

MINUTES OF THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

ENTERPRISE NAME: Vietnam Joint Stock Commercial Bank for Private Enterprises (Vietbank);

Address: No. 47 Tran Hung Dao, Phu Loi Ward, Can Tho City.

Enterprise Registration Certificate No.: 2200269805, issued by the Department of Planning and Investment of Soc Trang Province on January 12, 2007, amended for the 28th time on August 28, 2023.

Establishment and Operating License No. 05/GP-NHNN dated February 24, 2023 issued by the State Bank of Vietnam to Vietbank; License No. 55/GP-NHNN dated September 10, 2017 issued by the State Bank of Vietnam for gold bar trading and dealing activities; Decision No. 1381/QĐ-QLGS5 dated June 24, 2025 of the State Bank of Vietnam on supplementing business activities to the Establishment and Operating License of Vietbank; Decision No. 1949/QĐ-QLGS5 of the State Bank of Vietnam dated August 8, 2025 on amending the registered head office address in the Establishment and Operating License of Vietbank; Decision No. 05/QĐ-QLGS5 dated February 3, 2026 of the State Bank of Vietnam on supplementing business activities to the Establishment and Operating License of Vietbank; Decision No. 179/QĐ-NHNN dated February 5, 2026 on amending the charter capital content in the Establishment and Operating License of Vietbank.

Time: **08:30 a.m., April 24, 2026.**

Meeting format: **Online.**

Main venue: Conference Hall, 7th Floor - Lim 2 Building, No. 62A CMT8 Street, Xuan Hoa Ward, District 3, Ho Chi Minh City.

ATTENDEES:

- Shareholders, representatives and duly authorized proxies of shareholders;
- Board of Directors (BOD), Supervisory Board, General Director's Management Board (GM Board);
- Senior Advisors to the BOD, Advisors to the BOD, Members of the Scientific Advisory Council; Advisors to the General Director;
- Distinguished guests:
- ✓ Representatives of the State Bank of Vietnam (SBV):
 - + Mr. Tran Quoc Ha - Acting Director of the State Bank of Vietnam, Regional Branch No. 14;

- + Ms. Nguyen Thi Dieu Linh - Representative of the Supervisory and Inspection Department, State Bank of Vietnam.
- ✓ Representatives of the Independent Auditing Firm conducting the audit of Vietbank's 2025 Financial Statements:
 - + Mr. Pham Anh Thu - Audit Manager - Ernst & Young Vietnam Co., Ltd.

PROCEEDINGS OF THE GENERAL MEETING:

I. CEREMONIAL PROCEEDINGS:

1. The Credentials Verification Committee presented the Credentials Verification Report:

As of the time of reporting, the General Meeting had shareholders in attendance representing 1,027,728,425 shares, accounting for 95.4342% of the total voting shares.

Pursuant to the Law on Enterprises, the Law on Credit Institutions (LCI), the Law on Securities, the Charter and the Internal Corporate Governance Regulation of Vietbank, the General Meeting of Shareholders is duly qualified to convene.

2. Ms. Le Thi Tuyet Chinh - Chief of the BOD Office cum Secretary of the Board of Directors:

Presented the Rules of Procedure for the General Meeting (the draft of which had been disclosed to shareholders on Vietbank's website) and **the General Meeting voted to approve as follows:**

Total ballots issued: 47 ballots representing 1,028,555,993 voting shares, accounting for 100.0000% of the total voting shares of attending shareholders;

Total ballots collected: 40 ballots representing 1,027,649,480 voting shares, accounting for 99.9119% of the total voting shares of attending shareholders;

Total ballots not collected: 07 ballots representing 906,513 voting shares, accounting for 0.0881% of the total voting shares of attending shareholders;

Total valid ballots: 40 ballots representing 1,027,649,480 voting shares, accounting for 99.9119% of the total voting shares of attending shareholders;

- Affirmative votes: 39 ballots representing 1,027,649,317 voting shares, accounting for 99.9118% of the total voting shares of attending shareholders;
- Dissenting votes: 0 ballots representing 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 1 ballot representing 163 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 ballots representing 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

Accordingly, the Rules of Procedure for the General Meeting were unanimously approved by shareholders with a consent rate of 99.9118% by electronic voting.

3. Introduction of the Presiding Panel, Secretary, Ballot Counting Committee and Approval of the Meeting Agenda:

3.1. Mr. Duong Nhat Nguyen - Chairman of the BOD - Chairperson of the General Meeting introduced the Presiding Panel comprising:

- Mr. Duong Nhat Nguyen - Chairman of the BOD;
- Mr. Nguyen Huu Trung - Vice Chairman of the BOD;
- Mr. Hua Ngoc Nghia - Head of the Supervisory Board.
- Ms. Quach To Dung - Member of the BOD;
- Mr. Le Thanh Quy Ngoc - Acting General Director.

3.2. Mr. Duong Nhat Nguyen - Chairman of the BOD - Chairperson of the General Meeting introduced the Secretaries comprising Ms. Le Thi Tuyet Chinh - Chief of the BOD Office cum Secretary of the Board of Directors and Ms. Hoang Thi Thu - Senior Specialist of the BOD Office.

The Presiding Panel was voted on and approved by the General Meeting as follows:

Total ballots issued: 48 ballots representing 1,028,582,364 voting shares, accounting for 100.0000% of the total voting shares of attending shareholders.

Total ballots collected: 41 ballots representing 1,028,468,855 voting shares, accounting for 99.9890% of the total voting shares of attending shareholders.

Total ballots not collected: 7 ballots representing 113,509 voting shares, accounting for 0.0110% of the total voting shares of attending shareholders;

Total valid ballots: 41 ballots representing 1,028,468,855 voting shares, accounting for 99.9890% of the total voting shares of attending shareholders;

- Total affirmative votes: 41 ballots representing 1,028,468,855 voting shares, accounting for 99.9890% of the total voting shares of attending shareholders.
- Total dissenting votes: 0 ballots representing 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.
- Total abstentions: 0 ballots representing 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 ballots representing 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

Accordingly, the Presiding Panel was unanimously approved by shareholders with a consent rate of 99.9890% by electronic voting.

3.3. Mr. Duong Nhat Nguyen - Chairman of the BOD - Chairperson of the General Meeting introduced the Ballot Counting Committee:

- Mr. Nguyen Kim Dien - Vice Chairman of the Vietbank Trade Union: Chairperson
- Ms. Nguyen Ai Nha Uyen - Senior Specialist of the BOD Office: Member
- Mr. Nguyen Minh Tuan - Senior Specialist of the BOD Office: Member
- Ms. Le Van - Deputy Head of the Debt Settlement Center: Member.

The Ballot Counting Committee was voted on and approved by the General Meeting as follows:

Total ballots issued: 48 ballots representing 1,028,582,364 voting shares, accounting for 100.0000% of the total voting shares of attending shareholders;

Total ballots collected: 42 ballots representing 1,027,676,051 voting shares, accounting for 99.9119% of the total voting shares of attending shareholders;

Total ballots not collected: 6 ballots representing 906,313 voting shares, accounting for 0.0881% of the total voting shares of attending shareholders;

Total valid ballots: 42 ballots representing 1,027,676,051 voting shares, accounting for 99.9119% of the total voting shares of attending shareholders;

- Total affirmative votes: 42 ballots representing 1,027,676,051 voting shares, accounting for 99.9119% of the total voting shares of attending shareholders.
- Total dissenting votes: 0 ballots representing 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.
- Total abstentions: 0 ballots representing 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 ballots representing 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

Accordingly, the General Meeting unanimously approved the Ballot Counting Committee with a consent rate of 99.9119% by electronic voting.

