments in the Company's Charter

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
			convention must be accompanied by documents and evidence regarding the violations of the Board of Directors, the severity of such violations, or decisions that exceed its authority. The shareholder or group of shareholders shall be fully responsible before the law for the accuracy and truthfulness of the documents and evidence provided to the competent authorities when requesting the convention of the General Meeting of Shareholders	
2	Article 3.4.3 General Meeting of Shareholders	3.4.3. In case the Board of Supervisors fails to convene a meeting of the General Meeting of Shareholders as stipulated at sub-clause 3.4.2 of this Article, the shareholder or group of shareholders stipulated at sub-clause 3.3.3 of this Article has the right to *request the Legal Representative of the Company to convene a meeting of the General Meeting of Shareholders in accordance with provisions of the Enterprise Law*	3.4.3. In case the Board of Supervisors fails to convene a meeting of the General Meeting of Shareholders as stipulated at sub-clause 3.4.2 of this Article, the shareholder or group of shareholders stipulated at sub-clause 3.3.3 of this Article has the right to ~~request the Legal Representative of the Company to convene a meeting of the General Meeting of Shareholders in accordance with provisions of the Enterprise Law~~ *represent the Company in convening the General Meeting of Shareholders in accordance with the provisions of the Law on Enterprises*	Corresponding to the amendments in the Company's Charter
3	Article 13.3	*13.3. The structure of the Board of Directors must ensure that at*	*13.3.* ~~The structure of the Board of Directors must ensure that at least one third (1/3) of the~~	Corresponding to the amendments in the Company's Charter

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
	Number, composition and term of office of members of the Board of Directors	*least one third (1/3) of the total number of members of the Board of Directors are non-executive members.* The Company minimizes members of the Board of Directors concurrently holding executive positions of the Company to ensure the independence of the Board of Directors	~~total number of members of the Board of Directors are non-executive members~~ *The number of non-executive members of the Board of Directors must satisfy the following requirements:* *13.3.1. At least one (01) non-executive member if the Board of Directors consists of three (03) to five (05) members;* *13.3.2. At least two (02) non-executive members if the Board of Directors consists of six (06) to eight (08) members;* *13.3.3. At least three (03) non-executive members if the Board of Directors consists of nine (09) to eleven (11) members.* The Company minimizes members of the Board of Directors concurrently holding executive positions of the Company to ensure the independence of the Board of Directors	
4	Article 16.1.3 Qualification of members of the Board of Directors	16.1.3. Members of the Board of Directors of a company may *concurrently be members of the Board of Directors of up to five (05) other companies;*	16.1.3. Members of the Board of Directors of a company ~~may concurrently be members of the Board of Directors of up to five (05) other companies~~ *only concurrently serve as a member of the Board of Directors or the Members' Council at a maximum of 05 other companies*	Corresponding to the amendments in the Company's Charter
5	Article 16.1.5	None	*16.1.5. Members of the Board of Directors*	Corresponding to the amendments in the

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
	Qualification of members of the Board of Directors		*must not be family members of the General Director or other managers of the Company; nor of the managers or persons with the authority to appoint managers of the Parent Company*	Company's Charter
6	Article 16.1.6. Qualification of members of the Board of Directors	None	*16.1.6. Any other criteria and conditions as prescribed by law (if any).*	Corresponding to the amendments in the Company's Charter
7	Article 16.2.6. Qualification of members of the Board of Directors	None	*16.2.6. Any other criteria and conditions as prescribed by law (if any).*	Corresponding to the amendments in the Company's Charter
8	Article 32.4 Standards and conditions to be the General Director	None	32.4. The General Director must not be a related person of any manager, Supervisor of the Company or the Parent Company, representative of state capital, or representative of enterprise capital at the Company or the Parent Company, as stipulated in Point d, Clause 46, Article 4 of the Law on Securities	Corresponding to the amendments in the Company's Charter

APPENDIX 3: AMENDMENTS TO THE REGULATIONS ON THE OPERATION OF THE BOARD OF DIRECTORS

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
1	Article 4. Right of Board of Directors members to access information	2. Managers are required to provide timely, complete, and accurate information and documents as requested by members of the Board of Directors . *The procedures for requesting and providing information are stipulated in the Company's Articles of Association .*	2. Managers are required to provide timely, complete, and accurate information and documents as requested by members of the Board of Directors. ~~The procedures for requesting and providing information are stipulated in the Company's Charter.~~ *The principles, content, and form of information provision are implemented according to internal regulations issued by the Board of Directors .*	Adjustments have been made to align with the provisions of the Company's Charter. Furthermore, the provision of information by current BSC Board members is carried out in accordance with the Regulations on Information and Reporting for the Activities of the Board of Directors issued by the Board of Directors.
2	Article 5. Term of office and number of members of the Board of Directors	*4. The Company's charter specifies the number, rights, obligations, organization, and coordination of activities of the independent members of the Board of Directors.*	Remove this content	Adjustments have been made to align with the provisions of the Company's Charter.
3	Article 6. Standards and conditions for membership of the Board of Directors	1. Members of the Board of Directors must meet the following standards and conditions: c) Members of the Company's Board of Directors *may*	1. Members of the Board of Directors must meet the following standards and conditions: c) A member of the Board of Directors of the Company may *only* concurrently be a member of the Board of Directors *or*	Adjustments have been made to align with the provisions of the Company's Charter.

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
		simultaneously being a member of the Board of Directors of up to five (05) other companies ... e)) Other criteria and conditions according to *the company's charter.*	*Board of Members* of up to five (05) other companies. .... e) Other criteria and conditions according *to the law (if any).*	
4	Article 6. Standards and conditions for membership of the Board of Directors	2. Independent members of the Board of Directors as stipulated in point b, clause 1, Article 137 of the Enterprise Law must meet the following standards and conditions: ... *e)) Other criteria and conditions according to the company's charter.*	2. Independent members of the Board of Directors as stipulated in point b, clause 1, Article 137 of the Enterprise Law must meet the following standards and conditions: ... e) Other criteria and conditions according *to the law (if any).*	Adjustments have been made to align with the provisions of the Company's Charter.
5	Article 7. Chairman of the Board of Directors, Vice Chairman of the Board of	5. When deemed necessary, the Board of Directors shall appoint a company secretary. The company secretary shall have the following rights and obligations: ...	5. When deemed necessary, the Board of Directors shall appoint a company secretary. The company secretary shall have the following rights and obligations: ... d) Other rights and obligations *as*	Adjustments have been made to align with the provisions of the Company's Charter.

