



JOINT STOCK COMPANY
HOA BINH SECURITIES

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

Hanoi, June 2025

RULES
ORGANIZING THE 2025 ANNUAL GENERAL MEETING OF
SHAREHOLDERS HOA BINH SECURITIES JOINT STOCK COMPANY
CHAPTER I: GENERAL PROVISIONS

Thing1. Phahemvi and applicable objectsstomach

1. These regulations are used for organizing the 2025 Annual General Meeting of Shareholders (hereinafter referred to as the "General Meeting") of Hoa Binh Securities Joint Stock Company.

2. This Charter specifically stipulates the rights and obligations of shareholders and parties participating in the General Meeting, conditions and procedures for conducting the General Meeting.

3. Shareholders and participants are responsible for complying with the provisions of This regulation.

Article 2. Conditions for attending the Congress

Are shareholders or authorized representatives of shareholders whose names are on the list of shareholders on the record date for attending the General Meeting.

CHAPTER II: RULESENAND MEANINGUhOF SHAREHOLDERS
AND THE PARTICIPANTS GRANDHOH

Article 3. Rights and obligations of shareholders or authorized representatives

1. Shareholders or authorized representatives have the right to attend the General Meeting and vote on all matters of the General Meeting in accordance with the provisions of the Law on Enterprises, the Law on Securities and other relevant legal documents;

2. At the General Meeting, each shareholder or authorized representative attending the General Meeting must bring his/her Identity Card (or other identification document capable of proving) to the Shareholder Qualification Examination Board and receive a Voting Card, Election Ballot and documents (recording the shareholder code and the number of shares with voting rights or the number of votes);

3. The voting value of the Voting Card corresponds to the ratio of the number of voting shares that the person owns or represents according to the registration to attend the General Meeting over the total number of voting shares of the delegates present at the General Meeting;

How to vote: Shareholders vote (approve, disapprove, no opinion, other opinion) on an issue by raising their voting cards. When voting to approve an issue, shareholders who agree to approve will raise their voting cards according to the instructions of the meeting chairman.

In case of electing members of the Board of Directors or the Board of



Supervisors, the voting value of the Voting Ballot is calculated by the total number of votes, corresponding to the total number of shares owned with voting rights multiplied by the number of members elected.

1. Shareholders and authorized representatives who arrive late to attend the General Meeting have the right to register, then have the right to participate and vote immediately at the General Meeting, but the Chairman is not responsible for stopping the General Meeting and the validity of the votes that have been conducted will not be affected;

2. Comply with the provisions of this Charter, the direction of the Chairman and respect the results of the work at the Congress.

Article 4. Rights and obligations of the Shareholder Qualification Inspection Board

1. The shareholder qualification examination committee consists of 01 Head and members whose function is to examine the qualifications of shareholders or authorized representatives attending the meeting: examine the Identity Card (or other identification documents capable of proving it) and at the same time have the obligation to issue Voting Cards, Ballots and documents to shareholders or authorized representatives of shareholders and report to the General Meeting on the results of examining the qualifications of shareholders attending the General Meeting;

2. The Shareholder Qualification Examination Board has the right to establish a support unit to complete the Board's tasks.

Article 5. Rights and obligations of the Ballot Counting Committee

1. The Ballot Counting Committee consists of 01 Head and members nominated by the Presidium and approved before the Congress;

2. The Ballot Counting Committee has the right to establish a support unit to complete the Committee's tasks;

3. The Ballot Counting Committee announces the Regulations for the election of members of the Board of Directors and the Board of Supervisors, issues Ballots; collects Ballots after the Congress votes and conducts the vote counting; reports to the Congress on the vote counting results;

4. Candidates for membership in the Board of Directors and the Supervisory Board may not be members of the Ballot Counting Committee.

Article 6. Rights and obligations of the Chairman and the Secretariat

1. The Chairman is the Chairman of the Board of Directors of the Company. In case the Chairman of the Board of Directors is absent, he/she may nominate another member of the Board of Directors to replace him/her as Chairman of the Meeting. The Chairman may introduce a number of members to assist him/her, whose function is to control the Meeting;

2. The Chairman's decision on matters of order, procedure or events arising outside the agenda of the Congress shall be final;

3. The Chairman shall conduct such work as he deems necessary to conduct the Meeting properly and in an orderly manner; or to enable the Meeting to reflect the wishes of the majority of the attendees;

4. Without consulting the General Meeting, the Chairman may at any time

postpone the General Meeting to another time (in accordance with the provisions of the Enterprise Law, the Securities Law and the Charter when approved) and at another location decided by the Chairman if he finds that:

a. The conduct of those present prevents or is likely to prevent the orderly conduct of the meeting or;

b. The delay is necessary so that the business of the Congress may be properly conducted.

5. The Secretariat consists of 01 Head and/or a number of members, whose function is to perform support tasks assigned by the Chairman, prepare the Minutes of the General Meeting and Resolutions on issues approved at the General Meeting of Shareholders.

CHAPTER III: PROCEDURE

Thing7. Conditions for holding a General Meeting of Shareholders

1. The General Meeting is held when the number of shareholders attending the meeting represents more than 50% of the total number of votes according to the list of shareholders prepared at the time of the decision to convene the General Meeting (according to the provisions of Clause 1, Article 145 of the Law on Enterprises 2020 effective from January 1, 2021).

2. In case the first General Meeting does not meet the conditions for holding it as prescribed in Clause 1 of this Article, the notice of invitation to hold the second meeting shall be sent within 30 days from the date of the first meeting. The second General Meeting shall be held when the number of shareholders attending represents 33% or more of the total number of votes.

3. In case the second meeting is not eligible to be held according to the provisions of Clause 2 of this Article, the notice of invitation to the third meeting shall be sent within 20 days from the date of the second meeting. The meeting of the General Meeting of Shareholders shall be held regardless of the total number of votes of the shareholders attending the meeting.

Thing8. WaythbreasttcomeonionGrandhoh

1. The congress is expected to last for 1/2 day.

2. The General Meeting will consider and approve the contents stated in the Agenda of the General Meeting of Shareholders. The discussion time of shareholders and guests will take place immediately after the final content has been approved by the General Meeting.

Article 9. Approval of the Decision of the General Meeting of Shareholders

1. Resolutions on the following contents shall be passed if approved by shareholders representing 65% or more of the total votes of all shareholders attending and voting at the meeting, except for the cases specified in Clauses 3 and 4 of this Article:

a. Amendment and supplement to the Charter;

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

b. Change of industry, profession and business field;

c. Change the Company's management structure;

d. Investment projects or sale of assets with a value of 50% or more of the



total asset value recorded in the Company's most recent financial statements;

d. Reorganization and dissolution of the company.

2. Resolutions are passed when approved by shareholders holding more than 50% of the total votes of all shareholders attending the meeting, except for the cases specified in Clauses 1, 3 and 4 of this Article.

3. Voting to elect members of the Board of Directors and the Board of Supervisors must be carried out by cumulative voting. According to each shareholder has a total number of votes corresponding to the total number of shares owned multiplied by the number of elected members of the Board of Directors or the Supervisory Board, and shareholders have the right to allocate all or part of their total votes to one or several candidates. The elected members of the Board of Directors or Supervisory Board are determined by the number of votes from high to low, starting from the candidate with the highest number of votes until the number of members specified in the Company Charter is sufficient. In case there are 02 or more candidates with the same number of votes for the final member of the Board of Directors or the Supervisory Board, a re-election will be conducted among the candidates with the same number of votes or selection will be made according to the criteria specified in the election regulations.

4. A resolution of the General Meeting of Shareholders on the content that adversely changes the rights and obligations of shareholders owning preferred shares shall only be passed if it is approved by the number of preferred shareholders of the same type attending the meeting owning 75% or more of the total number of preferred shares of that type or by the number of preferred shareholders of the same type owning 75% or more of the total number of preferred shares of that type in the case of passing the resolution in the form of obtaining written opinions.

Article 10. Minutes of the Shareholders' Meeting

All contents of the Congress meeting must be recorded in the Minutes Book by the Secretariat. The minutes of the meeting are read and approved before the closing of the Congress and are kept in the Minutes Book according to regulations.

CHAPTER IV: IMPLEMENTATION PROVISIONS

Thing 11. This regulation consists of 4 chapters and 11 articles, approved on ... June 2025 and effective from the date of signing.

**TM. GENERAL MEETING OF
SHAREHOLDERS
PRESIDE**

LE DINH DUONG



**HOA BINH SECURITIES
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

Hanoi, June 2025

ELECTION RULES
MEMBER OF THE BOARD OF DIRECTORS, MEMBER OF THE
SUPERVISORY BOARD OF HOA BINH SECURITIES JOINT STOCK
COMPANY
TERM 2023 - 2028
(Annual General Meeting of Shareholders 2025)

Base:

- Enterprise Law No. 59/2020/QH14 was passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 and its implementing documents;
- Securities Law No. 59/2019/QH14 was passed by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 and its implementing documents;
- Charter of Hoa Binh Securities Joint Stock Company.

The General Meeting of Shareholders (“GMS” or “General Meeting”) of Hoa Binh Securities Joint Stock Company conducts the election of members of the Board of Directors (Board of Directors) and Supervisory Board members (Supervisory Board members) for the 2023-2028 term according to the following regulations:

Article 1. General provisions

1. The election of members of the Board of Directors and Supervisory Board of Hoa Binh Securities Joint Stock Company (hereinafter referred to as "the Company") is carried out according to the principle of public and direct election by secret ballot.

2. The election of members of the Board of Directors and members of the Supervisory Board is carried out by cumulative voting, in accordance with the provisions of Clause 3, Article 148 of the 2020 Law on Enterprises and Article 24 of the Company Charter.

3. Subjects with voting rights include shareholders owning voting shares or authorized representatives of shareholders owning voting shares whose names are on the List of Shareholders entitled to attend the General Meeting of Shareholders.