3.4. Approval of the Meeting Agenda: Mr. Duong Nhat Nguyen - Chairman of the BOD - Chairperson of the General Meeting introduced the Meeting Agenda (the draft agenda had been disclosed to shareholders on Vietbank's website).

The Meeting Agenda was voted on and approved by the General Meeting as follows:

Total ballots issued: 49 ballots representing 1,028,582,367 voting shares, accounting for 100.0000% of the total voting shares of attending shareholders;

Total ballots collected: 43 ballots representing 1,028,469,058 voting shares, accounting for 99.9890% of the total voting shares of attending shareholders;

Total ballots not collected: 6 ballots representing 113,309 voting shares, accounting for 0.0110% of the total voting shares of attending shareholders;

Total valid ballots: 43 ballots representing 1,028,469,058 voting shares, accounting for 99.9890% of the total voting shares of attending shareholders;

- Affirmative votes: 43 ballots representing 1,028,469,058 voting shares, accounting for 99.9890% of the total voting shares of attending shareholders;
- Dissenting votes: 0 ballots representing 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 0 ballots representing 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 ballots representing 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

Accordingly, the General Meeting unanimously approved the Meeting Agenda with a consent rate of 99.9890% by electronic voting.

II. SUBSTANTIVE PROCEEDINGS:

1. Presentations to the General Meeting of Shareholders:

- 1.1. Mr. Le Thanh Quy Ngoc - Acting General Director presented the Report on Business Operating Results for 2025 and Business Plan Direction for 2026 (attached Report).
- 1.2. Mr. Ta Thu Tin - Deputy Director in charge of the Finance Division presented the Proposal on Approval of the Audited 2025 Financial Statements (attached Proposal).
- 1.3. Mr. Duong Nhat Nguyen - Chairman of the BOD presented the Report of the Board of Directors on the performance of assigned duties and powers, on governance and the operating results of the Board of Directors, and on the assessment of the performance of members of the Board of Directors, and of the Councils and Committees under the Board of Directors (attached Report).
- 1.4. Mr. Hua Ngoc Nghia - Head of the Supervisory Board presented the Report of the Supervisory Board on the performance of assigned duties and powers, on Vietbank's business results, on the operating results of the Board of Directors and the General Director; a self-assessment of the Supervisory Board's performance and assessment of the performance of Supervisory Board members (attached Report).
- 1.5. Mr. Nguyen Huu Trung - Vice Chairman of the BOD presented the Progress Report on the Implementation of Charter Capital Increase and Stock Exchange Listing of Vietbank Shares pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025 (attached Report).
- 1.6. Ms. Nguyen Thi Thuy Minh - Chief Accountant presented the Proposal on the 2025 Profit Distribution Plan (attached Proposal);
- 1.7. Mr. Duong Nhat Nguyen - Chairman of the BOD presented the Proposal re: Approval of the 2026 Charter Capital Increase Plan (attached Proposal);
- 1.8. Mr. Ta Thu Tin - Deputy Director in charge of the Finance Division presented the Proposal on Approval of the Policy for Public Issuance and Listing of Bonds in 2026 (attached Proposal).
- 1.9. Mr. Le Thanh Quy Ngoc - Acting General Director presented the Report on Credit Extensions to Entities Stipulated under Clause 1, Article 135 of the Law on Credit Institutions (attached Report).
- 1.10. Mr. Le Thanh Quy Ngoc - Acting General Director presented the Report on the Results of Loan Classification, Off-Balance Sheet Commitments, Risk Provision Appropriation, and the Utilization of Provisions for Risk Management pursuant to Clause 3, Article 13 of Circular No. 31/2024/TT-NHNN (attached Report).
- 1.11. Mr. Duong Nhat Nguyen - Chairman of the BOD presented the Proposal on Approval of Remuneration, Bonuses and Other Benefits for Members of the Board of Directors, Members of the Supervisory Board, and the Operating Budget for Members of the Board of Directors and Members of the Supervisory Board for 2026 (attached Proposal).

- 1.12. Mr. Mac Huu Danh - Member of the Supervisory Board presented the Proposal re: Selection of an Independent Auditing Organization (pursuant to Article 59 of the Law on Credit Institutions) (attached Proposal).
- 1.13. Ms. Le Thi Tuyet Chinh – Chief of the BOD Office presented the Proposal on Approval of Vietbank's updated Governance and Control Regulatory Framework in compliance with Circular No. 83/2025/TT-NHNN, relevant legal regulations, and Vietbank's actual operations: the Bank's Charter; the Internal Corporate Governance Regulation; the Regulation on the Organization and Operation of the BOD; the Regulation on the Organization and Operation of the Supervisory Board (attached Report);
- 1.14. Mr. Le Thanh Quy Ngoc - Acting General Director presented the Report on the Results of Formulating and Implementing the Anticipated Remediation Plan in the Event of Early Intervention at Vietbank pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025 (attached Report).
- 1.15. Mr. Le Thanh Quy Ngoc - Acting General Director presented the Proposal on the Policy for Participation in the Restructuring of People's Credit Funds (attached Proposal).
- 1.16. Mr. Nguyen Huu Trung - Vice Chairman of the BOD presented the Report to the General Meeting of Shareholders on the Results of the Acquisition of Real Estate for Use as the Bank's Operating Premises pursuant to Resolution No. 02/2025/NQ-ĐHĐCĐ (attached Report).

2. Discussion:

No.	Shareholder	Question	Response
1	HALIM CONSTRUCTION JOINT STOCK COMPANY	- According to the Bank's disclosed data, Vietbank's capital adequacy ratio (CAR) in 2025 has improved significantly. I consider this a key highlight of the Bank's performance over the past year. - However, in the broader context where banks continue to strengthen their capital base, does Vietbank have any specific plans to leverage its	We would like to sincerely thank our shareholders for their positive remarks on the Bank's improvement in capital adequacy over the past year. - The consolidated CAR of 13.42% and Tier 1 capital ratio of 9.38% reflect the Bank's sustained efforts, together with the trust and support of our shareholders in successfully completing the 2025 charter capital increase plan. - In the context where the banking sector continues to strengthen its capital base to meet prudential standards and support growth, the Bank considers CAR not merely as a compliance metric, but as a strategic advantage to be proactively leveraged in a well-directed manner.