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
	Directors	d) Other rights and obligations as *stipulated in the Company's Articles of Association*	*prescribed by law and decisions of the Board of Directors (if any)* ~~as stipulated in the Company's Articles of Association~~	
6	Article 8. Dismissal, removal, replacement, and appointment of members of the Board of Directors	1. The General Meeting of Shareholders may dismiss a member of the Board of Directors in the following cases : ... c) Other cases as prescribed by law and the company's charter. 2. The General Meeting of Shareholders may dismiss a member of the Board of Directors in the following cases: ... b) Other cases as prescribed by law and the company's charter.	1. The General Meeting of Shareholders may dismiss a member of the Board of Directors in the following cases : ... c) Other cases as prescribed by law and company charter *(if any).* 2. The General Meeting of Shareholders may dismiss a member of the Board of Directors in the following cases: ... b) Other cases as prescribed by law and company charter *(if any)*	In accordance with the provisions of the Company's Charter.
7	Article 11. Rights and obligations of the Board of Directors		2. The rights and obligations of the Board of Directors are stipulated by law, the company's charter, and the General Meeting of Shareholders. Specifically, the Board of Directors has the following rights and obligations:	The amendments are similar to the amendments in the Company's Charter and comply with laws.

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
			... *r) Organize training and workshops on corporate governance and necessary skills for members of the Board of Directors, the General Director (Director), the person in charge of corporate governance, and other managers of the company;* *s) Pay dividends to shareholders in accordance with the law after approval by the Annual General Meeting of Shareholders;*	

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
8	Article 13. Responsibilities of the Board of Directors in convening extraordinary general meetings of shareholders.	1. The Board of Directors must convene an extraordinary general meeting of shareholders in the following cases: c) Upon the request of a shareholder or group of shareholders as stipulated in Clause 2 Article 115 of the Law on Enterprise, the request to convene a General Meeting of Shareholders must be in writing, clearly stating the reasons and purpose of the meeting, and bearing the signatures of all relevant shareholders. Alternatively, the request may be made in multiple copies and include the signatures of all relevant shareholders.	1. The Board of Directors must convene an extraordinary general meeting of shareholders in the following cases: c) Upon the request of a shareholder or group of shareholders as stipulated in Clause 2 Article 115 of the Law on Enterprise, the request to convene a General Meeting of Shareholders must be in writing . ~~clearly stating the reason and purpose of the meeting, with the signatures of all relevant shareholders, or the request must be made in multiple copies and include the signatures of all relevant shareholders~~ . *and must include the following information: full name, contact address, nationality, and legal document number of the individual shareholder; name, business registration number or legal document number of the organization, and head office address of the organization shareholder; the number of shares and the registration date of each shareholder, the total number of shares of the entire group of shareholders, and their ownership percentage in the total*	The amendments are similar to the amendments in the Company's Charter and comply with laws.

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
			number of shares of the company; and the basis and reason for requesting the convening of the General Meeting of Shareholders. The request to convene a meeting must be accompanied by documents and evidence regarding violations by the Board of Directors, the extent of the violations, or decisions exceeding their authority. Shareholders (or groups of shareholders) are fully responsible before the law for the accuracy and truthfulness of the documents and evidence provided to the competent authority when requesting the convening of a General Meeting of Shareholders.	
9	Article 16. Board Meetings	3. The Chairman of the Board of Directors shall convene a meeting of the Board of Directors in the following cases : ... d) Other cases as stipulated in the Company's Articles of Association	3. The Chairman of the Board of Directors shall convene a meeting of the Board of Directors in the following cases : ... d) Other cases as stipulated in the Company's Articles of Association *(if any)*	Adjustments have been made to align with the provisions of the Company Charter.

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
10	Article 16. Board Meetings	13. *Unless otherwise stipulated in the Company's Articles of Association,* resolutions and decisions of the Board of Directors shall be adopted if approved by a majority of the members present at the meeting; in case of a tie, the final decision shall rest with the side whose opinion is supported by the Chairman of the Board of Directors.	*13. ~~Unless otherwise stipulated in the Company's Articles of Association, a higher percentage shall be applied.~~* Resolutions *and* decisions of the Board of Directors are adopted if approved by a majority of the members present; in case of a tie, the final decision rests with the side whose opinion is supported by the Chairman of the Board of Directors.	In accordance with the provisions of the Company's Charter.
11	Article 18. Minutes of the Board of Directors Meeting	2. In case the chairperson, the person recording minutes refuse signing the meeting minutes, but if the minutes is signed by all other individual members of the Board of Directors who attend the meeting and contains all contents as prescribed at Points a, b, c, d, dd, e, g and h, clause 1 of this Article, this minute shall take effect.	2. In case the chairperson, the person recording minutes refuse signing the meeting minutes, but if all other members of the Board of Directors, who attend the meeting *and agree to approve the meeting minute sign* and the minutes contains all contents as prescribed at Points a, b, c, d, dd, e, g and h, clause 1 of this Article, this minute shall take effect. *The meeting minutes shall clearly state the refusal to sign by the chairperson and the minute-recorder. The signatories of the meeting*	The amendments are similar to the amendments in the Company's Charter and comply with laws.

No.	TERMS AND CONDITIONS	INITIAL CONTENTS	PROPOSED AMENDMENTS	REASON FOR AMENDMENTS
			minutes shall be jointly and severally liable for the accuracy and truthfulness of the contents of the Board of Directors' meeting minutes. The chairperson and the minute-recorder shall be personally liable for any damages incurred by the enterprise resulting from their refusal to sign the meeting minutes, in accordance with the law and Company's Charter.	