4. Date of preparation of the List of shareholders entitled to attend the General Meeting of Shareholders: June 2, 2025.

5. The Chairman of the General Meeting is responsible for presiding over the election of members of the Board of Directors and members of the Supervisory Board with specific tasks including:

- Compile and make a list of candidates and nominees for the Board of Directors and the Board of Supervisors for approval at the General Meeting.
- Supervise voting and counting.

- Resolve complaints (if any) regarding the election of Board of Directors and Supervisory Board members.

Article 2. Number, conditions and standards for membership in the Board of Directors and Supervisory Board

1. Number of elected Board of Directors: 02 members.

2. Members of the Board of Directors are those who meet the conditions and standards prescribed by the Company Charter and the law, and are not prohibited by law from being members of the Board of Directors, specifically as follows:

a. Conditions and standards to become a member of the Board of Directors:

- Be a person with full civil act capacity, not subject to prohibition from managing an enterprise according to the provisions of the Law on Enterprises.

- Have professional qualifications or experience in business management or experience in the fields of securities, finance, banking.

- Not being the General Director, member of the Board of Directors, member of the Board of Members of another company; not being concurrently a member of the Board of Directors of more than 05 (five) other companies.

- Not have ever been a member of the Board of Directors or legal representative of a company that has gone bankrupt or been banned from operating due to serious violations of the law;

- Not be the wife or husband, biological father, adoptive father, biological mother, adoptive mother, biological child, adopted child, sibling, brother-in-law, sister-in-law of the General Director and other managers of the Company.

- Not required to be a shareholder of Hoa Binh Securities Joint Stock Company or have Vietnamese nationality.

b. In addition, members of the Board of Directors must have the following qualities and abilities:

- Gain the trust of shareholders (reflected by the shareholders' votes in favor), other members of the Board of Directors, managers and employees of the Company.

- Ability to balance the interests of all stakeholders and make sound decisions.

- Have the professional experience and education necessary to effectively operate the Company.

- Have international business experience, understand local issues, understand the market, products and competitors.

- Ability to transform knowledge and experience into practical solutions.

3. Elect 02 independent members of the Board of Directors.

4. Independent Board Member is UhPersons who meet the conditions and standards prescribed by the Company's Charter and the law, and are not prohibited by law from being independent members of the Board of Directors, specifically: Uhafter:

a. Conditions and standards to become an independent member of the Board of Directors:

Pursuant to the provisions of the Charter of Hoa Binh Securities Joint Stock Company, Clause 1 and Clause 2, Article 155 of the Enterprise Law No. 59/2020/QH14 dated June 17, 2020 and Decree No. 155/2020/ND-CP dated December 31, 2020 detailing the implementation of a number of articles of the Securities Law, independent members of the Board of Directors must meet the following standards.

Not subject to tUhIndividuals do not have the right to manage enterprises in Vietnam as prescribed in Clause 2, Article 17 of the Law on Enterprises 2020;

StoneFully meet the standards and conditions prescribed in Clause 1 and Clause 2, Article 155 of the Law on Enterprises and the Charter of HOA BINH SECURITIES Joint Stock Company;

Is a candidate owned/represented by a shareholder or group of shareholders owning/representing 5% or more of the total number of common shares at the time of closing the list of shareholders nominated according to regulations on the number of shares.UhThe manner and procedures are prescribed in the Company's Charter.

5. Number of elected Board of Supervisors: 01 member.

6. Conditions and standards to become a member of the Board of Supervisors:

Members of the Board of Supervisors are those who meet the conditions and standards prescribed by the Company Charter and the law, and are not prohibited by law from being members of the Board of Supervisors, specifically as follows:

- Have full civil act capacity and not be prohibited from establishing and managing enterprises according to the provisions of the Law on Enterprises.

- Not holding any management positions in the Company, a member of the Board of Supervisors is not necessarily a shareholder or employee of the Company.

- Not being the wife or husband, biological father, adoptive father, biological mother, adoptive mother, biological child, adopted child, brother, sister or sibling of a member of the Board of Directors, General Director and other managers;

- The Head of the Supervisory Board cannot concurrently be a member of the Supervisory Board or a manager of another securities company. The Head of the Supervisory Board must be a professional accountant or auditor and must work full-time at the Company.

- Have professional qualifications in securities and the securities market; have professional qualifications or professional experience in accounting, auditing or professional qualifications and practical experience in the finance and banking sector.

Article 3.Candidacy, nomination of members of the Board of Directors, Members of the Supervisory Board

Shareholders holding at least 5% of the voting shares for a continuous period of at least six months have the right to aggregate the voting rights of each person to nominate candidates for the Board of Directors. Shareholders or groups of shareholders holding from 5% to 10% of the voting shares for a continuous

CÔNG
CỘNG
HÒA
NHÂN DÂN

period of at least six months may nominate one member; from 10% to less than 30% may nominate two members; from 30% to less than 50% may nominate three members; from 50% to less than 65% may nominate four members and if 65% or more, sufficient candidates may be nominated.

In case the number of candidates for the Board of Directors nominated by a shareholder or group of shareholders (Clause 1 of this Article) is lower than the number of candidates they are entitled to nominate according to the decision of the General Meeting of Shareholders, the remaining candidates shall be nominated by the Board of Directors, the Supervisory Board and other shareholders. In case the number of candidates for the Supervisory Board nominated by a shareholder or group of shareholders (Clause 1 of this Article) is lower than the number of candidates they are entitled to nominate according to the decision of the General Meeting of Shareholders, the remaining candidates shall be nominated by the Supervisory Board and other shareholders.

Article 4. Application documents for candidacy and nomination to be elected to the position of Board of Directors and Supervisory Board member:

1. Application documents for candidacy and nomination to be elected to the position of Board of Directors and Supervisory Board members include:

- Application for candidacy or nomination for Board of Directors or Supervisory Board member (according to the form attached to this Regulation);
- CV self-declared by the candidate (according to the form attached to this Regulation);
- Valid copies of Identity Card/ Citizen Identification Card/ Passport and certificates certifying educational qualifications; professional qualifications.
- Valid nomination authorization letter (in case the shareholder authorizes another person to nominate).

2. Application documents for candidacy/nomination of members of the Board of Directors and Supervisory Board must be sent to the Organizing Committee of the General Meeting before 5:00 p.m. on June 25, 2025 at the following address: Organizing Committee of the 2025 Annual General Meeting of Shareholders Hoa Binh Securities Joint Stock Company

Address for receiving documents: 7th + 9th floor, Vimedimex Group building, 46-48 Ba Trieu, Hang Bai ward, Hoan Kiem district, Hanoi city, Vietnam.

For nominations/ candidacy cases at the General Meeting, the shareholder/group of shareholders nominating/ candidating must provide the nomination/ candidacy documents to the Chairman immediately before the opening of the General Meeting for consideration.

3. For nominations/ candidacy cases at the General Meeting, the shareholder/group of shareholders nominating/ candidating must provide the nomination/ candidacy documents to the Chairman immediately before the opening of the General Meeting for consideration.

4. Only nomination/ candidacy profiles that meet the nomination/ candidacy requirements and candidates that meet the corresponding requirements

of Board of Directors and Supervisory Board members will be included in the list of candidates announced at the General Meeting.

Article 5. Election Committee and Counting Committee

1. The Election Committee and the Ballot Counting Committee consist of 03 (three) members nominated by the Chairman and approved by the General Meeting of Shareholders. Members of the Election Committee and the Ballot Counting Committee must not be on the list of candidates and/or nominees for the Board of Directors or the Board of Supervisors.

2. Duties of the Election Committee and Ballot Counting Committee:

- Announce at the General Meeting, explain and guide shareholders/ authorized representatives of shareholders on the Regulations for electing members of the Board of Directors and Supervisory Board members.

- Issue ballots to shareholders/ authorized representatives of shareholders attending the General Meeting

- Check and supervise the voting of shareholders/ authorized representatives of shareholders.

- Organize vote counting.

- Prepare minutes of vote counting results and announce results to the General Meeting of Shareholders.

- Together with the Chairman of the General Meeting, resolve complaints related to the election of members of the Board of Directors and members of the Supervisory Board (if any).

3. Working principles of the Election Committee and Ballot Counting Committee:

- Comply with this Regulation;

- Careful, honest, fair, objective, transparent.

4. The Election Committee and the Ballot Counting Committee are responsible before the law and shareholders for the vote counting results.

Article 6. Procedures and order of election of members of the Board of Directors and members of the Supervisory Board

1. The Election Committee and the Ballot Counting Committee shall guide the election at the General Meeting and issue one (01) Ballot for the Board of Directors and one (01) Ballot for the Supervisory Board ("Ballot") to each shareholder/ authorized representative of the shareholder attending the General Meeting.

2. When receiving the Ballot, the shareholder/ authorized representative of the shareholder must re-check the total number of shares on the Ballot issued. If the total number of shares recorded on the Ballot is not equal to the total number of shares owned/represented by the shareholder/ authorized representative of that shareholder, the shareholder/ authorized representative of the shareholder must immediately notify the Election Committee and the Ballot Counting Committee at the time of receiving the Ballot for re-checking and timely handling.

3. Shareholders/ authorized representatives of shareholders select candidates they trust to vote for from the list of candidates listed on each ballot and elect members of the Board of Directors and Supervisory Board members

according to the cumulative voting method prescribed in Article 8 of this Regulation.

4. In case of mistakes on the Ballot, the shareholder/ authorized representative of the shareholder must not erase them but must request the Election Committee and the Counting Committee to change the Ballot for a new one.

5. Shareholders/ authorized representatives of shareholders complete the Ballot, sign the Ballot and put it in the Ballot Box prepared by the Organizing Committee of the General Meeting.