		CAR as a strategic advantage?	- Regarding the capital increase plan, the Bank intends to continue implementing its roadmap through retained earnings and new share issuances, with the target of increasing charter capital to approximately VND 15,000 billion. A stronger capital base will provide important headroom for the Bank to: - o Expand credit growth in a prudent and selective manner; - o Focus on target customer segments and strategically prioritized sectors; - o Enhance resilience against market volatility; - o Gradually align with advanced risk management standards in line with international best practices. - In parallel, the Bank aims to manage its CAR in a flexible manner, closely aligned with its business strategy and risk appetite in each period, to optimize capital efficiency while maintaining capital buffers above the regulatory minimum requirements. - With an increasingly solid capital foundation, the Bank expects to translate this advantage into tangible momentum—supporting sustainable growth while enhancing long-term shareholder value. Specific initiatives will be implemented in line with market developments and submitted to the competent authorities for approval as appropriate.
2	MAI ANH DAO	- According to the 2025 financial statements, the Bank's non-performing loan (NPL) ratio stands at 2.92%, an increase of 0.17 percentage points	- The reported NPL ratio of 2.92% is calculated based on outstanding loans in Market 1 (excluding corporate bonds). However, the NPL ratio as defined under Circular No. 31/2024/TT-NHNN is 1.76%, which remains within the Bank's targeted control threshold.

		compared to 2024. What are the reasons for this increase, and what measures will be taken to manage NPLs in 2026?	- 2025 remained a challenging year for the economy, with lingering impacts from natural disasters, adverse weather conditions, and global geopolitical tensions. Consumer sentiment remained cautious, leading to restrained spending, while the real estate market was subdued and had not fully recovered. These factors significantly affected both credit quality and the Bank's ability to recover collateral. In line with the directives of the State Bank of Vietnam to accelerate NPL resolution, Vietbank has made strong efforts to manage and recover bad debts and overdue loans in order to keep the NPL ratio under control. - For 2026, with the economic outlook still subject to uncertainties and a continued risk of loan deterioration, Vietbank is implementing a combination of customer support measures alongside enhanced NPL resolution strategies, including: - o Strengthening portfolio monitoring to detect early signs of potential NPLs and take timely remedial actions; - o Enhancing specialized debt recovery teams with strong expertise to accelerate case resolution; - o Establishing incentive and enforcement mechanisms to promote effective debt recovery; - o Conducting thorough borrower assessments to determine appropriate resolution approaches; - o Proactively applying a full range of recovery measures, including collateral repossession and disposal, legal proceedings, and other enforcement actions, to actively reduce NPLs.
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			- In parallel, Vietbank continues to prioritize improvements in asset quality to prevent the formation of new NPLs. Risk early-warning systems, credit appraisal standards, and post-disbursement monitoring are being further strengthened, with strict control over loan utilization and asset quality remaining a top priority.
3	NGUYEN THI THUY DIEM	- In 2025, the Bank successfully increased its charter capital to over VND 10,000 billion. At this year's General Meeting of Shareholders, the Bank targets raising its charter capital to VND 15,000 billion. How does the Board of Directors assess the likelihood of successfully implementing this capital increase plan?	- In 2025, with strong support from shareholders, Vietbank successfully completed its capital increase plan, raising its charter capital to over VND 10,000 billion. Notably, the rights issue to existing shareholders achieved 94.4% of the targeted plan. The Board of Directors would like to express its sincere appreciation to the General Meeting of Shareholders for their strong support in enabling the Bank to fulfill its capital increase commitments. - At this General Meeting, the Board of Directors submits for approval a plan to increase the Bank's charter capital to VND 15,547,705,970,000 (an increase of VND 4,778,732,130,000 compared to the current charter capital), with the following implementation roadmap: - o First phase: An increase of VND 1,076,897,380,000 through a bonus share issuance from equity sources (retained earnings and the reserve fund for charter capital supplementation as of end-2025). This plan will be implemented very rapidly as it utilizes equity sources, including retained earnings and the supplementary reserve fund for charter capital through the end of 2025. - o Second phase: An increase of VND 2,961,467,800,000 through a rights

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			issue to existing shareholders (including new capital contributions); We look forward to receiving the same support from our shareholders as in 2025 to ensure the success of this Plan. ○ Third phase: An increase of VND 740,366,950,000 through an employee share ownership plan (ESOP 2026). This approach is common in bank recapitalization to create employee welfare programs and retain high-quality human resources. - With the priority given to utilizing internal equity sources in the first phase, together with the planned migration of the Bank's shares to the main exchange, and the continued support from shareholders and employees for strengthening the Bank's financial capacity, the Board of Directors is confident that the Bank will successfully complete its capital increase plan in 2026.
4	DANG THI BICH CHI	- How does the Supervisory Board oversee the Board of Directors (BOD) and the Management (Executive Management) to ensure compliance with applicable laws and effective risk control? - How does the Supervisory Board oversee the Board of Directors (BOD) and the Management (Executive Management) to	- The Supervisory Board performs its oversight through: ○ Reviewing periodic and ad hoc reports of the Board of Directors and Executive Management; ○ Attending meetings of the Board of Directors and Executive Management (where necessary) to closely monitor the Bank's operations; ○ Assessing the internal control system, risk management, and compliance through internal audit activities, and providing recommendations and advisory opinions to the Board of Directors and Executive Management to ensure the Bank's operations are transparent, aligned with its risk

		ensure compliance with applicable laws and effective risk control?	appetite, and in compliance with internal regulations and applicable laws. - The Supervisory Board performs its reporting function through: ○ Preparing periodic supervisory reports for submission to the General Meeting of Shareholders, the Board of Directors, and the State Bank of Vietnam; ○ Reporting material findings and significant violations (as prescribed) to the Board of Directors and/or the State Bank of Vietnam; ○ Providing recommendations to improve corporate governance and the internal control system to the Board of Directors and Executive Management.
5	NGUYEN LE NGOC PHUC	- Could the Bank provide an update on its plan to list its shares on HOSE this year?	- In implementation of the Resolution of the General Meeting of Shareholders, the Board of Directors has taken steps to transfer the listing of Vietbank shares (ticker: VBB), specifically: - On July 11, 2025, the Board of Directors issued Resolution No. 111/2025/NQ-HDQT approving the plan to list Vietbank shares on the Ho Chi Minh Stock Exchange (HOSE). Accordingly, the Bank completed the listing dossier and submitted it to HOSE in March 2026. - However, amid increasingly complex global geopolitical developments—particularly the escalation of tensions in the Middle East—financial markets both globally and domestically have been negatively affected. The VN-Index has recorded consecutive declines compared to the period prior to these developments.

			- Based on a prudent assessment, the Bank's management believes that proceeding with the listing at this time may entail elevated risks and may not represent the optimal timing to maximize shareholder value. Accordingly, Vietbank plans to reassess and select a more appropriate listing window, expected in Q2 or Q3 2026, subject to market conditions and approval by the Ho Chi Minh Stock Exchange.
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The General Meeting has concluded the discussion session. Any remaining questions and/or questions arising thereafter will be addressed by the Bank's Management in writing or through other appropriate means.

3. The Presiding Panel solicited shareholders' votes and election results on the matters at the General Meeting by electronic ballot.

- Mr. Nguyen Kim Dien - Chairperson of the Ballot Counting Committee briefed and guided shareholders in conducting the vote and election by electronic ballot.
- Shareholders carried out voting and election by electronic ballot.