BIDV SECURITIES JOINT STOCK COMPANY

No: 348/TTr-BSC

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, March 30, 2026

PROSOSAL

Re: Election of Members of the Board of Directors, the Board of Supervisors for the term 2026-2031

To: General Meeting of Shareholders of the Company

Pursuant to:

- The Law on Enterprises No. 59/2020/QH14 was approved by the National Assembly of the Socialist Republic of Vietnam on 17/06/2020 and amended and supplemented documents from time to time;

- Charter of BIDV Securities Joint Stock Company (BSC);

- Internal regulations on corporate governance and related regulations;

- Nomination of personnel to participate in the Board of Directors, Board of Supervisors for the term 2026-2031 of major shareholders of BIDV and Hana Scurities (HSC).

The Board of Directors reports to the General Meeting of Shareholders on the election of members of the Board of Directors and members of the Board of Supervisors of BSC for the term 2026-2031 as follows:

I. Approving the number of members of the Board of Directors, Board of Supervisors of BSC for the term 2026-2031:

According to the provisions of the Law on Enterprises, the Company's Charter, the Internal Regulations on corporate governance and relevant regulations, the number of members of the Board of Directors is at least three (03) persons and at most eleven (11) persons, including at least 01 independent member; the number of members of the Control Board is from three (03) to five (05) members.

In the 2021-2026 term, BSC's General Meeting of Shareholders approved the structure of the Board of Directors consisting of 05 members and the structure of the Board of Directors consisting of 03 members. In order to ensure the requirements of corporate governance, the Board of Directors proposes the General Meeting of Shareholders to continue to approve: (i) - the number of members of the Board of Directors of BSC for the term 2026-2031 includes 05 members, including 01 independent member of the Board of Directors; (ii) - the number of members of the Board of Supervisors for the term 2026-2031 includes 03 members.

II. Introduction of the General Meeting of Shareholders to elect members of BSC's Board of Directors for the term 2026-2031.

Based on the nomination of major shareholders of BIDV and HSC, the Board of Directors reports to the General Meeting of Shareholders the list of personnel nominated for election to the Board of Directors of BSC for the term 2026-2031, including:

+ **Mr. Ngo Van Dung** (nominated by major shareholder BIDV);

+ **Mr. Nguyen Duy Vien** (nominated by major shareholder BIDV);

+ **Ms. Nguyen Thi Quynh Anh** (nominated by major shareholder BIDV);

+ **Mr. Chung Jae Hoon** (nominated by major shareholder Hana Securities);

+ **Mr. Choi Young Soo** (nominated by major shareholder Hana Securities to participate as an independent member of the Board of Directors of BSC).

(Curriculum vitae of the nominated personnel in the attached Appendix)

The above-mentioned personnel meet the criteria and conditions for members of the Board of Directors and independent members of the Board of Directors as prescribed.

III. Introduction and submission to the General Meeting of Shareholders to elect members of the Board of Supervisors of BSC for the term 2026-2031

Based on the nomination of major shareholders BIDV and HSC, the Board of Directors respectfully submits to the General Meeting of Shareholders the list of personnel nominated for election to the Board of Supervisors of BSC for the term 2026-2031, including:

+ **Ms. Pham Thanh Thuy** (nominated by major shareholder BIDV);

+ **Ms. Vu Minh Chau** (nominated by major shareholder BIDV);

+ **Mr. Cho Sung Jae** (nominated by major shareholder Hana Securities).

(Curriculum vitae of the nominated personnel in the attached Appendix)

The above-mentioned personnel meet the criteria and conditions for members of the Board of Supervisors as prescribed.

IV. Nomination and candidacy of other groups of shareholders

In case other shareholders/groups of shareholders owning more than 10% of the total voting shares of the Company nominate/candidate a personnel to participate in the Board of Directors/Board of Supervisors of BSC for the term 2026-2031: Comply with the Regulation on election of members of the Board of Directors and members of the Board of Supervisors for the term 2026-2031 at the Annual General Meeting of Shareholders in 2026.

BSC's Board of Directors for the term 2021 - 2026 reports and respectfully submits to the General Meeting of Shareholders for consideration and approval.

Recipients:
- As above;
- Save BSC.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

Ngo Van Dung

Appendix 01: Excerpts of personnel nominated for election to the Board of Directors of BSC for the term 2026-2031

1. Biographical information of Mr. Ngo Van Dung:

- Year of birth: 1968
- Nationality: Vietnamese
- Qualifications: Master of Banking and Finance
- Working experience: 07/1991 – 12/1996: Inspector of the State Bank; 01/1997 - 11/1998: Deputy Head of the Inspection Department of the State Bank; 12/1998 - 12/1999: Deputy Head of Credit Department of Thang Long Bank for Investment and Development; 01/2000 - 04/2001: Head of Credit Department of Thang Long Bank for Investment and Development; 05/2001 - 08/2002: Deputy Director of Thang Long Bank for Investment and Development Branch; 09/2002 - 08/2004: Deputy Director of Credit Department, Bank for Investment and Development of Vietnam; 09/2004 - 07/2007: Director of the Risk Management Department, Bank for Investment and Development of Vietnam; 08/2007 - 12/2007: Deputy Director in charge of Hanoi Bank for Investment and Development Branch; 12/2007 – 05/2015: Director of Hanoi Joint Stock Commercial Bank for Investment and Development Branch; 01/06/2015 – present: Member of the Executive Committee of the Party Committee of the Joint Stock Commercial Bank for Investment and Development of Vietnam, Member of the Board of Directors of the Joint Stock Commercial Bank for Investment and Development of Vietnam; 10/01/2025 – present: Representative of 10% of state capital at BIDV; 04/2019 – present: Chairman of the Board of Directors of BIDV Securities Joint Stock Company.