Article 7. Ballot for members of the Board of Directors, Supervisory Board

1. The ballot is issued by the Congress Organizing Committee and includes the following contents and characteristics:

a. Information on shareholders and shares: Shareholder code; Shareholder name; Number of shares owned by the shareholder; Number of shares owned by the shareholder representative; Total number of votes;

b. List of candidates for Board of Directors and Supervisory Board members;

c. Stamped with the Company's hanging seal (stamped on the top left corner of the voucher).

2. Invalid ballots will not be counted in the vote count and will not be counted in the election results. Invalid ballots include:

a. The ballot is not issued by the Congress Organizing Committee and does not bear the Company's seal.

b. The ticket is torn, crossed out, erased, or has its content altered.

c. Votes exceed the number of members of the Board of Directors and Supervisory Board as prescribed or no one is elected from the list of candidates and/or nominations approved by the General Meeting.

d. The ballot paper includes additional names of candidates outside the list of candidates and/or nominees approved by the Congress.

e. The ballot paper has the total number of votes for all candidates chosen by the shareholder greater than the total number of votes of the shareholder.

f. Ballots are submitted to the Election and Counting Board after voting has ended and the ballot box has been sealed.

g. The ballot lacks a valid signature of the shareholder/ authorized representative of the shareholder or has an invalid signature, not signed by the shareholder/ authorized representative of the shareholder.

h. The ballot does not use one of the two cumulative voting methods as prescribed in Article 8 or use both of those methods.

Article 8. Cumulative voting method

1. Shareholders/ authorized representatives of shareholders have the right to choose to implement one of the following two cumulative voting methods:

a. Method 1: Vote evenly for all candidates.

According to this method, shareholders / authorized representatives of shareholders mark a cross (X) in the line corresponding to the name of the selected candidate in the column "Method 1: Vote equally for all candidates".

b. Method 2: Number of votes allocated to each candidate.

According to this method, shareholders/authorized representatives of shareholders directly record the number of votes for each selected candidate in the column "Method 2: Number of votes allocated to each candidate".

The number of votes for each candidate may vary depending on the shareholders' confidence in each candidate.

2. Shareholders/ authorized representatives of shareholders shall only choose one of the two cumulative voting methods stated in Clause 1 of this Article to ensure that the ballots are valid.

3. The number of votes of each candidate must not exceed the total number of votes entitled to be cast as stated in the shareholder information section.

4. Each shareholder/ authorized representative of a shareholder has a total number of votes corresponding to the total number of shares owned/ represented multiplied by (x) the number of elected members of the Board of Directors and Supervisory Board.

5. Example:

- The General Meeting of Shareholders voted to elect 01 member of the Board of Directors, with 2 candidates participating in the election for members of the Board of Directors.

- Shareholder Nguyen Van T owns 1,000 shares.

- The total number of votes for Board of Directors members of shareholder Nguyen Van T is: $1,000 \times 1 = 1,000$ (Votes).

- Shareholder Nguyen Van T has the right to choose one of two voting methods and fill in as follows to ensure the validity of the Ballot:

Case 1: Number of votes allocated to each candidate

TT	List of candidates	Method 1: Vote equally for all candidates (Mark X)	Method 2: Number of votes allocated to each candidate (Record the number of votes)
1	Candidate A	<input type="checkbox"/>	800
2	Candidate B	<input type="checkbox"/>	200
	Total		1,000

Case 2: Vote all your votes for one candidate:

TT	List of candidates	Method 1: Vote equally for all candidates (Mark X)	Method 2: Number of votes allocated to each candidate (Record the number of votes)
----	--------------------	--	--

1	Candidate A	<input type="checkbox"/>	<u>0</u>
2	Candidate B	<input type="checkbox"/>	<u>1,000</u>
	Total		1,000

Article 9. Vote counting

1. The vote counting is conducted by the Election Committee and the Vote Counting Committee immediately after the voting ends and is carried out in a separate room under the supervision of the shareholder representative and/or the Chairman of the General Meeting.

2. The Election Committee and the Ballot Counting Committee count all the ballots placed in the Ballot Box, determine the number of valid and invalid ballots according to regulations, and count the number of ballots for each candidate according to each ballot to summarize the vote counting results.

3. After counting the votes, the Election Committee and the Counting Committee shall draw up the Minutes of the vote counting results.

The Head of the Election Committee and the Counting Committee read these Minutes right at the Congress.

4. After announcing the Minutes of the vote counting results, the Election Committee and the Counting Committee shall seal all counted ballots and hand over this Minutes together with the ballots (which have been sealed) to the Secretary of the Congress.

5. The Election Committee and the Ballot Counting Committee may request specialists to assist in the process of checking the ballots for members of the Board of Directors and the Board of Supervisors to ensure the progress of the vote counting.

Article 10. Eligibility

The elected members of the Board of Directors and Supervisory Board are determined by the number of votes counted from high to low, starting from the candidate with the highest number of votes until the number of members specified in the Company's Charter is sufficient. In case there are two or more candidates with the same number of votes for the final member of the Board of Directors and Supervisory Board, a re-election will be held among the candidates with the same number of votes.

Article 11. Other regulations

1. All shareholders/authorized representatives of shareholders have the right to question the General Meeting on issues related to the election of members of the Board of Directors and members of the Supervisory Board.

2. Any complaints about the election results must be considered and resolved immediately at the Congress. In case of complaints, the Election Committee and the Ballot Counting Committee will review and consult the Congress for decision.

3. This Charter takes effect immediately after being approved by the General Meeting and is only applied at the Company's Annual General Meeting of Shareholders in 2025.

Recipient:

- Shareholders;
- Save the 2025 Annual General Meeting of Shareholders Records.

**TM. BOARD OF DIRECTORS
CHAIRPERSON**

LE DINH DUONG





**JOINT STOCK COMPANY
HOA BINH SECURITIES**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, June 26, 2025

**REPORT
BUSINESS RESULTS IN 2024
AND TASKS ORIENTATION FOR 2025**

(At the HBS Annual General Meeting of Shareholders on June 26, 2025)

Dear Shareholders of Hoa Binh Securities Joint Stock Company

**I. MACROECONOMIC SITUATION AND STOCK MARKET
OVERVIEW IN 2024**

1. Macroeconomic and world situation

In 2024, global economic activity, while not falling into recession, remains below potential, with inflation, although cooling compared to 2023, remaining above target in many countries.

The world economy will generally grow steadily in 2024, but the negative impact of geopolitical conflicts in Ukraine and the Middle East will not improve the world economy much. World commodity prices will cool down, and monetary and financial policies will be gradually loosened. The IMF forecasts world economic growth in 2024 to reach 3.2%, down slightly from 3.3% in 2023.

Global FDI flows are expected to recover slightly in 2024, but unevenly across sectors and economies. FDI in renewable energy is expected to increase in developed countries, but decline in developing countries. FDI in semiconductors is expected to surge in the United States.

The IMF (October 2024) forecasts global economic growth to reach 3.2% in 2025, similar to the growth rate in 2024. This forecast is based on the assumption that global monetary interest rates will gradually return to normal as inflation declines. Cuts in commodity production and transport (especially oil), conflicts and civil unrest have led to downward revisions in the regional outlook for the Middle East and Central Asia and for sub-Saharan Africa. At the same time, soaring demand for semiconductors and electronics, fueled by significant investments in artificial intelligence, has fueled stronger growth in emerging Asia.

2. Vietnam's macroeconomic situation

According to the Ministry of Planning and Investment, in 2024, economic growth is estimated to reach over 7% of GDP (exceeding the set target of 6 - 6.5% of GDP), among the few countries with high growth rates in the region and the world. The macro economy continues to be stable, inflation is controlled below 4%, economic growth is promoted, and major balances of the economy are ensured. The average consumer price index (CPI) increased by 3.78% (as of October 2024). Rice exports reached over 8.5 million tons, with a turnover of over 5.3 billion USD (as of November 2024), up 10.6% and 22.4% respectively over



the same period in 2023. Deficit, public debt, government debt, and foreign debt are lower than the allowed target. The currency market and exchange rate are basically stable, and interest rates continue to trend downward compared to 2023. Vietnam's national brand value in 2024 will reach 507 billion USD, ranking 32/193, up 1 place compared to 2023.

Vietnam's digital economy continues to be one of the bright spots in socio-economic development. According to the report "Southeast Asia's Digital Economy 2024" published by Google - Temasek, in 2024, the scale of Vietnam's Internet economy will reach 36 billion USD, an increase of 16% compared to 2023. Retail e-commerce continues to be the mainstay with 22 billion USD, an increase of 18% and accounting for 61% of the total scale of the Internet economy. Vietnam's e-commerce market and digital economy continue to grow stronger and become one of the driving forces for economic growth.

In 2024, export activities will achieve impressive results. Total import-export turnover will reach 715 billion USD (November 2024), up 15.3%, with a trade surplus of over 23 billion USD; the whole year is estimated at about 807.7 billion USD, the highest ever. Vietnam continues to effectively exploit international markets such as the US, the European Union and ASEAN countries.

3. Overview of Vietnam stock market

Despite being greatly affected by the global context, the Vietnamese stock market still recorded encouraging growth of about 12%, with liquidity improving by 23% compared to 2023. This is a positive result in the context of complicated global economic and geopolitical developments.

In the first half of the year, the USD/VND exchange rate increased sharply by about 5%, forcing the State Bank of Vietnam (SBV) to intervene decisively. Although these measures helped stabilize the exchange rate, they also created psychological pressure on the market, especially for foreign investors. As a result, foreign investors made strong net sales, with a value of more than VND91,000 billion, the highest level in the history of the market.

At the end of the year, the US presidential election created more uncertainty when Donald Trump was re-elected and introduced many unconventional policies. These changes put pressure on the interest rate reduction roadmap of central banks around the world, negatively affecting international trade activities. Vietnam, which has close economic relations with the US, was also significantly affected, making domestic investors more cautious in their decisions.