4. The General Meeting adjourned for a recess and resumed after 15 minutes.

5. Results of ballot counting for votes and elections on matters at the General Meeting:

Mr. Nguyen Kim Dien - Chairperson of the Ballot Counting Committee announced the ballot counting results, as follows:

Number of Ballots for Voting:

- Total ballots issued: 50 ballots representing 1,028,833,948 voting shares, accounting for 100.0000% of the total voting shares of attending shareholders;
- Total ballots collected: 46 ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;
- Total ballots not collected: 4 ballots representing 334,607 voting shares, accounting for 0.0325% of the total voting shares of attending shareholders;

5.1. Report on Business Operating Results for 2025 and Business Plan Direction for 2026:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

- Abstentions: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.2. Proposal on Approval of the Audited 2025 Financial Statements:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.3. Report of the Board of Directors on the Performance of Assigned Duties and Powers, Governance and Operating Results of the Board of Directors, and Assessment of the Performance of BOD Members, and of Councils and Committees under the Board of Directors:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.4. Report of the Supervisory Board on the Performance of Assigned Duties and Powers, Vietbank's Business Results, the Operating Results of the Board of Directors and the General Director; Self-Assessment of the Supervisory Board's Performance and Assessment of Supervisory Board Members' Performance:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.5. Progress Report on the Implementation of Charter Capital Increase and Stock Exchange Listing of Vietbank Shares pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.6. Proposal on the 2025 Profit Distribution Plan:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.7. Proposal re: Approval of the 2026 Charter Capital Increase Plan:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;





- Abstentions: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.8. Proposal on Approval of the Policy for Public Issuance and Listing of Bonds in 2026:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.9. Report on Credit Extensions to Entities Stipulated under Clause 1, Article 135 of the Law on Credit Institutions:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.10. Proposal on Approval of Remuneration, Bonuses and Other Benefits for Members of the Board of Directors, Members of the Supervisory Board, and the Operating Budget for Members of the Board of Directors and Members of the Supervisory Board for 2026:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;







- Abstentions: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.11. Proposal re: Selection of an Independent Auditing Organization (pursuant to Article 59 of the Law on Credit Institutions):

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,494,975 voting shares, accounting for 99.9671% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 4,366 voting shares, accounting for 0.0004% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.12. The Report on Results of Loan Classification, Off-Balance Sheet Commitments, Risk Provision Appropriation, and the Utilization of Provisions for Risk Management pursuant to Clause 3, Article 13 of Circular No. 31/2024/TT-NHNN:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.13 Proposal on the Approval of the Updated Regulations on Organization, Governance, and Control of Vietbank in compliance with Circular No. 83/2025/TT-NHNN, relevant legal regulations, and Vietbank's actual operations: the Bank's Charter; the Internal Corporate Governance Regulation; the Regulation on the Organization and Operation of the BOD; the Regulation on the Organization and Operation of the Supervisory Board:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;



- Affirmative votes: 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.14. Report on the Results of Formulating and Implementing the Anticipated Remediation Plan in the Event of Early Intervention at Vietbank pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,494,975 voting shares, accounting for 99.9671% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 4,366 voting shares, accounting for 0.0004% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.15. Proposal on the Policy for Participation in the Restructuring of People's Credit Funds:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,494,975 voting shares, accounting for 99.9671% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 4,366 voting shares, accounting for 0.0004% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

5.16. Report to the General Meeting of Shareholders on the Results of the Acquisition of Real Estate for Use as the Bank's Operating Premises pursuant to Resolution No. 02/2025/NQ-ĐHĐCĐ:

Total valid ballots representing 1,028,499,341 voting shares, accounting for 99.9675% of the total voting shares of attending shareholders;

- Affirmative votes: 1,028,494,975 voting shares, accounting for 99.9671% of the total voting shares of attending shareholders;
- Dissenting votes: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 4,366 voting shares, accounting for 0.0004% of the total voting shares of attending shareholders;

Total invalid ballots: 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

6. Remarks from guests:

Mr. Tran Quoc Ha - Acting Director of the State Bank of Vietnam, Regional Branch No. 14:

Congratulations on the successful organization of the 2026 Annual General Meeting of Shareholders, with a high approval rate for the submitted resolutions. The State Bank of Vietnam (SBV) also expresses its strong agreement with the 2025 business performance reports and the 2026 business plan presented by Vietbank at today's meeting.

In 2025, both domestic and global macroeconomic conditions posed significant challenges to the banking sector. The industry continued to face pressures related to asset quality control, enhancement of risk management in line with international standards, increasing competition, as well as the need to accelerate digital transformation and promote sustainable development.

As the state regulatory authority, the SBV highly appreciates the achievements of Vietbank in 2025. The Board of Directors, Executive Management, and all staff of Vietbank have made considerable efforts to overcome challenges and comprehensively fulfill key performance targets, maintain positive growth momentum, and further strengthen the Bank's financial foundation and governance capacity. Key financial indicators, including total assets, outstanding loans, mobilized funds, and profit, recorded solid growth, marking the third consecutive year of strong profit expansion. The non-performing loan (NPL) ratio was effectively controlled at 1.76%, reflecting proactive and efficient risk management, ensuring operational safety, and demonstrating the Bank's strong commitment to capital enhancement, financial strengthening, improved governance, and development in a safe, transparent, and sustainable manner.

Regarding Vietbank's 2026 business plan, we consider these targets to be ambitious yet achievable, provided that the Bank continues to maintain its growth momentum, enhance governance quality, and effectively capitalize on market opportunities.

Based on the results achieved in 2025 and the strategic orientation for 2026, the SBV expresses its support and confidence in the business plan presented by Vietbank to the General Meeting of Shareholders. To further build on these achievements, the SBV recommends that Vietbank focus on several key priorities going forward: (i) Strictly comply with Directive No. 01 of the SBV, ensuring effective, safe, and transparent operations; (ii) Continue to strengthen and enhance its financial capacity; (iii) Ensure that credit is allocated to priority sectors in line with the needs of the economy; minimize emerging risks and maintain strict control over overdue and non-performing loans; continue to accelerate digital transformation, develop digital products to enhance customer experience, increase fee-based income, support customers, and actively engage in social responsibility initiatives.

The SBV will continue to accompany and support Vietbank in its development journey. With the implementation of appropriate business strategies and the continued support of shareholders, the Board of Directors, the Supervisory Board, and Executive Management, the SBV is confident that Vietbank will maintain stable and sustainable growth.

7. Closing remarks by Mr. Duong Nhat Nguyen - Chairman of the BOD:

- Vietbank highly appreciates the positive feedback, constructive assessments, and insightful guidance provided by the State Bank of Vietnam regarding the Bank's performance in 2025.
- Vietbank acknowledges and will earnestly implement the orientations and recommendations of the State Bank of Vietnam concerning credit quality control, enhancement of risk management capabilities, strengthening of the internal control system, as well as the promotion of digital transformation, growth in fee-based income, improvement of financial capacity, and development of products to enhance customer experience and ensure sustainable growth.
- Vietbank fully acknowledges and commits to strictly adhering to all directives and guidance from the State Bank of Vietnam, while continuing to align closely with the policy directions of the Government and the State Bank of Vietnam, ensuring that business operations go hand in hand with system safety, legal compliance, and adherence to international governance standards.
- Vietbank remains committed to fulfilling its role as a commercial bank by supporting the broader banking system and continuing to implement social responsibility initiatives.
- Vietbank respectfully requests the State Bank of Vietnam to continue its supervision, guidance, and support throughout the Bank's operations and development process.