2. Biographical information of Mr. Nguyen Duy Vien:

- Year of birth: 1979
- Nationality: Vietnamese
- Qualifications: Master of Economics, Lawyer
- Working experience: 12/2000 – 03/2001: Officer of Credit Department – BIDV Transaction 1 Branch; 03/2001 – 09/2004: Officer of Credit Department of BIDV North Hanoi Branch; 10/2004 – 08/2007: Credit Officer of Credit Department 2 - Credit Department - Head Office - BIDV; 09/2007 – 11/2007: Deputy Head of Credit Legal Department - Credit Department - Head Office - BIDV; 12/2007 – 09/2009: Head of Investment Planning Department - Vietnam Aircraft Leasing Joint Stock Company; 10/2009 – 07/2012: Deputy General Director of Vietnam Aircraft Leasing Joint Stock Company; 08/2012 – 10/2012: Acting General Director of Vietnam Aircraft Leasing Joint Stock Company; 11/2012 – 12/2017: General Director of Vietnam Aircraft Leasing Joint Stock Company; 01/2018 – 02/2019: Deputy Director - BIDV Large Corporate Client Department; 03/2019 – 17/6/2020: Deputy General Director of BIDV Securities Joint Stock Company; 06/2020 – present: Member of the Board of Directors cum General Director of BIDV Securities Joint Stock Company.

3. Biographical information of Ms. Nguyen Thi Quynh Anh:

- Year of birth: 1973
- Nationality: Vietnamese
- Qualifications: Master of Economics
- Working experience: 09/1996 – 11/1998: Staff of Traffic Construction Consulting Company II; 12/1998 – 01/2005: Officer of BIDV Appraisal Department; 01/2005 – 8/2006: Deputy

Head of Appraisal Department, BIDV Appraisal Board; 08/2006 – 09/2008: Head of Appraisal Department 1 – BIDV Appraisal Department; 09/2008 – 5/2011: Head of Project Funding Department – BIDV Corporate Customer Relations Department; 05/2011 – 11/2011: Deputy Director of BIDV Ha Thanh Branch; 11/2011 – 08/2013: Deputy Director of Credit Risk Management Department of BIDV; 8/2013 – present: Deputy Director of Planning Department of BIDV.

4. Biographical information of Mr. Chung Jae Hoon:

- Year of birth: 1977

- Nationality: South Korea

- Qualifications: Master of Business Administration

- Working experience: 10/2002 – 05/2007: Assistant Manager, Hana Securities Co., Ltd. (HSC) – Jamsil Branch; 05/2007 – 04/2008: Assistant Manager, HSC Strategic Planning Department; 04/2008 – 07/2010: Manager, Human Resource Development Department, HSC; 07/2010 – 06/2012: Manager, Management Planning Department, HSC; 06/2012 – 03/2013: Deputy General Manager, International Business Department, HSC; 07/2014 – 04/2018: Deputy General Manager, Wrap Product Management Department, HSC; 04/2018 – 01/2021: Senior General Manager, Investment Product Service Department; 01/2021 – 11/2022: Senior General Manager, Wholesale Financial Products 1 Department, HSC; 11/2022 – present: Vice Chairman cum Deputy General Director of BIDV Securities Joint Stock Company.

5. Biographical information Mr. Choi Young Soo:

- Year of birth: 1976

- Nationality: South Korea

- Qualifications: Master of Business Administration

- Working experience: 01/2002 – 07/2003: Senior Associate, Korean Exchange Bank – Sinsadong Branch; 08/2003 – 07/2008: Assistant Manager, Credit Policy Team, Credit Policy Division, Korea Exchange Bank; 08/2008 – 02/2009: Manager, M&A Team, IB Division, Korea Exchange Bank; 03/2009 – 01/2014: Senior Manager, Secretariat, Korea Exchange Bank; 02/2014 – 07/2017: Head of Investment Banking Department, Hana Bank – Sydney Branch; 08/2017 – 07/2018: Senior Manager, Corporate Banking/FDI Team, Business Division, Hana Bank; 08/2018 – 12/2018: Senior Manager, Global Real Estate Finance Team, Global IB Division, Hana Bank; 01/2019 – 03/2020: Head of Team, Global Real Estate Finance Team, Global IB Division, Hana Bank; 04/2020 – 07/2021: Head of Team, Global Growth Strategy Team, Hana Financial Group; 07/2021 – present: Senior Managing Director, Global Private Equity Business Division, Hana Securities.

Appendix 02: Biographical information of the personnel nominated for election to the BSC Board of Supervisors for the term 2026-2031

1. Biographical information of Ms. Pham Thanh Thuy:

- Year of birth: 1974
- Nationality: Vietnamese
- Qualifications: Master of Economics
- Working experience: 12/1995 – 09/2003: Specialist – BIDV Branch of Transaction Office 1; 09/2003 – 02/2009: Head of Customer Service/Finance and Accounting Department of BIDV – Ha Thanh Branch; 03/2009 – 06/2013: Deputy Director – BIDV Ha Thanh Branch; 06/2013 – present: Deputy Director of Finance Department of BIDV; 04/2021 – present: Head of the Board of Supervisors – BIDV Securities Joint Stock Company.

2. Biographical information of Ms. Vu Minh Chau:

- Year of birth: 1982
- Nationality: Vietnamese
- Qualifications: Master of Finance
- Working experience: 02/2006 – 01/2013: Specialist, Investment Department, Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV); 01/2013 – 12/2020: Deputy Head of Department, Investment Department, BIDV; 12/2020 – present: Head of Department, BIDV Investment Management Department; 04/2021 – present: Member of the Board of Supervisors, BIDV Securities Joint Stock Company; 06/2024 – present: Member of the Board of Members, BIDV SUMI TRUST Financial Leasing Co., Ltd.

3. Biographical information of Mr. Cho Sung Jae:

- Year of birth: 1973
- Nationality: South Korea
- Qualifications: Master of Business Administration
- Working experience: 06/2001 – 04/2004: Senior Associate, Accounting Department, SAMIS Joint Stock Company; 05/2004 – 04/2005: Assistant Manager, Management Accounting Team, NOVUS; 05/2005 – 05/2006: Manager, Accounting Department, KPMG Samjong Auditing Group; 01/2006 – 12/2020: Senior General Manager, Management Strategy Team, Hana Securities (HSC); 01/2021 – 12/2023: Head of Department, Credit Risk Management Department, HSC; 01/2024 – present: Head of Department, Financial Accounting Department, HSC; 04/2025 – present: Member of the Board of Supervisors of BIDV Securities JSC.