The main growth trend of the Vietnamese stock market in 2024 will mainly focus on the first quarter. The rest of the year will see the market move sideways with a fluctuation range of about 100 points, with the resistance level at 1,300 points and the support level at 1,200 points. This reflects the relative stability of the market in a challenging year.

II. BUSINESS RESULTS IN 2024

2024 is a year of continued difficulties when macro factors affect the domestic economy in general and the stock market in particular, including HBS. However, with the right direction of the company's leadership, HBS's business performance still has significant growth in revenue. Due to the difficulty of

maintaining the company's position in the stock market due to the decline in market liquidity, the company is forced to have policies to increase costs to increase competitiveness in the market.

1. Financial situation in 2024

Unit: VND

Target	2023	2024	% increase/decrease
Total asset value	424.189.023.757	368.902.475.442	-13.03%
Net revenue	39.109.585.109	29,695,018,557	-24.07%
Profit from operations	33,501,895,275	22,930,503,778	-31.55%
Other profits	535,516,925	682,850,294	-27.51%
Profit before tax	22,211,643,702	12,316,113,097	-44.55%
Profit after tax	17,769,852,632	9,796,531,841	-44.87%

2. Key financial indicators

Target	2023	2024
1. Payment capacity indicators		
+ Current ratio: Current assets/ Current liabilities	87.26	52.78
+ Quick ratio: (current assets - inventory) / Current liabilities	87.26	52.78
2. Capital structure indicators		
+ Debt/Total assets ratio	0.01	0.0164
+ Debt/Equity ratio	0.01	0.0167
3. Performance indicators		
+ Inventory turnover: Cost of goods sold / Average inventory	0	0
+ Total asset turnover: Net revenue/ Average total assets	0.18	0.08
4. Profitability indicators		
+ Profit after tax/Net revenue ratio	45%	32.99%
+ Profit after tax/Equity ratio	4.23%	2.70%
+ Profit after tax/Total assets ratio	4.19%	2.66%
+ Operating Profit/Net Revenue	57.28%	32.99%

3. Brokerage and financial services activities

Brokerage and customer consulting activities are increasingly specialized, investment portfolio consulting is effective, bringing confidence to customers, very few customer accounts fall into margin call, in the face of erratic fluctuations of the market, thereby gradually bringing confidence to customers in investment consulting activities.

4. Capital management activities

In 2024, the company has balanced its capital resources to ensure that it meets the capital needs for margin operations to serve customers and financial services, ensuring good payment capacity. Capital management activities are

focused on, prioritizing safety, minimizing risks, contributing to improving the financial performance of the entire company.

5. Analysis, Consulting, Planning Activities

** About analysis activities:* In the context of an erratic market and thin human resources, the analysis activity has tried to conduct in-depth research by industry group, predict the market, thereby providing good support for investment consulting activities, listing consulting..., coordinating with the Brokerage Division to provide investment securities consulting portfolio, margin stock portfolio, and other tasks under the direction of the Board of Directors.

** Regarding Information Disclosure and Corporate Financial Consulting activities:*

Well implement the activities of Information Disclosure and Reports submitted to relevant departments and agencies in accordance with the provisions of the Law. Maintain stable consulting activities, organize the General Meeting of Shareholders, consult on shareholder book management, consult on issuing shares and bonds for many partner enterprises.

6. Custody, accounting and bookkeeping activities

For depository activities: The depository department performs well and fully securities depository operations to ensure the Company's business operations.

For accounting activities. Perform accounting work well, settle accounts accurately, in accordance with accounting standards and regulations. Perform audits in accordance with regulations and work progress.

Periodically and suddenly report on results, status of statistics, reports of each business area to support the Board of Directors to grasp and orient business areas, financial situation of the enterprise...

Closely coordinate with each functional unit on cash flow reconciliation, checking and comparing revenue and expenditure figures... to ensure accuracy and timeliness.

7. Information Technology Activities

Operating the trading system on a new technology platform and managing the IT system. Received good feedback from customers. Continued research to perfect new features, improve utilities, new features to meet the requirements of management agencies and the development of new products in the market.

Conduct continuous reviews to ensure the security and safety of the online trading system, update versions and security of the server operating system, database and other IT equipment... to ensure safety and overcome risks for investors when conducting online transactions.

8. Other activities

** Marketing activities:* In 2024, although business activities did not improve compared to the same period, HBS still did not perform well in marketing and brand promotion activities.

** Administrative and personnel work*

In 2024, HBS will restructure its organizational structure towards streamlining and efficiency, one step in building a system of Departments at the

III. KEY TASKS IN 2025

In essence, 2025 is a challenging year for Vietnam and the entire global economy. Global economic fluctuations have significantly impacted Vietnam such as slowing economic growth, pressure on the USD/VND exchange rate, and higher inflation, causing challenges and pressures for the Vietnamese banking industry.

1. Vietnam's economic outlook in 2025

In terms of prospects, global economic growth in 2025 is forecast by international organizations to remain at the same level as in 2024 (about 3-3.2%), while inflation (average CPI) will decrease to 3-3.5% (compared to 4-4.5% in 2024) when commodity and energy prices are relatively stable. Global trade and FDI are also forecast to recover quite well, increasing by 2.5-3.5%. However, many risks and uncertainties still exist and develop complicatedly as mentioned above.

Along with the global growth recovery momentum and continuing the high growth momentum of 2024; with the determination to make institutional breakthroughs, carry out the revolution in streamlining the organization - apparatus, the trust of enterprises and people is strongly consolidated; growth drivers (both traditional and new) are promoted and exploited more effectively; macroeconomic stability is maintained, major balances are ensured, Vietnam's economy is forecast to grow by about 8% in 2025. Of which, exports increase by about 12%, investment (including public and private investment) and consumption increase higher (from 10-12%) compared to 2024; processing and manufacturing industry increases by about 10-12%; labor productivity increases by 6-6.5%, the contribution of total factor productivity (TFP) to GDP growth is about 45-48%; digital economy accounts for about 16-18% of GDP; ICOR coefficient is at 5-5.5 times (lower than the period 2011-2019)...etc.

2. Stock market outlook 2025.

The year 2024 will end with important policy reforms, contributing to the transparency and professionalization of the Vietnamese stock market. These changes create a solid foundation for the Vietnamese stock market to enter 2025 with many positive expectations.

The possibility of upgrading the market to international standards promises to attract large capital flows from foreign investors, in the context of Vietnam's economy being forecast to continue to grow strongly. However, challenges such as in the Trump 2.0 era, global economic instability, inflation and prolonged geopolitical conflicts are still potential risks, requiring flexible and effective management policies from management agencies.

Vietnam's stock market in 2025 is expected to maintain growth but with many fluctuations. Investors need to be cautious, closely follow global developments and take advantage of opportunities from unusual fluctuations. This will be a year where the balance between expectations and risk response is the decisive factor for success.

IV. SUGGESTIONS AND PROPOSALS

In 2025, facing the difficulties and huge fluctuations of the stock market,

HBS could not avoid the negative impacts on business activities, especially Proprietary Trading - which is one of the core activities of HBS. However, with the efforts and determination of the Board of Directors and all employees, HBS has strongly promoted the growth of Consulting, Brokerage, developing capital business and margin lending, contributing positive profits to the company.

To achieve the 2025 goal, the HBS Executive Board respectfully proposes that the Board of Directors and the General Meeting of Shareholders consider the following proposals of HBS:

- HBS functional units coordinate more closely and effectively in cross-selling products, introducing customers and improving competitiveness throughout the system.
- Improve HBS's financial capacity through key solutions such as: Increasing charter capital to increase competitiveness with securities companies in the same industry; maintaining the ratio of available capital and equity capital to conduct securities services outside the system, etc.
- *Allows to promote the mobilization of cooperation with investors and customers in the field of capital sources and capital business through exploitation contacts in the bank's deposit customer file.*

The above is a summary of the 2024 task implementation situation and the 2025 task plan of Hoa Binh Securities Joint Stock Company (HBS). The HBS Executive Board respectfully requests the Board of Directors/General Meeting of Shareholders to pay attention to the above proposals. The Company's Board of Directors and staff will make every effort to strive to achieve the set goals in 2025, ensuring safe and effective business operations; bringing maximum benefits to shareholders, rights and working conditions for the Company's staff.

CEO

NGUYEN PHAN TRUNG KIEN





Hanoi, June 26, 2025

BOARD OF DIRECTORS' ACTIVITIES REPORT AT THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Dear Shareholders!

First of all, on behalf of the Board of Directors of Hoa Binh Securities Joint Stock Company (HBS), I would like to sincerely thank all Shareholders for taking the time to attend the Company's 2023 Annual General Meeting of Shareholders today.

I. Overview of the stock market in 2024

In 2024, the Vietnamese stock market recorded a growth rate of nearly 12% on the VN-Index, but most of the increase occurred in the first quarter. In the remaining 3 quarters, the market fluctuated, failing to surpass the 1,300-point threshold many times. The negative market performance contrasted with the macroeconomic growth rate, which increased very impressively with GDP in the third quarter of 2024 increasing by 7.4%, the cumulative increase in 9 months increased by 6.82%, and the whole year was estimated to increase by 7%. The VN-Index performance also did not go hand in hand with the effective growth of enterprises, when the profits of enterprises in the whole market in the third quarter increased by 18.8% over the same period, the cumulative increase in 9 months increased by 14% over the same period. The main reason for the above situation came from external impacts, in which the increase in the USD price caused the domestic exchange rate to increase sharply and the State Bank had to issue many rounds of treasury bills and sell USD to intervene. The US presidential election results also brought many uncertainties in global trade activities.