III. RESOLUTIONS APPROVED BY THE GENERAL MEETING OF SHAREHOLDERS

Based on the results of voting and elections, the 2026 Annual General Meeting of Shareholders has resolved to approve the following:

1. Approval of the Report on Business Operating Results for 2025 and Business Plan Direction for 2026:

1.1. Business operating results for 2025 with the following key performance indicators:

- Scale indicators: Unit: VND billion, %

Indicator	2025 Actual	Compared with 2025 Plan	
		2025 Plan	% Achieved
Total assets	196,771	180,000	109%
Total credit outstanding	108,440	112,000	96.8%
Total capital mobilization	125,095	132,000	94.8%
Pre-tax profit	1,532	1,750	87.5%
NPL ratio (per Circular 31/NHNN)	1.76%	≤2.5%	Compliant

- Business performance indicators:

Unit: VND billion, %

Indicator	2025 Actual	Compared with 2025 Plan	
		2025 Plan	% Achieved
1. Total operating income	3,622.6	4,500	80.5%
2. Total operating expenses	1,729.0	2,050	84.3%
3. Credit risk provision expense (reversal)	362.3	700	51.8%
4. Pre-tax profit (=1-2-3)	1,532.0	1,750	87.5%

- Safety and soundness ratios:

No.	Indicator	2025	SBV Regulatory Requirement
1	NPL ratio (per Circular 31/NHNN)	1.76%	<3%
2	CAR	13.42%	≥8%
3	LDR	57.81%	≤85%
4	Ratio of short-term funding used for medium and long-term lending	18.54%	≤34%

1.2. Business plan for 2026:

Unit: VND billion

Indicator	2025 Actual	2026 Plan	
		Balance	Growth Rate
Total assets	196,771	230,000	16.9%
Total credit outstanding	108,440	134,000 (*)	23.6%
Total capital mobilization incl. valuable papers	125,095	155,000	23.9%
Pre-tax profit	1,532	2,100	37.1%
NPL ratio (per Circular 31 of the SBV)	1.76%	≤ 2.5%	Compliant
ROE	11.45%	≥ 13.5%	

Note: (*) Vietbank's credit growth plan; the actual figure for 2026 will be adjusted in line with the credit limit allocated by the SBV, pursuant to Official Dispatch No. 11686/NHNN-CSTT dated December 31, 2025, or any superseding document (if any).

2. Approval of the Audited 2025 Financial Statements with the following key financial indicators:

Unit: VND million

No.	Indicator	2025	
		Separate Audited Financial Statements	Consolidated Audited Financial Statements
I. Business-related indicators			
1	Total assets	196.962.024	196.771.033
2	Deposits at and loans to other credit institutions	51.514.898	51.514.898
3	Total credit outstanding	108.440.447	108.440.447
4	Customer deposits and issuance of valuable papers	125.290.220	125.094.683
5	Pre-tax profit	1.524.903	1.531.509
II. Equity-related indicators			
1	Equity	12.426.319	12.431.567
2	Charter capital	10.768.974	10.768.974
3	Charter capital supplementary reserve fund	129.998	129.998
4	Financial reserve fund	527.818	527.818
5	Undistributed earnings	1.000.302	1.005.550
III. Details of related-party transactions			
No.	Transaction details	Amount	
1	Balance of non-term deposits	22.500	
2	Balance of term deposits	334.504	
3	Loan balance	30.140	
4	Credit card outstanding balance	1.231	

3. Approval of the Report of the Board of Directors on the Performance of Assigned Duties and Powers, Governance and Operating Results of the Board of Directors, and Assessment of the Performance of BOD Members, and of Councils and Committees under the Board of Directors.
4. Approval of the Report of the Supervisory Board on the Performance of Assigned Duties and Powers, Vietbank's Business Results, the Operating Results of the Board of Directors and the General Director; Self-Assessment of the Supervisory Board's Performance and Assessment of Supervisory Board Members' Performance.

5. Approval of the Progress Report on the Implementation of Charter Capital Increase and Stock Exchange Listing of Vietbank Shares pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025. Accordingly:

5.1. Regarding the charter capital increase pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025: in 2025, Vietbank completed an increase of VND 3,629 billion in charter capital, equivalent to a 51% increase compared to the beginning of the year, achieving 96% of the charter capital increase plan under Resolution No. 01/2025/NQ-ĐHĐCĐ.

5.2. Regarding the listing of shares on the stock exchange, the General Meeting of Shareholders unanimously agreed:

(i) To transfer the trading of VBB shares from the UPCoM system to official listing on the Ho Chi Minh Stock Exchange (HSX) at an appropriate time, subject to full compliance with all conditions prescribed by law.

(ii) To authorize the Board of Directors to decide on all matters related to the share transfer and listing, including but not limited to matters pertaining to the filing for listing registration, filing for cancellation of UPCoM trading, reference listing price, and listing date, in compliance with applicable regulations; and to organize the implementation, direct the Management Board and relevant units to complete all necessary filings and procedures in accordance with applicable law to finalize the transfer of VBB shares to listing on the HSX.

6. Approval of the 2025 Profit Distribution Plan, specifically as follows:

6.1. Profit distribution plan:

Unit: VND

No.	Item	Note	Amount
1	Consolidated pre-tax profit for 2025		1.531.507.925.156
2	Pre-tax profit of the bank alone for 2025		1.524.902.069.888
3	After-tax profit of the bank alone for 2025		1.204.340.741.601
4	Appropriations to funds for 2025, of which:		273.824.740.904
	- Charter capital supplementary reserve fund		120.434.074.160
	- Financial reserve fund		108.390.666.744
	- Reward fund		20.000.000.000
	- Welfare fund		5.000.000.000
	- BOD and Supervisory Board operating fund		20.000.000.000
5	Remaining 2025 profit after appropriations to funds	= (3)-(4)	930.516.000.697
6	Prior year profit		24.784.812.994
7	Total undistributed earnings	=(5)+(6)	955.300.813.691
8	Charter capital supplementary reserve fund		129.998.078.733

No.	Item	Note	Amount
9	Total undistributed earnings and charter capital supplementary reserve fund	= (7) + (8)	1.085.298.892.424
10	Plan to increase charter capital from undistributed earnings and charter capital supplementary reserve fund in 2026		1.076.897.380.000
10a	Undistributed earnings		951.897.380.000
10b	Charter capital supplementary reserve fund		125.000.000.000
11	Total accumulated undistributed earnings and charter capital supplementary reserve fund remaining after implementation of the capital increase plan	= (9) - (10)	8.401.512.424
	Capital increase ratio to total outstanding ordinary shares		10%

6.2. To delegate/authorize the Board of Directors to: (i) organize the implementation of profit distribution and decide on the utilization of accumulated retained earnings and other equity sources in a manner that balances the interests of Vietbank and its shareholders, in compliance with applicable laws; (ii) implement the 2026 charter capital increase plan from retained earnings and the charter capital supplementary reserve fund up to 2025 in order to carry out the necessary procedures to seek approval from the competent State management authority.

7. Approval of the Proposal on the 2026 Charter Capital Increase Plan, whereby the General Meeting of Shareholders approved:

7.1. Capital increase amount:

- Charter capital as at December 31, 2025: **VND 10,768,973,840,000** (*In words: Ten thousand seven hundred and sixty-eight billion, nine hundred and seventy-three million, eight hundred and forty thousand Vietnamese dong*), corresponding to 1,076,897,384 shares, of which:
 - ✓ Ordinary shares: 1,076,897,384 shares;
 - ✓ Treasury shares: 0.
- Total expected capital increase: **VND 4,778,732,130,000** (*In words: Four thousand seven hundred and seventy-eight billion, seven hundred and thirty-two million, one hundred and thirty thousand Vietnamese dong*), of which:
 - + **Expected first-tranche capital increase of VND 1,076,897,380,000** (*In words: One thousand and seventy-six billion, eight hundred and ninety-seven million, three hundred and eighty thousand Vietnamese dong*) through the issuance of shares from equity sources (retained earnings and the charter capital supplementary reserve fund up to the end of 2025). The expected number of additional shares to be issued is **107,689,738 shares** (corresponding to **an increase ratio of 10%** of total outstanding ordinary shares). New charter capital after the first-tranche increase: **VND 11,845,871,220,000** (*In words: Eleven thousand eight hundred and*

forty-five billion, eight hundred and seventy-one million, two hundred and twenty thousand Vietnamese dong).