BIDV SECURITIES
JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, April 22, 2026

ORGANIZATIONAL REGULATIONS
ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2026
BIDV SECURITIES JOINT STOCK COMPANY

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 approved by the National Assembly on June 17, 2020 and its amendments and supplements;

- Securities Law No. 54/2019/QH14 approved by the National Assembly on 26/11/2019 and amending and supplementing documents;

- Decree No. 155/2020/ND-CP dated 31/12/2020 of the Government detailing the implementation of a number of articles of the Law on Securities and amending and supplementing documents;

- Charter of BIDV Securities Joint Stock Company.

CHAPTER I
GENERAL REGULATIONS

Article 1. Scope and subjects of application

1. This Regulation applies to the organization of the 2026 Annual General Meeting of Shareholders (hereinafter referred to as the "**General Meeting**") of BIDV Securities Joint Stock Company (hereinafter referred to as the "**Company**").

2. This Regulation specifies the rights and obligations of shareholders and participants of the General Meeting, conditions and procedures for conducting the General Meeting.

3. Shareholders and parties attending the General Meeting are responsible for complying with the provisions of this Regulation, the Company's Charter and current laws.

Article 2. Conditions for attending the Congress

Shareholders named in the list of shareholders on the closing date of the right to attend the General Meeting have the right to directly attend the General Meeting or duly authorize others to attend the General Meeting.

CHAPTER II
RIGHTS AND OBLIGATIONS OF THE PARTIES WHEN ATTENDING THE GENERAL MEETING

Article 3. Rights and obligations of shareholders/authorized representatives of shareholders when attending the General Meeting

1. Ordinary shareholders have the right to attend, discuss and vote on all matters under the jurisdiction of the General Meeting of Shareholders; each ordinary share corresponds to one vote.

2. In case shareholders cannot attend the General Meeting of Shareholders for their own reasons, if they wish to authorize, they can authorize with a valid Power of Attorney in accordance with BSC's regulations for another person to attend and vote on their behalf, or send a voting slip by certified mail to the Organizing Committee of the General Meeting at least 01 day before the opening of the meeting. General Meeting of Shareholders (before 8:30 a.m. on April 21, 2026).

Shareholders or authorized representatives when attending the General Meeting must bring the following documents: (i) Notice of invitation to the meeting; (ii) Identity documents (valid CC/CCCD/Passport), (iii) copy of the Certificate of Business Registration (in case the shareholder is an organization), (iv) Power of Attorney (if the shareholder is an authorized representative of the shareholder) to carry out the procedures for registering to attend the General Meeting. Shareholders are only allowed to officially attend and vote at the meeting after carrying out the registration procedures and proving that their status as a shareholder and/or authorized representative is valid.

3. In case a shareholder has authorized another person without a written notice of cancellation of authorization, such shareholder may not receive a voting card at the General Meeting when attending the General Meeting if his/her authorized person has carried out procedures for receiving the voting card.

4. The Organizing Committee of the Company's Annual General Meeting of Shareholders will publicly announce the program of the General Meeting. The opinions of shareholders or through authorized representatives at the General Meeting will be publicly discussed and voted by voting cards depending on each issue.

5. Shareholders and authorized representatives of shareholders who attend the General Meeting after the meeting has opened must carry out the procedures for registering to attend the General Meeting with the Shareholder Eligibility Examination Board and then have the right to participate and vote at the General Meeting immediately after registration. The Chairman is not responsible for stopping the General Meeting so that shareholders are late to register and the validity of the previously voted contents remains unchanged.

6. During the conduct of the General Meeting, shareholders must strictly abide by the rules at the Annual General Meeting of Shareholders, behave civilly and politely, do not cause disorder and respect the work results of the General Meeting and the management of the Chairman of the General Meeting.

7. In case a shareholder leaves the meeting before the General Meeting votes without notifying the Vote Counting Committee, such shareholder is deemed to have agreed with all matters to be voted on at the General Meeting.

Article 4. Rights and obligations of the Shareholder Eligibility Examination Committee to attend the General Meeting, the Vote Counting Committee

1. The Shareholder Eligibility Examination Committee to attend the General Meeting (hereinafter referred to as the "**Shareholder Eligibility Examination Committee**") approved by the Board of Directors has the following rights and obligations:

a) Check the eligibility of shareholders or authorized representatives of shareholders based on the documents they present;

b) Report to the General Meeting on the results of checking the eligibility of shareholders to attend the General Meeting;

c) In case the person attending the meeting is not fully qualified to attend the General Meeting, the Shareholder Eligibility Examination Board has the right to refuse the right to attend the meeting, refuse to issue a voting card and distribute documents of the General Meeting.

2. The Vote Counting Committee consists of a Head of the Committee and a number of members who are not candidates for members of the Board of Directors/members of the Board of Supervisors, recommended and proposed by the Chairman and voted for approval by the General Meeting at the meeting.

The Vote Counting Committee has the following tasks:

a) For voting on the contents at the Congress:

- Instruct shareholders/authorized representatives of shareholders on how to use the Voting Cards;

- Count the number of votes by type and report the voting results for the Chairman to announce immediately before the closing of the Congress;

b) For voting for the election of members of the Board of Directors and members of the Board of Supervisors:

- Guiding the Regulation on election of members of the Board of Directors and members of the Board of Supervisors;

- Instruct shareholders and authorized representatives of shareholders on how to use the Election Papers;

- Inspecting and supervising the voting and election of shareholders and authorized representatives of shareholders;

- Distributing and collecting election ballots;

- Counting votes, making a record of vote counting, announcing the results of vote counting before the Congress.

Article 5. Chairman and Secretariat of the Congress

1. The Chairman of the Board of Directors shall preside over the Annual General Meeting of Shareholders. In case the Chairman of the Board of Directors is absent or temporarily incapacitated, the remaining members of the Board of Directors shall elect one of them to chair the meeting on the principle of majority. In case of failure to elect a person to be the chairperson, the Head of the Board of Supervisors shall allow the General Meeting of Shareholders to elect the chairperson of the meeting from among the participants and the person with the highest number of votes to preside over the meeting.

2. The Chairman's decision on the order, procedures or events arising outside the program of the General Meeting shall be final.