II. Summary of meetings and resolutions of the Board of Directors in 2024

In 2024, the Board of Directors held a total of 09 meetings, of which 09 were in person and 0 were in writing. 10 Resolutions and Decisions were issued to resolve issues within the functions and authority of the Board of Directors.

The Board of Directors always invites the Supervisory Board to attend meetings to exchange, discuss and create high consensus on strategies, business orientations and directions of the Board of Directors to the Executive Board.

1. Meeting attendance rate

STT	Board Member	Number of Board of Directors meetings attended	Meeting attendance rate	Reason for not attending the meeting

1	Mr. Trinh Thanh Giang	9	100%	
2	Mr. Le Dinh Duong	9	100%	
3	Mr. Nguyen Anh Duc	6	66.7%	
4	Mr. Le Tien Dung	8	88.9%	
5	Mr. Le Xuan Tung	9	100%	
6	Mrs. Tran My Linh	3	33.3%	
7	Mr. Nguyen Phan Trung Kien	1	11.1%	

2. Resolutions of the Board of Directors issued in 2024

STT	Minutes/Resolution/Decision Number	Day	Content	Proportion
1	01/2024/QD-HBS	05/01/2024	Dismissal of Mr. Nguyen Tien Nam from the position of Deputy General Director/	100%
2	03/2024/QD-HBS	22/01/2024	Approving some contents related to auditing the Financial Statements ending on December 31, 2023	100%
3	07/2024/QD-HBS	03/01/2024	Appointment of Deputy General Director Nguyen Phan Trung Kien	100%
4	05/2024/NQ-HBS	April 26, 2024	Request for extension of time to hold the 2024 Annual General Meeting of Shareholders	100%
5	11/2024/QD-HBS	05/06/2024	Dismissal of General Director Dinh The Loi	100%
6	12/2024/QD-HBS	05/06/2024	Appointment of General Director Nguyen Phan Trung Kien	100%
7	15/2024/QD-HBS	05/13/2024	Approval of the plan to convene the 2024 Annual General Meeting of Shareholders	100%
8	20/2024/QD-HBS	07/25/2024	Approval of the selection of the Semi-annual Audit Unit and Financial Statements for 2024	100%
9	21/2024/QD-HBS	8/9/2024	Approval of dividend payment plan for 2023	100%
10	22/2024/QD-HBS	12/20/2024	Issue the Board of Directors' operating regulations	100%

III. Results of supervision and direction of the General Director and management and executive officers of HBS

- The Board of Directors always monitors and directs the activities of the Board of Directors, promptly resolves arising issues under the authority of the Board of Directors to create favorable conditions for the activities of the Board of Directors.

- Successfully organize the 2024 Annual General Meeting of Shareholders, strictly implement the 2024 Financial Reporting regime, Quarterly Financial Reporting and 2024 Annual Reporting.

- Monitor the implementation and compliance with resolutions issued by the General Meeting of Shareholders and the Board of Directors.

- Maintain regular and ad hoc reporting regimes on the business situation and company operations of the Board of Directors to the Board of Directors.

- Monitor the management and operation activities of the Board of Directors in business activities to improve efficiency and complete the set planning targets.

- Supervise, direct and ensure information is disclosed fully, transparently and promptly in accordance with regulations of the Stock Exchange and the State Securities Commission.

IV. Remuneration of the Board of Directors and the Board of Supervisors

The 2024 Annual General Meeting of Shareholders approved the remuneration for the Board of Directors and Board of Supervisors in 2024 at VND 1,669,930,118, specifically:

BOARD OF DIRECTORS REMUNERATION 2024

Unit: VND

No.	Full name	TOTAL	NOTE
1	Mr. Le Dinh Duong	480,000,000	
2	Mr. Le Xuan Tung	240,000,000	
3	Mr. Trinh Thanh Giang	240,000,000	
4	Mr. Le Tien Dung	167,272,727	
5	Mrs. Tran My Linh	117,650,000	
6	Mr. Nguyen Phan Trung Kien	60,000,000	
7	Nguyen Anh Duc	40,000,000	
	Total	1,350,140,118	

BOARD OF SUPERVISORY COMMUNITY 2024

Unit: VND

TT NUMBER	Full name	TOTAL	NOTE
1	Mr. Doan Duc Giang	170,000,000	
2	Mr. Tran Hung Cuong	59,250,000	
3	Mr. Nguyen Ba Tuan	65,217,391	
4	Mr. Truong Duy Phong	30,000,000	
	Total	319,250,000	

V. Board of Directors' Operation Plan in 2025

1. Strategic orientation work

In 2025, the Board of Directors will continue to make efforts in strategic orientation and closely support the operations of the Executive Board to achieve the highest safety and efficiency goals. Specific operational orientations are as follows:

- Customer and Customer success are central
- Recruiting and rewarding high quality human resources
- Enthusiasm and Business Ethics in all activities
- Encourage creativity of all employees
- Cooperation and development is an indispensable part of corporate culture.

2. Development work

Growth in the quality of brokerage consulting activities, raising the quality and service to a professional level.

IV. Conclusion

In the past time, the Board of Directors has seriously implemented the resolution of the General Meeting of Shareholders, well supported the Executive Board in the operation of HBS and the business results of HBS in 2024 have certain contributions from the Board of Directors.

Above is the content of the report on the activities of the Company's Board of Directors in 2024 and the Board of Directors' operation plan in 2025.

Finally, the Board of Directors would like to send to all shareholders wishes for health, happiness and prosperity, and wish the Congress a great success.

**TM. BOARD OF DIRECTORS
CHAIRPERSON**

LE DINH DUONG



HOA BINH SECURITIES JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, June 2025

**REPORT OF THE SUPERVISORY BOARD
ANNUAL SHAREHOLDERS' MEETING
HOA BINH SECURITIES JOINT STOCK COMPANY 2025**

Dear shareholders!

- Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Based on the functions, tasks and powers of the Board of Supervisors as stipulated in the Company Charter;
- Based on the 2024 Consolidated Financial Statements audited by International Auditing and Valuation Company Limited. The Board of Supervisors (BOS) of Hoa Binh Securities Joint Stock Company respectfully submits to the General Meeting of Shareholders (GMS) the Report on the BOS's operations in 2024 and the 2025 operating plan with the following contents:

1. Main activities of the Board of Supervisors in 2024

The Board of Supervisors has performed its duties to ensure that the Company's operations comply with the Company's Charter, internal regulations and relevant legal regulations; focusing on implementing control according to the following main contents:

- The Board of Supervisors held meetings and consulted on the company's issues such as: Appraising quarterly and annual financial reports, monitoring the Board of Directors' Resolutions, discussing and evaluating the contents of the Board of Supervisors' 2024 performance report to submit to the Annual General Meeting of Shareholders.
- Monitor the implementation of the Company's production and business plan tasks during the year;
- Monitor the implementation of the Resolutions of the General Meeting of Shareholders; the performance of the Board of Directors, etc. in performing assigned tasks;
- Conduct inspections of compliance with accounting standards, accounting regimes, and tax law provisions, evaluate the validity and reasonableness of accounting documents, in accordance with the regulations issued by the Company. Control compliance with internal spending regimes at the Company. Check the reasonableness and validity of the Company's operating expense items during the period.
- Participate in periodic inventory, assess the company's capital situation and capital sources.
- Other tasks according to the Decision of the General Meeting of Shareholders, regulations of the Company Charter and the law.



2. Results of monitoring the Company's operations and finances

- The Board of Supervisors did not detect any unusual cases in HBS's operations. The operating procedures comply with the requirements of the internal management system. The internal financial control system and the meeting regime operate well, promptly detecting problems, proposing appropriate recommendations and solutions.

- HBS's investment activities all comply with the provisions of the Law and the Company's charter, ensuring the principle of risk prevention.

- The Board of Supervisors basically agrees with the assessments of operations and finances in the reports of the Company and the auditing organization.

- The Company's 2024 financial statements ensure quality in accordance with the requirements of the Enterprise Law and the Securities Commission.

- The company has fully accounted for revenue and expense items. The arising economic transactions have been reflected in their true nature.

- The company has fully deducted and paid funds according to regulations, in accordance with current Accounting Standards.

- Periodically, the Board of Supervisors has reviewed the Company's quarterly financial statements and 2024 Annual Report. The Board of Supervisors agreed on the 2024 business performance results, operational and financial assessments in the Company's and the auditing organization's reports.

3. Results of supervision of Board of Directors members, Board of Management members and managers

The Board of Directors has implemented the Resolution of the 2024 Shareholders' Meeting. The Board of Directors has managed and directed activities in accordance with the law, the Company's charter and operations, and the Resolution of the Shareholders' Meeting in 2024. The Board of Directors has operated the company in compliance with the Resolution of the Shareholders' Meeting and the Resolution of the Board of Directors in accordance with the functions, duties and powers of the General Director. In 2024, the Board of Directors and the Executive Board achieved the following results:

- Successfully organize the 2024 Annual General Meeting of Shareholders.

- Direct the implementation of the work plan to review the first 6-month financial statements and the audited financial statements for 2024.

The Company has fully and seriously complied with the provisions of the Law, the State Securities Commission, and the Stock Exchange on information disclosure of listed organizations and securities companies.

The Board of Directors and the Executive Board have complied with the provisions of the Law in administrative management as well as in transactions. The members of the Board of Directors, the Executive Board and the managers have properly performed the assigned functions and tasks according to the provisions of the Enterprise Law, the Company Charter and the Resolution of the General Meeting of Shareholders.

4. Evaluate the coordination of activities between the Board of Supervisors, the Board of Directors and the Board of General Directors.

- In 2024, the Board of Supervisors was facilitated to work by the Board of Directors and the Board of Management.

- The Board of Supervisors receives full information about the decisions of the Board of Directors; Participates fully in meetings of the Board of Directors. The Board of Supervisors and the Board of General Directors conduct inspections of the Company's expenses to ensure they are reasonable and valid according to the Company's regulations.