- + **Expected second-tranche capital increase of VND 2,961,467,800,000** (In words: Two thousand nine hundred and sixty-one billion, four hundred and sixty-seven million, eight hundred thousand Vietnamese dong) through the issuance of shares to existing shareholders (shareholders contributing new capital). The expected number of additional shares to be issued is **296,146,780 shares** (corresponding to an **increase ratio of 25%** relative to the charter capital increased in the first tranche). New charter capital after the second-tranche increase: **VND 14,807,339,020,000** (In words: Fourteen thousand eight hundred and seven billion, three hundred and thirty-nine million, twenty thousand Vietnamese dong).
- + **Expected third-tranche capital increase of 5%** of the total charter capital increased in the second tranche, corresponding to an expected maximum increase of **VND 740,366,950,000** (In words: Seven hundred and forty billion, three hundred and sixty-six million, nine hundred and fifty thousand Vietnamese dong) through share issuance under the Employee Stock Ownership Plan for 2026 (ESOP 2026 Program). The expected number of additional shares to be issued is accordingly **74,036,695 shares** (In words: Seventy-four million, thirty-six thousand, six hundred and ninety-five shares).
- **New expected charter capital upon completion of the capital increase: VND 15,547,705,970,000** (In words: Fifteen thousand five hundred and forty-seven billion, seven hundred and five million, nine hundred and seventy thousand Vietnamese dong).

7.2. Charter capital increase plan:

(i) First-tranche charter capital increase plan through share issuance from equity sources:

- + **Expected capital increase of VND 1,076,897,380,000** (In words: One thousand and seventy-six billion, eight hundred and ninety-seven million, three hundred and eighty thousand Vietnamese dong) through the issuance of **107,689,738** (In words: One hundred and seven million, six hundred and eighty-nine thousand, seven hundred and thirty-eight) ordinary shares from equity sources (retained earnings and the charter capital supplementary reserve fund up to the end of 2025) (corresponding to an **increase ratio of 10%** of total outstanding ordinary shares).
- Target issueses: existing shareholders whose names appear on the shareholder register of Vietbank at the record date as prescribed by law;
- Expected number of shares to be issued: **107,689,738 shares** (In words: One hundred and seven million, six hundred and eighty-nine thousand, seven hundred and thirty-eight), par value VND 10,000 per share;
- Total par value of issuance: **VND 1,076,897,380,000** (In words: One thousand and seventy-six billion, eight hundred and ninety-seven million, three hundred and eighty thousand Vietnamese dong);
- Source of funds for charter capital increase: from equity sources (retained earnings and the charter capital supplementary reserve fund up to the end of 2025), in compliance with applicable regulations, specifically:

No.	Indicator	Balance per Consolidated Audited Financial Statements at 31/12/2025	Balance per Separate Audited Financial Statements at 31/12/2025	Amount Used for Charter Capital Increase
1	Charter capital supplementary reserve fund	129.998.078.733	129.998.078.733	125.000.000.000
2	Accumulated undistributed earnings	960.548.932.691	955.300.813.691	951.897.380.000
2.1	Earnings used to issue shares to increase share capital from equity sources	951.897.380.000	951.897.380.000	951.897.380.000
2.2	Remaining accumulated earnings	8.651.552.691	3.403.433.691	-
3	Other funds	548.311.157.320	548.311.157.320	-
3.1	Financial reserve fund	527.817.338.799	527.817.338.799	-
3.2	Reward fund	12.442.365.474	12.442.365.474	-
3.3	Welfare fund	8.051.453.047	8.051.453.047	-
Total amount used to increase share capital from equity sources				1.076.897.380.000

- New charter capital after the first-tranche increase: **VND 11,845,871,220,000** (*In words: Eleven thousand eight hundred and forty-five billion, eight hundred and seventy-one million, two hundred and twenty thousand Vietnamese dong*).
- List of shareholders and shareholding ratios of shareholders holding 5% or more of voting share capital and of total charter capital at the current time and as expected after the first-tranche capital increase - attached.
- Expected issuance timeline and expected completion date: Expected from Q2 to Q3 2026. The specific date shall be decided by the BOD subject to the relevant License/Approval from the competent State management authority and market conditions.
- Transfer restriction period: No transfer restrictions;
- Plan for handling fractional shares:
 - ✓ The number of shares to be issued shall be calculated as whole numbers; fractional portions shall not be rounded up to 1 share;
 - ✓ Fractional shares arising (if any) shall be decided by the BOD.




(ii) Second-tranche charter capital increase plan through share issuance to existing shareholders (shareholders contributing new capital):

- Expected capital increase of **VND 2,961,467,800,000** (*In words: Two thousand nine hundred and sixty-one billion, four hundred and sixty-seven million, eight hundred thousand Vietnamese dong*) through the issuance of shares to existing shareholders (shareholders contributing new capital). The expected number of additional shares to be issued is **296,146,780 shares** (corresponding to an **increase ratio of 25%** relative to the charter capital increased in the first tranche under section 7.2(i)).
- Target issuees: existing shareholders whose names appear on the shareholder register at the record date in accordance with applicable law;
- Expected number of shares to be issued: **296,146,780 shares** (In words: Two hundred and ninety-six million, one hundred and forty-six thousand, seven hundred and eighty) shares, par value VND 10,000 per share;
- Type of securities to be issued: ordinary shares;
- Issuance price: VND 10,000 per share.
- Total value of shares to be issued: **VND 2,961,467,800,000** (*In words: Two thousand nine hundred and sixty-one billion, four hundred and sixty-seven million, eight hundred thousand Vietnamese dong*).
- Number of issuances: 1 tranche.
- List of shareholders and shareholding ratios of shareholders holding 5% or more of voting share capital and of total charter capital at the current time and as expected after the second-tranche capital increase - attached.
- Expected issuance timeline and expected completion date: Expected from Q3 to Q4 2026. The specific date shall be decided by the BOD subject to the relevant License/Approval from the competent State management authority and market conditions.
- Transfer restriction period: No transfer restrictions;
- Plan for handling unallocated shares (shares for which shareholders have not exercised their subscription rights in whole or in part, or have not made payment within the prescribed period; fractional shares arising from rounding down when calculating shares allocable to existing shareholders; shares representing the difference between the total number of shares approved for issuance and the total number actually issued at the subscription ratio (if any)) shall be handled as follows:
 - ✓ The remaining unallocated shares shall be offered to other investors based on selection criteria approved by the Board of Directors at an offering price of VND 10,000 per share, equal to the offering price for existing shareholders; shares remaining unallocated after offering to other investors pursuant to the Board of Directors' decision shall be subject to transfer restrictions for 1 year from the closing date of the issuance. The distribution of unallocated shares to other investors must satisfy the conditions under the Law on Enterprises 2020, the Law on Securities 2019, Decree No. 155/2020/ND-CP (including

amending documents) and related legal regulations; in the event that shares remain unallocated after offering to other investors, the Board of Directors shall decide to cancel and issue a decision to close the issuance;

Or:

- ✓ The Board of Directors shall decide to cancel and issue a decision to close the issuance.
- Plan for handling fractional shares:
 - ✓ The number of shares to be offered (issued) shall be calculated as whole numbers; fractional portions shall not be rounded up to 1 share;
 - ✓ Fractional shares arising (if any) shall be decided by the BOD.