3. The Chairman of the Congress has the right to take necessary and reasonable measures to administer the Congress in an orderly manner, in accordance with the approved program and reflecting the wishes of the majority of the participants.

4. The Chairman has the right to postpone the meeting of the General Meeting of Shareholders with a sufficient number of people registered to attend the meeting within 03 working days from the date the meeting is intended to open and may only postpone the meeting or change the meeting venue in the following cases:

a) The meeting venue does not have enough convenient seating for all attendees;

b) The means of communication at the meeting venue do not ensure the participation, discussion and voting of shareholders attending the meeting;

c) There are people attending the meeting to obstruct or disrupt the order, risking making the meeting not conducted fairly and legally.

d) The delay is necessary for the work of the General Assembly to proceed validly.

5. The Secretariat of the Congress consists of 02 members nominated by the Chairman and approved by the Congress. The Secretariat performs assisting tasks as assigned by the Chairman, reflecting honestly and accurately the contents of the Congress in the Minutes and Resolutions of the Congress.

CHAPTER III

ORDER OF CONDUCTING THE CONGRESS

Article 6. Conditions for conducting the Congress

The General Meeting of Shareholders shall be held when the number of shareholders attending the meeting represents more than fifty percent (50%) of the total votes.

Article 7. Method of conducting the General Meeting

1. The congress is expected to take place in 1/2 day.

2. After completing the opening procedures for the meeting to take place validly, the agenda and content of the meeting will be discussed and voted on by the General Meeting.

The Congress will be conducted in turn according to the content of the Congress's agenda and discussed before voting to approve each issue in the above content.

The voting to approve each content in the General Meeting shall comply with the provisions of Article 9 of this Regulation.

Article 8. Principles of speech at the General Meeting

1. Shareholders expressing their opinions on discussion and questioning at the General Meeting must comply with the following principles:

a) They must raise their hands to ask for the Chairperson's opinion and may only speak after the Chairman's consent. At the same time, only one shareholder has the right to speak.

b) In case many shareholders have opinions at the same time, the Chairman shall sequentially invite each shareholder to present their opinions.

c) The Chairman of the General Meeting has the right to remind or request shareholders to focus on the key content to be spoken, to save time and ensure the quality of the discussion. The Chairman has the right to interrupt the presentation of the shareholders' opinions if he deems it necessary.

d) Comments or questions will be gathered at the same time and answered in the following order.

2. Shareholders' proposals must ensure the following conditions:

a) Be concise, clear and focus on the right key contents to be discussed, in accordance with the approved program of the Congress.

b) The total duration of a shareholder's speech shall not exceed 5 minutes. If this time limit is exceeded, the Chairman of the General Meeting may request the shareholders to make questions and proposals in writing, the Secretariat of the General Meeting must record them and the Board of Directors within the scope of its competence will reply in writing to the shareholders within 05 working days from the time of receipt of the shareholder's petition.

c) Issues that have been spoken by the previous person are not restated to avoid duplication.

d) The proposed content must not violate the law, relate to personal issues or exceed the authority of the enterprise.

Article 9. Approving the Resolution of the General Meeting of Shareholders

1. Shareholders can vote on issues in the following forms:

a) Vote directly at the General Meeting by voting card;

b) Voting through authorizing other individuals and organizations to attend the meeting, then the authorized representative attends the General Meeting and votes in the form of shareholders directly attending the meeting;

c) Send the absentee ballot by certified mail to the Organizing Committee of the Congress at least one day before the opening of the meeting (before 08:30 on April 21, 2026). In this case, the Head of the Vote Counting Committee of the General Meeting of Shareholders has the right to open the voting votes of such shareholders at the General Meeting of Shareholders

2. Forms of voting on issues

The voting to approve issues at the General Meeting shall be carried out in two (02) forms: direct voting in the form of holding up the voting card and voting in absentia via the absentee voting form (according to the form) enclosed with the notice of invitation to the meeting to shareholders as prescribed.

a) In case of direct voting by voting card: Shareholders or authorized representatives of shareholders will vote for each content in the General Meeting program by holding up their voting cards when asked by the Chairman to approve/disapprove/have no opinion on each specific content. In case the shareholder or the authorized representative of the shareholder does not hold up the voting card, it shall be considered as approving. Shareholders are only allowed to hold up their voting cards once for each voting content.

b) In case of absentee voting by Voting Paper: shareholders will give their opinions of Approval/Disapproval/No opinion on each specific content and send it back to the Organizing Committee within the prescribed time limit.

The Vote Counting Committee will be responsible for counting votes in both forms of voting and notifying the Chairman to announce the results at the Congress.

3. The election of members of the Board of Directors and members of the Board Supervisors shall comply with the provisions of the Regulation on the election of members of the Board of Directors and members of the Board of Supervisors for the term 2026-2031.

Article 10. Resolution and Minutes of the General Meeting of Shareholders

1. All contents at the congress meeting must be recorded by the Congress Secretariat in the minutes of the congress. The minutes and the Draft Resolution of the General Meeting shall be read at the General Assembly and the General Assembly shall vote for approval before the closing of the meeting.

2. The minutes of the meeting and the Resolution of the General Meeting of Shareholders and attached documents shall be disclosed in accordance with the law and must be kept at the Company's head office.

CHAPTER IV

IMPLEMENTATION PROVISIONS

Article 11. Implementation provisions

1. This Regulation consists of 4 Chapters and 11 Articles, approved by the 2026 Annual General Meeting of Shareholders of BIDV Securities Joint Stock Company on April 22, 2026 and takes effect as soon as it is approved.

2. Shareholders and attendees of the General Meeting shall be responsible for implementing the provisions of this Regulation.

OB. GENERAL MEETING OF SHAREHOLDERS

CHAIRMAN

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

Ngo Van Dzung

BIDV SECURITIES JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, April 22, 2026

ELECTION REGULATIONS
MEMBERS OF THE BOARD OF DIRECTORS, MEMBERS OF THE BOARD OF SUPERVISORS FOR THE TERM 2026-2031 OF BIDV SECURITIES JOINT STOCK COMPANY AT ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 approved by the National Assembly on June 17, 2020 and its amendments and supplements;

- Securities Law No. 54/2019/QH14 approved by the National Assembly on 26/11/2019 and amending and supplementing documents;

- Decree No. 155/2020/ND-CP dated 31/12/2020 of the Government detailing the implementation of a number of articles of the Law on Securities and amending and supplementing documents;

- Charter of BIDV Securities Joint Stock Company.