- The Board of Directors and the Supervisory Board always exchange information on issues related to HBS's orientation, closely following assigned tasks to complete them well.

- From the comments of the Supervisory Board, the Executive Board and functional departments seriously implemented to further improve the effectiveness of management and business results of the whole Company.

- In the coming time, continue to maintain and promote close coordination between the Board of Supervisors, the Board of Directors and the Board of General Directors.

5. Summary of the Board of Supervisors' activities in 2024

Through supervision, the Board of Supervisors assessed that the management and operation activities of the Board of Directors and the Executive Board of HBS in 2024 complied with the law, the Company's Charter of Organization and Operation, and the Resolution of the General Meeting of Shareholders.

The Board of Supervisors has summarized the results of monitoring and auditing business activities and made recommendations to the Board of Directors and the Company's Executive Board, specifically as follows:

- Strengthen internal inspection and control throughout the system to monitor the implementation of the company's operating regulations.

- Continue to issue documents with specific instructions on regulations in business areas or supplement some contents in business processes to suit practical situations, ensuring strictness and safety for the Company.

- Control the organization and management of staff, recruitment and dismissal of workers according to the provisions of the Labor Law; At the same time, enhance staff capacity by focusing on staff training.

6. Conclusion

- In 2025, the Board of Supervisors will continue to maintain regular and periodic monthly and quarterly control work in accordance with the Company's Charter and the provisions of the Law, ensuring that the Company's operations always comply with the provisions of the law, the Law on Enterprises and the Law on Securities.

- During the inspection and control process, the Supervisory Board will make recommendations to the Board of Directors and the General Director to adjust the management process of operations and improve the efficiency of business operations.

Above are the opinions of the Board of Supervisors on the operations of Hoa Binh Securities Joint Stock Company in the fiscal year 2024.



On behalf of the Board of Supervisors, I would like to sincerely thank the Board of Directors, the Executive Board, the professional departments and functional departments of the Company for creating conditions for us to successfully complete our tasks.

Best regards!

**TM. COMPANY SUPERVISION
BOARD
PREFECT**

DOAN DUC GIANG



**JOINT STOCK COMPANY
HOA BINH SECURITIES**

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

Hanoi, date 26 June 2025

**FINANCIAL REPORT
2024 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

First of all, please allow me to send my sincere greetings and best wishes to all shareholders and delegates. Next, I would like to present the audited financial statements of Hoa Binh Securities Joint Stock Company for 2024.

(Read the independent audit report)

Dear shareholders, the financial report consists of 7 parts:

- 1) Report of the board of directors and the general director (01-03)
- 2) Independent Audit Report (04-05)
- 3) Financial Statement (06-08)
- 4) Performance report (09-10)
- 5) Cash flow statement (11-12)
- 6) Report on changes in equity (13)
- 7) Notes to financial statements (14-48)

In which, the Company's 2024 business performance results were presented by General Director Mr. Nguyen Phan Trung Kien in the above section.

Here I would like to summarize the financial indicators on the balance sheet as follows:

Unit: VND

Target	12/31/2024	1/1/2024
1. Short-term assets	319,769,571,399	371.090.194.335
<i>In there:</i>		
Financial assets	318.170.503.898	369.245.767.580
Other current assets	1,599,067,501	1,844,426,755
2. Long-term assets	49.132.904.043	53,098,829,422
Long-term financial assets	6,477,540,461	6,397,223,140
Fixed assets	1,426,087,198	3,200,438,285
Investment real estate	28,830,741,156	30,782,961,252
Other long-term assets	12,398,535,228	12,718,206,745
Total assets	368.902.475.442	424.189.023.757
1. Liabilities	6,058,027,293	4,252,654,805
<i>In there:</i>		
Current Liabilities	6,058,027,293	4,252,654,805
2. Equity	362.844.448.149	419.936.368.952
<i>In there:</i>		
2.1 Owner's capital	329,999,800,000	329,999,800,000
2.2 Fund to support additional charter capital	5,879,833,400	4,991,340,768
2.3 Financial reserve fund and operational risk	5,879,833,400	4,991,340,768
2.4 Undistributed earnings	21,084,981,349	79,953,887,416
Total capital	368.902.475.443	424.189.023.757

Due to the limited program duration, please refer to other indicators related to the asset situation, business results as well as cash flow and financial statement notes prepared by the organizer in the document sent to you, or you can view the company's information disclosure page on the website: hbse.com.vn.

I will stop my presentation here.

Once again, I would like to wish our shareholders, delegates, board of directors, supervisory board, and company management good health and success.

Wish the congress great success.

Thank you very much!

CHIEF ACCOUNTANT

DAO THU THUY



**JOINT STOCK COMPANY
HOA BINH SECURITIES**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Number: 01 /2025/TT-HBS

Hanoi, June 2025

SUBMISSION

(Re: Authorizing the Board of Directors to select an auditing organization for 2025)

Dear: General Meeting of Shareholders of Hoa Binh Securities Joint Stock Company

Pursuant to the Charter of Organization and Operation of Hoa Binh Securities Corporation, the Board of Supervisors respectfully submits to the General Meeting of Shareholders the selection of an independent Auditing Company to audit HBS in the fiscal year 2025, as follows:

1. Requirements for Auditing Firms

- Is an Auditing Company on the list of Auditing Companies approved by the State Securities Commission. Auditing for issuing organizations, listed organizations and securities trading organizations in 2025.
- Is an Auditing Company with experience and reputation in auditing for Securities Companies.

2. Proposal of the Board of Supervisors

- To ensure the independence and objectivity of the audit and continuously improve the quality of audit reports, as well as ensure a thorough selection process;
- To Selected an auditing company that meets the requirements of Hoa Binh Securities Joint Stock Company at a competitive price.

Board of ControlThe Company respectfully submits to the General Meeting of Shareholders for consideration and approval: Authorizing the Board of Directors to decide on the selection of an independent auditing company to audit the 2025 financial statements based on the selection from the companies on the list of Auditing Companies approved by the State Securities Commission to audit issuing organizations, listed organizations and securities trading organizations in 2025.

Dear Sir/MadamGeneral Meeting of Shareholders considers and approves.

Place of sending:

- Shareholders;
- Board of Directors, Supervisory Board;
- Save VT.

**TM. BOARD OF SUPERVISION
PREFECT**

DOAN DUC GIANG



**JOINT STOCK COMPANY
HOA BINH SECURITIES**

Number: *Q2* /2025/TT-HBS

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, June 2025

SUBMISSION

(Re: approving remuneration for the Board of Directors and Board of Supervisors in 2025)

Dear: General Meeting of Shareholders of Hoa Binh Securities Corporation

- Pursuant to Enterprise Law No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;

- Pursuant to the Charter of organization and operation of Hoa Binh Securities Joint Stock Company;

- Based on the results of production and business activities in 2024.

The Board of Directors respectfully submits to the General Meeting of Shareholders the expected remuneration for the Board of Directors and the Board of Supervisors in 2025 as follows:

1. 2024 Remuneration Report:

The amount of remuneration paid in 2024 is: VND 1,669,930,118

2. Expected remuneration level in 2025:

STT	Content	Number	Month (VND)	Year (VND)
BOARD OF DIRECTORS				
1	Chairman of the Board	1	40,000,000	480,000,000
2	Vice Chairman of Board of Directors	1	40,000,000	480,000,000
3	Board Member	5	20,000,000	1,200,000,000
4	Secretary of the Board of Directors	1	5,000,000	60,000,000
Total				2,220,000,000
BOARD OF SUPERVISION				
1	Head of Supervisory Board	1	15,000,000	180,000,000
2	Board of Supervisors	2	10,000,000	240,000,000
Total				420,000,000

The total estimated budget for remuneration of the Board of Directors and the Board of Supervisors in 2025 is: VND 2,640,000,000 (In words: Two billion six hundred and forty million dong)

STT	Profit completion rate compared to business plan	Bonus level
1	From 80% - 100%	13th month bonus

2	From above 100% - 110%	13th month bonus and 10% profit after tax exceeding plan
3	From above 110% - 120%	13th month bonus and 12% Profit after tax exceeds plan
4	Over 120%	13th month bonus and 15% Profit after tax exceeds plan

3. Expected bonus level for the Board of Directors to complete and exceed the plan:

(Operating expenses of the Board of Directors and Board of Supervisors for management and operation of production and business are included in the Company's business management expenses).

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

Recipient:

- Shareholders;
- Board of Directors, Supervisory Board;
- Save HBS.

**TM. BOARD OF DIRECTORS
CHAIRPERSON**

LE DINH DUONG



**JOINT STOCK COMPANY
HOA BINH SECURITIES**

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

Number: 03 /2025/TT-HBS

Hanoi, June 2025

SUBMISSION

(Re: Approval of amendments to the Company Charter)

To: General Meeting of Shareholders of Hoa Binh Securities Joint Stock Company

- Pursuant to the Enterprise Law No. 59/2020/QH14 and implementing documents;
- Pursuant to the Securities Law No. 54/2019/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Hoa Binh Securities Joint Stock Company (HBS) approved by the Company's General Meeting of Shareholders.

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the amendment of the Company's Charter with updated contents in accordance with legal documents and the Company's operating situation, specifically amending: the attached "Charter comparison content" table.

Respectfully submit to the General Meeting of Shareholders for consideration and approval!

**TM. BOARD OF DIRECTORS
CHAIRPERSON**

Recipient:

- Dear Shareholders;
- Board of Directors, Supervisory Board;
- Save VT.