Plan for utilization of proceeds from the Offering: The proceeds from the share offering shall be used to supplement business capital for the purpose of increasing the Bank's operating capital base to meet business growth targets for 2026 and subsequent years, in compliance with the Law on Credit Institutions.

(iii) Third-tranche charter capital increase plan through share issuance under the Employee Stock Ownership Plan for 2026 (ESOP 2026 Program):

- The third phase of the charter capital increase is proposed at 5% of the total charter capital following the second phase (as referred to in item (ii)), corresponding to a maximum increase of VND 740,366,950,000 (in words: Seven hundred forty billion three hundred sixty-six million nine hundred fifty thousand Vietnamese dong only), to be implemented through the issuance of shares under the Employee Stock Ownership Plan 2026 (ESOP 2026). Accordingly, the total number of shares to be additionally issued is expected to be 74,036,695 shares (in words: Seventy-four million thirty-six thousand six hundred ninety-five shares).
- In the event that, at the time of issuance, the number of outstanding shares differs from the above estimate (due to the results of the share issuance for charter capital increase from equity sources and/or the results of the public offering of additional shares), the number of additional shares to be issued shall be determined as 5% of the actual number of outstanding shares at the time of issuance. The Board of Directors is authorized to calculate and determine the specific number of shares to be issued in accordance with this principle.
- Target issueses: Officers and employees who have signed official labor contracts with the Bank or its subsidiaries as at the time the list is prepared, who meet the eligibility criteria for participation in the ESOP 2026 Program and have been approved by the BOD on the list of participants in the ESOP 2026 Program.

Eligibility criteria for employees to participate in the 2026 ESOP Program and principles for determining the number of shares allocated to each employee: as detailed in the Regulation on Share Issuance under the Employee Stock Ownership Plan of Vietbank for 2026 – "ESOP Regulation" – attached: Proposal on the Approval of Vietbank's 2026 Charter Capital Increase Plan.

- Type of securities to be issued: ordinary shares;
- Issuance price: VND 10,000 per share.

- Number of issuance tranches: 1 tranche.
- Plan to ensure compliance with foreign ownership limits:
 - + Maximum foreign ownership ratio of 30% as prescribed by law;
 - + Total current foreign investor shareholding as at March 31, 2026 is 0.0198% and is expected to be 0.0188% following the third-tranche capital increase;
- Subscription rights are non-transferable.
- Transfer restrictions: as prescribed in the Regulation on Share Issuance under the Employee Stock Ownership Plan of Vietbank for 2026 – “ESOP Regulation” – attached.
- Plan for handling unallocated shares due to employees not subscribing, or subscribing but failing to make payment or making insufficient payment, shares exceeding 5% of outstanding shares, or other cases:
 - + The AGMS authorizes the BOD to have full authority to decide and redistribute to other employees on the original selected list at the same issuance price. Redistributed shares shall be subject to transfer restrictions for 1 (one) year from the closing date of the issuance.
 - + In the event the BOD fails to fully distribute such shares, the remaining undistributed shares shall be cancelled and the BOD shall issue a decision to close the issuance.
- Expected issuance timeline and expected completion date: Expected from Q4 2026 to Q1 2027. The specific date shall be decided by the BOD subject to the relevant License/Approval from the competent State management authority and after the SSC notifies the receipt of the share issuance reporting documents as required, and subject to market conditions.

(iv) Plan for utilization of proceeds:

The total expected additional charter capital of **VND 4,778,732,130,000** is intended to be used for investment in fixed assets and information technology systems, supplementing business capital, expanding the Bank’s branch network, ensuring compliance with prudential ratios in operations, and generating returns for the Bank’s business activities.

7.3. Business performance on the basis of new charter capital:

With the above charter capital increase plan and utilization of additional charter capital, Vietbank projects the following key business targets for 2026:

Unit: VND billion

No.	Indicator	2025 Actual	2026 Plan	
			Target	Growth %
1	Charter capital	10.769	15.548	44%
2	Total assets	196.771	230.000	17%
3	Pre-tax profit (PTP)	1.532	2.100	37%

No.	Indicator	2025 Actual	2026 Plan	
			Target	Growth %
4	Return on average equity (ROE)	11,45%	≥ 13,5%	
5	Return on average total assets (ROA)	0,67%	0,80%	0,13%
6	Other prudential ratios	Compliant with SBV regulations	Ensure compliance with SBV regulations	

7.4. Approval of the new charter capital amount upon successful implementation of the Plan.

7.5. To delegate/authorize the Board of Directors to have full authority to decide on all matters related to the implementation of the 2026 Charter Capital Increase Plan in compliance with applicable law and in the interest of the Bank's shareholders, including but not limited to the following:

- (i) Necessary legal matters and procedures, including amendments and supplements to the Plan when submitted for review and approval by the competent State management authority, based on principles consistent with Vietbank's actual operating conditions; in compliance with applicable laws; and ensuring the interests of shareholders;
- (ii) The issuance date, including the date of suspension of any share issuance tranche, in a manner consistent with actual circumstances and guidance from the competent State management authority;
- (iii) Handling of fractional shares;
- (iv) Amendments and supplements to the proceeds utilization plan to ensure compliance with applicable laws, consistency with actual business operations, and efficiency for Vietbank;
- (v) Legal procedures for amending and supplementing the Operating License, Charter and other legal documents related to the update of Vietbank's new charter capital.
- (vi) Development of a detailed capital utilization plan for each intended use and order of priority; adjustment and supplementation of the plan to align with actual circumstances and applicable law; development of an offering plan ensuring compliance with foreign ownership regulations; plan for handling unallocated shares (including investor criteria, conditions for offering, offering price, etc.) with respect to each tranche of capital increase under this Proposal.
- (vii) Determination of share repurchase cases and the plan for disposing of repurchased shares; issuance plan ensuring compliance with foreign ownership regulations for the ESOP 2026 Program.
- (viii) To delegate/authorize the BOD and agree to allow the BOD to sub-delegate/sub-authorize the Chairman of the BOD and/or the General Director to have full authority to decide and





carry out all necessary tasks and procedures to complete the share issuance under the ESOP 2026 Program, including:

- Deciding the timeline for implementing the ESOP 2026 Program;
- Deciding in detail the implementation of the Regulation on Share Issuance under the ESOP 2026 Program and amending/supplementing the Regulation (if any) in compliance with applicable law and Vietbank's regulations, and reporting to the AGMS at the nearest session;
- Handling the number of unissued shares remaining unallocated (if any);
- Deciding on all matters related to the ESOP 2026 Program and making adjustments to the ESOP 2026 Program (if any) to ensure compliance with applicable laws; carrying out all necessary tasks/procedures for the share issuance in accordance with the Company's Charter and applicable law to ensure the successful implementation of the ESOP 2026 Program;
- Supplementing or amending the issuance plan as required by the State Securities Commission and/or for the purpose of ensuring compliance with applicable regulations.

(ix) Other matters in compliance with applicable law.