The election of members of the Board of Directors and members of the Board of Supervisors for the term 2026-2031 at the 2026 Annual General Meeting of Shareholders ("***General Meeting***") of BIDV Securities Joint Stock Company (the "***Company***") shall be conducted under the following terms:

Điều 1. Scope of adjustment and subjects of election

1. This Regulation is used for the election of members of the Board of Directors and members of the Board of Supervisors for the term 2026-2031 of BIDV Securities Joint Stock Company at the 2026 Annual General Meeting of Shareholders.

2. Election subjects: Shareholders or authorized representatives of shareholders attending a valid General Meeting (hereinafter referred to as "shareholders").

Article 2. Election of members of the Board of Directors for the term 2026-2031

1. Number of members of the Board of Directors

The number of members of the Board of Directors elected for the term 2026-2031 is 05 (five) members, including 01 independent member of the Board of Directors.

2. Term of office of members of the Board of Directors.

The term of office of a member of the Board of Directors is 05 (five) years. Board members may be re-elected for an unlimited number of terms. An individual may only be

elected as an independent member of the Board of Directors of a company for no more than two (02) consecutive terms.

3.Criteria and conditions for being a member of the Board of Directors

3.1. Members of the Board of Directors must satisfy the following conditions and criteria:

a) Not being banned from establishing and managing enterprises in Vietnam under the provisions of the Law on Enterprises.

b) Have professional qualifications and experience in business management or in the fields of securities, finance, banking and not necessarily a shareholder of the Company.

c) A member of the Board of Directors of the Company may only be a member of the Board of Directors or the Board of Members at a maximum of five (05) other companies.

d) Members of the Board of Directors must not concurrently be members of the Board of Directors, members of the Board of Members, General Director (Director) of other securities companies.

e) Members of the Board of Directors must not be family members of the General Director and other managers of the Company; of the manager, the person competent to appoint the manager of the parent company.

f) Other criteria and conditions as prescribed by law and the company's charter (if any).

3.2. Independent members of the Board of Directors must fully meet the criteria and conditions of Board Members and the following conditions and standards:

a) Not being a person working for acompany, parent company or subsidiary of the Company; not being a person who has worked for the company, parent company or subsidiary of the company for at least three (03) consecutive years.

b) Not being a person who is receiving salaries or remunerations from the Company, except for allowances that members of the Board of Directors are entitled to as prescribed;

c) Not being a person whose spouse, natural father, adoptive father, natural mother, adoptive mother, natural child, adopted child, brother, sister or sibling is a major shareholder of the Company; being a manager of the Company or its subsidiaries;

d) Not being a person who directly or indirectly owns at least one percent (01%) of the total voting shares of the Company;

e) Not being a person who has been a member of the Board of Directors or the Board of Supervisors of the Company for at least five (05) consecutive years, except for the case of being appointed for two (02) consecutive terms.

f) Other criteria and conditions as prescribed by law and the company's charter (if any).

Article 3. Election of members of the Board of Supervisors for the term 2026-2031

1. Number of members of the Board of Supervisors

The number of members of the Board of Supervisors elected for the term 2026-2031 is 03 (three) members.

2. Term of office of members of the Board of Supervisors

The term of office of a member of the Board of Supervisors is 05 (five) years. Members of the Board of Supervisors may be re-elected for an unlimited number of terms.

3. Criteria and conditions for being a member of the Board of Supervisors

Member of the Board of Supervisors must satisfy the following conditions and criteria:

a) Having full civil act capacity, not being banned from establishing and managing enterprises as prescribed in Clause 2, Article 17 of the Law on Enterprises;

b) Being trained in one of the majors in economics, finance, accounting, auditing, law, business administration or majors suitable to the Company's business activities;

c) Not be a person who has a family relationship of a member of the Board of Directors, the General Director and other managers; must not be a person with family relations of the enterprise manager of the company and the parent company, the representative of the enterprise's capital interests, the representative of the state ownership interests at the parent company and the company;

d) Not be a manager of the Company, not necessarily a shareholder or employee of the Company;

e) Not allowed to work in the accounting and finance departments of the Company;

f) Must not be a member or employee of an auditing organization approved to audit the Company's financial statements in the previous 03 consecutive years;

g) Other standards and conditions as prescribed by law and the company's charter (if any).

Article 4. Nomination Guidelines

1. Shareholders have the right to form a group together to nominate and pool votes for the person they nominate.

2. The number of candidates that each group has the right to nominate depends on the number of candidates decided by the General Meeting and the share ownership ratio of each group, specifically:

a) Shareholders or groups of shareholders owning between 10% and less than 20% of the total voting shares may nominate a maximum of one (01) candidate;

b) Shareholders or groups of shareholders owning between 20% and less than 30% of the total voting shares may nominate a maximum of two (02) candidates;

c) Shareholders or groups of shareholders owning between 30% and less than 40% of the total voting shares may nominate a maximum of three (03) candidates;

d) Shareholders or groups of shareholders owning between 40% and less than 50% of the total voting shares may nominate a maximum of four (04) candidates;

e) Shareholders or groups of shareholders owning between 50% and less than 60% of the total voting shares may nominate a maximum of five (05) candidates;

f) Shareholders or groups of shareholders owning from 60% to less than 70% of the total voting shares may nominate a maximum of six (06) candidates;

g) Shareholders or groups of shareholders owning between 70% and less than 80% of the total voting shares may nominate a maximum of seven (07) candidates;

h) Shareholders or groups of shareholders owning between 80% and less than 90% of the total voting shares may nominate a maximum of eight (08) candidates.

Article 5. Dossiers of participation in candidacy and nomination of members of the Board of Directors and members of the Board of Supervisors

A dossier of participation in the candidacy and nomination of members of the Board of Directors (including independent member of the Board of Directors) and members of the Board of Supervisors includes:

1. Application for candidacy or nomination of candidates to join the Board of Directors or the Board of Supervisors (according to the form).