LE DINH DUONG



AMENDMENT CONTENT OF THE CHARTER 06.2025

	CONTENT	CURRENT RULES	AMENDED ARTICLES	LEGAL BASIS
1	Clause 1, Article 59: Principles of fund establishment	<p>1. Every year, the Company shall deduct from its after-tax profit to establish the following Funds:</p> <ul style="list-style-type: none"> a) Reserve fund to supplement charter capital equal to 5% of Net Profit until it reaches 10% of charter capital; b) Financial and professional risk reserve fund equal to 5% of Net Profit until it reaches 10% of charter capital; c) Securities price reduction reserve fund; d) Welfare reward fund; e) Other funds as prescribed by law. 	<p>1. Principles of fund provision</p> <ul style="list-style-type: none"> a. The fund allocation must be made in accordance with the provisions of the Law and the decision of the General Meeting of Shareholders based on the proposal of the Board of Directors. b. The Board of Directors is responsible for developing detailed and specific plans for funds and submitting them to the General Meeting of Shareholders for consideration and approval at annual meetings. 	Comply with the model charter and corporate governance situation
2	Clause 1, Article 35: Number of members of the Board of Directors	1. The number of members of the Board of Directors is 5 people.	2. The number of members of the Board of Directors is 7 people.	Comply with the model charter and corporate governance situation



**HOA BINH SECURITIES JOINT
STOCK COMPANY**

Number: 04/2025/TTr-HBS

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, date...26...June 2025

SUBMISSION

(Re: Profit Distribution in 2024)

Dear: General Meeting of Shareholders of Hoa Binh Securities Joint Stock Company

- Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Pursuant to the Charter of organization and operation of Hoa Binh Securities Joint Stock Company;
- Based on the results of production and business activities in 2024.

The Board of Directors respectfully proposes that the General Meeting of Shareholders consider and approve the profit distribution plan as follows:

The Company's accumulated undistributed profit after tax up to the end of 2024 is VND 21,084,981,349, of which 2024 alone is VND 9,796,531,841. The accumulated undistributed profit after tax up to the end of 2024 will be retained for reinvestment.

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

Recipient:

- Shareholders;
- Board of Directors, Supervisory

Board;

- Save HBS.

**TM. BOARD OF DIRECTORS
CHAIRPERSON**

LE DINH DUONG



JOINT STOCK COMPANY
HOA BINH SECURITIES

No: 05./2025/TT-HBS

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, June 2025

SUBMISSION

*(Re: Approval of the policy on capital investment in VimExchange
Cryptocurrency and Crypto Asset Trading Joint Stock Company)*

To: GENERAL MEETING OF SHAREHOLDERS

- Pursuant to the Enterprise Law No. 59/2020/QH14 and implementing documents;
- Pursuant to the Securities Law No. 54/2019/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Hoa Binh Securities Joint Stock Company (HBS) approved by the Company's General Meeting of Shareholders.

According to Resolution No. 57-NQ/TW dated December 22, 2024 of the Politburo, on breakthroughs in science, technology, innovation and national digital transformation;

Faced with the strong development of blockchain technology and crypto assets, the Vietnamese Government has taken the first steps in building a legal framework to manage this market. Recently, at a working session with the Central Policy and Strategy Committee (February 24, 2025) on the growth target set for 2025, General Secretary To Lam agreed with the proposal on the need to soon manage cryptocurrencies as a type of virtual asset to avoid negative impacts on the economy and social issues, while helping to contribute value to the country's economy.

Accordingly, the Ministry of Finance is assigned to prepare a dossier to submit to the Government for issuance of a pilot Resolution, aiming to promote research and development of new technologies while ensuring economic and financial stability. Based on Official Dispatch No. 22/CD-TTg dated March 9, 2025 and Notice No. 81/TB-VPCP dated March 6, 2025, the Ministry of Finance has submitted to the Government a draft Resolution on pilot implementation of issuance and trading of crypto assets.

The Government's main viewpoint is to take advantage of opportunities from blockchain technology to improve capital mobilization capabilities, create conditions for businesses to innovate, but at the same time, put financial safety first. The implementation of the pilot Resolution will be a stepping stone for Vietnam to gradually build a legal framework in line with global trends.

To seize business opportunities, the Board of Directors of the Company proposed to participate in the State's pilot project on cryptocurrency and crypto assets. Therefore, VimExchange Cryptocurrency and Crypto Asset Trading Joint Stock Company was established to submit a project to participate in the field of



cryptocurrency and crypto assets. The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the policy of submitting an application for capital contribution to VimExchange Cryptocurrency and Crypto Asset Trading Joint Stock Company on the platform of Blockchain 4.0, Peer 2 Peer, Big Data 4.0, Level 4 Information Technology (If approved by the State to allow trial trading of cryptocurrencies and crypto assets), with the mission of providing an accessible, safe and effective financial infrastructure, VimExchange contributes to promoting economic growth, applying Blockchain 4.0, Peer 2 Peer, Big Data 4.0, Level 4 technology to narrow the gap between the traditional financial system and the potential of decentralized finance. After the State approves the policy, HBS Company will submit to the General Meeting of Shareholders a detailed implementation plan before implementation.

Information about VimExchange Cryptocurrency and Crypto Asset Trading JSC is as follows:

1. Company Name:

Company name in Vietnamese: VIMEXCHANGE CRYPTO CURRENCY AND CRYPTO ASSETS BUSINESS JOINT STOCK COMPANY

Company name written in foreign language: VIMEXCHANGE CRYPTOCURRENCY AND CRYPTO ASSET TRADING JOINT STOCK COMPANY

Abbreviated company name: VIMEXCHANGE.,JSC

2. Company Headquarters

Head office address: No. 18, Ngo Quyen Street, Trang Tien Ward, Hoan Kiem District, Hanoi City, Vietnam.

Email: Info@vimexchange.com

3. Business registration industry

STT	Industry name	Industry code	Main business lines (mark X to select one of the declared business lines)
1	Financial support service activities not elsewhere classified <i>Details: Investment consulting activities</i>	6619	X
2	Real estate business, land use rights of owners, users or tenants <i>Detail:</i> <i>- Real estate business (Clause 1, Article 3 of the Law on Real Estate Business 2023)</i>	6810	
3	Consulting, brokerage, real estate auction,	6820	

STT	Industry name	Industry code	Main business lines (mark X to select one of the declared business lines)
	land use rights auction <i>Detail:</i> - Real estate brokerage services; - Real estate consulting services; - Real estate management services; - Real estate trading floor services; <i>(Clause 2, Article 3 of the Law on Real Estate Business 2023)</i>		

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

Recipient:

- Dear Shareholders;
- Board of Directors, Supervisory Board;
- Save VT.

**TM. BOARD OF DIRECTORS
CHAIRPERSON**



LE DINH DUONG



**JOINT STOCK COMPANY
HOA BINH SECURITIES**

No. 06/2025/TT-HBS

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

Hanoi, June 26, 2025

SHEETPROGRAM

(Re: Shareholder Nguyen Phan Trung Kien - General Director of Hoa Binh Securities Joint Stock Company requests to re-audit the Financial Statements of Hoa Binh Securities Joint Stock Company from January 1, 2022 to December 31, 2024))

Dear: General Meeting of Shareholders of Hoa Binh Securities Joint Stock Company

First of all, please allow me to send my respectful greetings and best wishes to our shareholders and delegates!

After listening to the audit report of the Chief Accountant of Hoa Binh Securities Joint Stock Company and comparing the handover data between Ms. Nguyen Ngoc Dung, Chief Accountant of Hoa Binh Securities Joint Stock Company from 2008 to May 30, 2022 with Ms. Nguyen Thi Thu Dung - Chief Accountant of Hoa Binh Securities Joint Stock Company from July 1, 2022, it shows that:

In the Balance Sheet arising on June 30, 2022 and the Handover Minutes from June 1, 2022, including the following content: Cash and cash equivalents 227,058,447,539 VND, of which: (1) 205,689,533,756 VND is HBS Company's cash, (HDTG 207,000,000,000 VND, cash balance at VCB, BIDV, Hdbank 19,765,432,507 VND; cash in the fund 293,015,032 VND); (2) Investors' cash 21,368,903,783 VND

STT	Account number	Amount deposited	Amount spent
	Minutes of handover June 1, 2022 cash and cash equivalents VND 227,058,447,539, of which: (1) The amount of VND 205,689,533,756 is the charter capital of HBS Company, (HoDTG 207,000,000,000 VND, balance at VCB, BIDV, Hdbank 19,765,432,507 VND; cash in the fund 293,015,032 VND) (2) Investor's money 21,368,903,783 VND	278,558,850,774	284.809.879.686
I	Account opened at Vietcombank	247.634.567.177	255.903.119.045
1	VCB-0301000327778 of Vietcombank Hoan Kiem branch	247,537,621,425	255.903.075.045
2	VCB-0931004198340 of Vietcombank Hoang Mai branch from November 16, 2021 to May 1, 2023	96,945,752	44,000
II	Account opened at BIDV	27,064,183,500	24,964,191,732
1	BIDV-12210003663729 of BIDV Ha Thanh branch	27,064,156,000	24,964,191,424

STT	Account number	Amount deposited	Amount spent
2	BIDV-1221000003189 of BIDV Ha Thanh branch	27,500	308
III	Account opened at Hdbank	3,860,100,097	3,942,348,909
1	Hdbank-020704070002279 of HDbank Hoan Kiem branch	2,719,282,374	2,968,687,692
2	Hdbank-020704070021358 of HDbank Hoan Kiem branch	1,140,817,723	973,661,217
IV	Account opened at Techcombank		220,000
	Tecombank Head Office 19120953999011		220,000

2. The process of reviewing 14 accounts at 04 banks of HBS Company from November 1, 2021 to December 31, 2024 with a total deposit of VND 6,007,185,995,362 and a disbursement of VND 5,938,655,839,622, of which:

(1) Bank Vietcombank: 03 accounts VCB-0011004136449 of Vietcombank Hanoi branch since date **11/01/2021 to 09/27/2023**; VCB-0301000327778 of Vietcombank Hoang Mai branch since date **11/15/2021 to 05/11/2023**; VCB-0931004198340 of Vietcombank Hoang Mai branch since date **11/16/2021 to 05/11/2023** with total amount deposited **2,267,613,719,508 VND** and the amount spent **2,271,333,531,216 VND**.