7.6. In the course of carrying out the above-mentioned duties, the Board of Directors shall have the right to decide on matters within the scope of the delegated authority; to carry out and/or direct and assign Vietbank's business units to perform all necessary tasks in accordance with applicable law; to complete, finalize and sign all relevant documents, papers and records; to liaise with the competent State management authorities and relevant parties; and to carry out all other necessary tasks and procedures to implement the assigned duties in compliance with applicable law.

8. Approval of the Proposal on the Policy for Public Issuance and Listing of Bonds in 2026, whereby the General Meeting of Shareholders approved:

8.1. To delegate and/or authorize the BOD to approve the Plan for Public Bond Issuance during the period from April 2026 to April 2027.

8.2. Unanimous approval of the listing of all bonds issued by Vietbank to the public during the period from April 2026 to April 2027 in accordance with the Plan approved by the Board of Directors as stated in section 8.1 above.

8.3. To delegate and/or authorize the BOD to organize and direct the implementation and decide on all necessary matters related to the listing of bonds in accordance with the resolutions adopted by the AGMS as stated in section 8.2 above and in compliance with applicable laws.

9. Approval of the Report on Credit Extensions to Entities Stipulated under Clause 1, Article 135 of the Law on Credit Institutions.

10. Approval of the Proposal on Remuneration, Bonuses and Other Benefits for Members of the Board of Directors, Members of the Supervisory Board, and the Operating Budget for Members of the Board of Directors and Members of the Supervisory Board for 2026, specifically:

- 10.1. Total operating budget and remuneration for the BOD and Supervisory Board for 2026 is **VND 70,000,000,000** (Seventy billion Vietnamese dong).
- 10.2. The operating budget includes business travel expenses; airfares, conference and workshop costs, reception and hospitality expenses; postage and telephone charges, client entertainment expenses, partner gift expenses on holidays and Tet; work tools and supplies, etc.
- 10.3. To assign the BOD to decide on the specific remuneration for each BOD member and Supervisory Board member; to assign the Standing Committee of the BOD or the Chairman of the BOD and 1 BOD member designated by the BOD to approve the detailed expenses of the BOD and Supervisory Board. The authority to decide/approve set out in this paragraph shall apply for 2026 and between the 2026 and 2027 annual general meetings.
11. Approval of the Proposal re: Selection of an Independent Auditing Organization (pursuant to Article 59 of the Law on Credit Institutions), specifically:
- 11.1. Approval of the independent audit results as described in the Proposal.
- 11.2. Approval of the selection of Ernst & Young Vietnam (EY) as the independent auditing firm to conduct the independent audit of the Financial Statements and the internal control system with respect to the preparation and presentation of the Financial Statements of Vietbank and Vietbank AMC for the fiscal year 2027.
- 11.3. In the event of objective changes during the implementation process with respect to the selection of the independent auditing firm (including the current scope and content of the audit and/or any additional scope arising by operation of law), the BOD shall be authorized to decide on the selection based on the Supervisory Board's proposal and report the results at the immediately following general meeting of shareholders.
- 11.4. Other matters related to the independent audit shall continue to be implemented in accordance with Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 26, 2025 as approved by the General Meeting of Shareholders.
12. Approval of the Report on Results of Loan Classification, Off-Balance Sheet Commitments, Risk Provision Appropriation, and the Utilization of Provisions for Risk Management pursuant to Clause 3, Article 13 of Circular No. 31/2024/TT-NHNN.
13. Approval of Vietbank's updated Governance and Control Regulatory Framework in compliance with Circular No. 83/2025/TT-NHNN, relevant legal regulations, and Vietbank's actual operations: the Bank's Charter; the Internal Corporate Governance Regulation; the Regulation on the Organization and Operation of the BOD; the Regulation on the Organization and Operation of the Supervisory Board, specifically:
- 13.1. Approval of the Governance and Control Regulatory Framework, comprising: (i) Charter on Organization and Operations; (ii) Internal Corporate Governance Regulation; (iii) Regulation on the Organization and Operation of the Board of Directors; (iv) Regulation on the Organization and Operation of the Supervisory Board, based on the amendments and supplements as presented in the Proposal and the attached comparative table(s) of amended contents.

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- 13.2. To assign the BOD Office and the Legal Division to coordinate with the Supervisory Board to review and finalize the Regulatory Framework for submission to the Chairman of the Board of Directors and the Head of the Supervisory Board for signing and promulgation with an effective date in accordance with applicable regulations (no later than July 1, 2026).
14. Approval of the Report on the Results of Formulating and Implementing the Anticipated Remediation Plan in the Event of Early Intervention at Vietbank pursuant to Resolution No. 01/2025/NQ-DHĐCĐ dated April 26, 2025, specifically:
 - 14.1. Approval of the Report on the Results of Formulating and Implementing the Anticipated Remediation Plan in the Event of Early Intervention at Vietbank as presented in the Report.
 - 14.2. To delegate/authorize the Board of Directors to proactively adjust, supplement and modify the content of the Remediation Plan subject to actual objective circumstances or requirements of the competent State authority (if necessary).
 - 14.3. The Board of Directors shall report the implementation results to the AGMS at the next annual general meeting.
15. Approval of the Proposal on the Policy for Participation in the Restructuring of People's Credit Funds, whereby the General Meeting of Shareholders unanimously agreed:
 - 15.1. Vietbank shall continue to participate in the resolution and recovery support of People's Credit Funds, and authorize the BOD to select and decide on the participation plan for submission to the SBV for consideration and approval.
 - 15.2. The BOD shall report the implementation results to the AGMS at the next annual general meeting.
16. Approval of the Report to the General Meeting of Shareholders on the Results of the Acquisition of Real Estate for Use as the Bank's Operating Premises pursuant to Resolution No. 02/2025/NQ-DHĐCĐ.
17. To assign the Board of Directors, the Supervisory Board, the General Director and all relevant units across the entire system to implement the above resolutions of the General Meeting of Shareholders and to report back to the General Meeting of Shareholders on resolutions that have not yet been fully implemented and/or resolutions requiring a report to the General Meeting of Shareholders.

IV. ADJOURNMENT OF THE GENERAL MEETING

The Minutes of the General Meeting and the Resolution of the General Meeting were approved with the following vote count:

Total ballots issued: 50 ballots representing 1,028,833,948 voting shares, accounting for 100.0000% of the total voting shares of attending shareholders;

Total ballots collected: 46 ballots representing 1,017,309,998 voting shares, accounting for 98.8799% of the total voting shares of attending shareholders;

Total ballots not collected: 4 ballots representing 11,523,950 voting shares, accounting for 1.1201% of the total voting shares of attending shareholders;

Total valid ballots: 46 ballots representing 1,017,309,998 voting shares, accounting for 98.8799% of the total voting shares of attending shareholders;

- Affirmative votes: 46 ballots representing 1,017,309,998 voting shares, accounting for 98.8799% of the total voting shares of attending shareholders;
- Dissenting votes: 0 ballots representing 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;
- Abstentions: 01 ballot representing 6 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders;

Total invalid ballots: 0 ballots representing 0 voting shares, accounting for 0.0000% of the total voting shares of attending shareholders.

Accordingly, the minutes of the General Meeting and the Resolution of the General Meeting were approved by unanimous consent of 98.8799% by electronic voting.

SECRETARY



HOANG THI THU



LE THI TUYET CHINH



CHAIRPERSON



DUONG NHAT NGUYEN