2. Curriculum vitae self-declared by the candidate certified by the competent authority (according to the form).

3. A certified copy of a competent state agency:

a) Identity card/Citizen ID/Passport.

b) Qualifications certify cultural qualifications and professional qualifications.

Article 6. Place and time to receive dossiers of participation in candidacy and nomination

If the application for candidacy or nomination of candidates to participate in the Board of Directors or the Board of Supervisors and the enclosed dossiers of the candidates are sent before the date of the General Meeting of Shareholders, the dossiers of participation in the candidacy or nomination must be sent to the following addresses and times:

a) Address for receipt of candidacy or nomination dossiers

- Office of the Board of Directors, BIDV Securities Joint Stock Company, 8th Floor, LPB Tower, 210 Tran Quang Khai, Hoan Kiem Ward, Hanoi.
- Phone: +(84-24) 39352722 Fax: +(84-24) 33816699
- Email: Ir@bsc.com.vn

Documents must be sent in person or by post (guaranteed). In case the dossier is a faxed/scanned copy, the original must be sent back when carrying out the procedures for registration to attend the General Meeting of Shareholders.

b) Time to receive nomination and candidacy dossiers: Before 8:30 a.m. on April 21, 2026.

Article 7. Method of election of members of the Board of Directors and members of the Board of Supervisors

1. The election of members of the Board of Directors and members of the Board of Supervisors of the Company shall be carried out in the form of direct secret ballot at the General Meeting by the method of cumulative voting specified in Clause 3, Article 148 of the Law on Enterprises.

2. Each shareholder shall have the total number of votes corresponding to the total number of shares owned (including the number of shares/owned/authorized shares) multiplied by the number of elected members of the Board of Directors and the Board of Supervisors. Shareholders have the right to pool all their votes for one or several candidates.

Article 8. Election Votes

1. Contents of the Election Ballot:

The ballot papers are issued by the Company, bearing the Company's seal, the name of the shareholder, the number of shareholders and the number of shares owned/the voting representatives and the total number of votes they represent respectively. Shareholders who are issued election papers must check the information written on the election papers, and if there are errors, they must immediately notify the Vote Counting Committee.

2. To record an Election Ballot:

a) When agreeing to vote for a candidate, shareholders write the number of votes they want to vote for in the column "Number of votes" in the line corresponding to the name of that candidate.

b) If not voting for a candidate, shareholders fill in the number "0" or cross out, leave it blank in the column "Number of votes".

c) Shareholders attending the meeting may accumulate votes for one or several candidates; or vote for all candidates.

d) The total number of votes for one or some or all of the candidates of a shareholder must not exceed the total number of votes allowed by that shareholder (equal to the number of shares multiplied by the number of elected members).

3. Valid Votes:

A ballot is considered valid when the following conditions are met:

a) Voting votes for candidates named in the list and within the number of members to be elected approved by the General Meeting of Shareholders;

b) The total number of votes is less than or equal to the total number of permitted votes of such shareholders (equal to the number of shares multiplied by the number of elected members);

c) Not falling into the case specified in Clause 4 of this Article.

4. Invalid Vote:

A ballot is invalid in one of the following cases:

a) The ballot is not issued by the Company or does not have the Company's seal; or

b) The ballot is intact, crossed out, corrected or supplemented with contents not in accordance with regulations (in case of incorrect writing, the slip must be replaced with a new one); or

c) The ballot papers are added or incorrectly named, not on the list of candidates approved by the General Meeting of Shareholders before voting; or

d) Votes with the total number of voting rights for candidates that exceed the total number of voting rights held by that shareholder (including ownership and/or delegation); or

e) The ballot is not put into the ballot box or submitted after the Vote Counting Board has opened the ballot box;

f) The ballot is not signed and clearly states the full name of the shareholder/authorized representative of the shareholder;

Invalid votes will not be counted in the election results.

Article 9. Voting and counting votes

1. Shareholders only vote in the ballot box that has been sealed by the Vote Counting Committee. Voting ends as soon as the last shareholder has voted in the ballot box.

2. The counting of votes must be conducted by the Vote Counting Committee immediately after the voting is over. The Vote Counting Committee must not cross out or correct the ballot papers.

3. The vote counting results shall be made in writing and announced by the Head of the Vote Counting Committee before the General Meeting of Shareholders.

Article 10. Principles for determining election results

1. The winners of the election of members of the Board of Directors and members of the Board of Supervisors shall be determined according to the number of votes counted from high to low, starting from the candidate with the highest number of votes until the number of members is sufficient as prescribed in this Election Regulation.

2. In case there are two (02) or more candidates with the same number of votes for the last member of the Board of Directors or the Board of Supervisors, the General Meeting of Shareholders shall conduct a re-election among the candidates with the same number

of votes or select according to the criteria specified in this Election Regulation or the Company's Charter.

Article 11. Vote counting minutes

1. After counting votes, the Vote Counting Committee must make a record of vote counting. The contents of the Minutes include:

a) Time and place of making the record of vote counting;

b) Composition of the Vote Counting Committee;

c) Purpose and content of voting;

d) Total number of shares of shareholders and authorized representatives of shareholders participating in voting; the number of valid votes and invalid votes;

e) Election results;

f) Signatures of members of the Vote Counting Committee.

2. The full text of the vote counting minutes must be announced before the Congress. The results of the election will be recorded in the Resolution of the Congress.

Article 12. Complaints

Shareholders have the right to question and complain about the election and vote counting. The Presidium and the Vote Counting Committee shall be responsible for explaining and clarifying all questions of shareholders and recorded in the Minutes of the General Meeting of Shareholders.

Article 13. Validity

This Regulation takes effect after being approved by the General Meeting of Shareholders and applies to the election of members of the Board of Directors and members of the Board of Directors for the term 2026 - 2031 at the Company's 2026 Annual General Meeting of Shareholders.

OB. GENERAL MEETING OF SHAREHOLDERS

CHAIRMAN

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

Ngo Van Dzung