(2) Bank BIDV bank: 04 accounts BIDV-12210000688459 of BIDV Ha Thanh branch since date **11/01/2021 to 05/11/2023**; BIDV-12210000374846 of BIDV Quang Trung branch since date **11/01/2021 to 08/31/2023**; BIDV-12210003663729 of BIDV Quang Trung branch since date **11/02/2021 to 12/31/2021**; BIDV-122190000000500 of BIDV Ha Thanh branch since date **03/01/2023 to 25/07/2023** with total amount deposited **1,547,853,904,547 VND** and the amount spent **1,530,848,739,111 VND**.

(3) Bank HDbank products: 03 Hdbank accounts -020704070002279 of HDbank Hoan Kiem branch since date **08/11/2021 to 29/05/2023**; Hdbank-020704070000483 of HDbank Hoan Kiem branch since date **11/02/2021 to 10/05/2022**; Hdbank-020704070021358 of HDbank Hoan Kiem branch since date **11/02/2021 to 09/30/2023** with total amount deposited **236,070,352,098 VND** and the amount spent **235,573,032,006 VND**.

(4) Bank MBbank products: 04 accounts MB-565959999 of Mbbank branch Transaction Office 3 since date **09/12/2022 to 31/12/2024**; MB-6911665959 of Mbbank branch Transaction Office 3 since date **09/22/2022 to 12/31/2024**; MB-0021106178008 of Mbbank, Transaction Office 1 branch since date **05/27/2020 to 05/21/2024**; MB-5111665995 of Mbbank branch Transaction Office 3 since date **09/20/2022 to 05/21/2024** with total amount deposited **1,955,648,019,209 VND** and the amount spent **1,900,900,537,289 VND**.
Shown:

STT	Account number	Amount deposited	Amount spent
	(1) Total cash flow value of 14 general accounts of HBS Company from November 1, 2021 to	6.007.185.995.362	5,938,655,839,622

STT	Account number	Amount deposited	Amount spent
	December 31, 2024, amount of VND 6,007,185,995,362 (2) Total value of cash flow from 14 general accounts of HBS Company from November 1, 2021 to December 31, 2024, amount of VND 5,938,655,839,622		
I	Account opened at Vietcombank	2,267,613,719,508	2,271,333,531,216
1	VCB-0011004136449 of Vietcombank Hanoi branch from November 1, 2021 to September 27, 2023	815.592.824.659	819.136.784.298
2	VCB-0301000327778 of Vietcombank Hoang Mai branch from November 15, 2021 to May 11, 2023, the total amount in the account is 915,330,297,664 VND, of which 332,000,000,000 VND was transferred to Mbbank account-6911665959 from the charter capital of HBS Company. The remaining amount of 583,323,147,664 VND was transferred by HBS Company to an unknown beneficiary.	1,431,632,914,299	1,431,995,185,038
3	VCB-0931004198340 of Vietcombank Hoang Mai branch from November 16, 2021 to May 11, 2023	20,387,980,550	20,201,561,880
II	Account opened at BIDV	1,547,853,904,547	1,530,848,739,111
1	BIDV-12210000688459 of BIDV Ha Thanh branch from November 1, 2021 to May 11, 2023	572.024.140.357	575.347.406.097
2	BIDV-12210000374846 of BIDV Quang Trung branch from November 1, 2021 to August 31, 2023	779.441.918.577	778,519,213,574
3	BIDV-12210003663729 of BIDV Quang Trung branch from November 2, 2021 to December 31, 2021	160.418.492.173	141,012,766,000
4	BIDV-122190000000500 of BIDV Ha Thanh branch from January 3, 2023 to July 25, 2023	35,969,353,440	35,969,353,440
III	Account opened at Hdbank	236.070.352.098	235.573.032.006
1	Hdbank-020704070002279 of HDbank Hoan Kiem branch from November 8, 2021 to May 29, 2023	101,689,362,599	101.812.818.276
2	Hdbank-020704070000483 of HDbank Hoan Kiem branch from November 2, 2021 to October 5, 2022	79,301,096,284	79,326,807,573
3	Hdbank-020704070021358 of HDbank Hoan Kiem branch from November 2, 2021 to September 30, 2023	55,079,893,215	54,433,406,157



STT	Account number	Amount deposited	Amount spent
IV	Account opened at Mbbank	1,955,648,019,209	1,900,900,537,289
1	MB-565959999 of Mbbank, Transaction Office 3 branch from December 9, 2022 to December 31, 2024	395.675.300.827	361.132.486.099
2	MB-6911665959 of Mbbank, Transaction Office 3 branch from September 22, 2022 to December 31, 2024	1,084,743,224,371	1,064,538,557,179
3	MB-0021106178008 of Mbbank, Transaction Office 1 branch from May 27, 2020 to May 21, 2024	187.064.986.042	187.064.986.042
4	MB-5111665995 of Mbbank, Transaction Office 3 branch from September 20, 2022 to May 21, 2024	288.164.507.969	288.164.507.969

Therefore, Grandfather Nguyen Phan Trung KienvAs a shareholder and General Director of Hoa Binh Securities Joint Stock Company from May 6, 2024, I respectfully request the General Meeting of Shareholders of Hoa Binh Securities Joint Stock Company to consider, vote and approve and request **International Auditing and Valuation Company Limited (IAV) re-audits the Financial Statements of Hoa Binh Securities Joint Stock Company**.from January 1, 2022 to December 31, 2024 in accordance with the provisions of the Enterprise Law 2020: Regulations on shareholders' rights to access information and documents of the company, including financial statements; Regulations on Vietnamese auditing standards: These standards, such as Auditing Standard No. 560 (Events occurring after the end of the accounting period), stipulate the auditor's responsibility to consider events that may affect the financial statements and may lead to a request for a re-audit. Regulations of the Law on Independent Auditing 2011: Regulations on the rights and obligations of related parties in auditing activities, including shareholders.

Above is my opinion on the issues of the Company's Financial Report. I would like to wish the shareholders, delegates, board of directors, board of supervisors, and management board of the Company good health and success.

Wish the congress great success!

Thank you very much!

SHAREHOLDERS

NGUYEN PHAN TRUNG KIEN



VIMEDIMEX
PHARMACEUTICAL GROUP
JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, June 2025

Number: 07./2025/CV-VMG

**To: General Meeting of Shareholders
Hoa Binh Securities Joint Stock Company**

First of all, please allow me to send my respectful greetings and best wishes to our shareholders and delegates!

As the General Director and Legal Representative of Vimedimex Pharmaceutical Group Joint Stock Company, I would like to report to the General Meeting of Shareholders of Hoa Binh Securities Joint Stock Company the following matter:

Vimedimex Pharmaceutical Group Joint Stock Company revoke the shareholder status of individual Mr. Nguyen Anh Duc from January 1, 2025 (Mr. Nguyen Anh Duc - CCCD No. 17068004131 issued on January 7, 2022. Residence: Lam Ly Sub-area, Da Bac Town, Da Bac District, Hoa Binh Province) represent **Vimedimex Pharmaceutical Group Joint Stock Company** Manages 5,800,000 shares of Hoa Binh Securities Joint Stock Company, accounting for 17.58% of trading code HBS, securities account TK- **082C129989** at Hoa Binh Securities Joint Stock Company occurred when Mr. Nguyen Anh Duc did not meet the conditions to represent, when there was a change in the management structure of Vimedimex Pharmaceutical Group Joint Stock Company leading to the termination of shareholder status from January 1, 2025 according to the provisions of the Law on Enterprises 2020 and the Law on Securities 2019 and the Charter of organization and operation of Vimedimex Pharmaceutical Group Joint Stock Company.

Therefore, Vimedimex Pharmaceutical Group Joint Stock Company respectfully requests the General Meeting of Shareholders **Hoa Binh Securities Joint Stock Company** consider through recall **5,800,000 HBS shares, equivalent to 17.58% of charter capital of Hoa Binh Securities Joint Stock Company** and revoke the status shareholder for Mr. Nguyen Anh Duc as of **01/01/2025** and propose the General Meeting of Shareholders of Hoa Binh Securities Joint Stock Company to confirm shareholder status for Vimedimex Pharmaceutical Group Joint Stock Company to hold 5,800,000 HBS shares, equivalent to 17.58% of the charter capital of Hoa Binh Securities Joint Stock Company from January 1, 2025.

Respectfully submit to the General Meeting of Shareholders for consideration and approval!

Place of sending:

- Shareholders;
- Board of Directors, Supervisory

Board;

- Save VT.

CEO

LE TRI DUNG



**JOINT STOCK COMPANY
HOA BINH SECURITIES**

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

No: 08/2025/TT-HBS

Hanoi, June 2025

SHEETPROGRAM

*(Re: Approval of the regulations for electing members of the Board of Directors)
and the Board of Supervisors for the remainder of the 2023-2028 term)*

Dear Shareholders of Hoa Binh Securities Joint Stock Company

- Pursuant to the Enterprise Law No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Pursuant to the Securities Law No. 54/2019/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of organization and operation of Hoa Binh Securities Joint Stock Company.

To elect members of the Board of Directors and the Board of Supervisors for the 2023-2028 term, the Board of Directors of Hoa Binh Securities Joint Stock Company respectfully submits to the General Meeting of Shareholders for approval of the regulations for electing members of the Board of Directors and members of the Board of Supervisors for the remaining term of 2023-2028 (Draft Regulations attached).

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

Recipient:

- Dear Shareholders;
- Board of Directors, Supervisory Board;
- Save HBS.

**TM. BOARD OF DIRECTORS
CHAIRPERSON**

LE DINH DUONG



**JOINT STOCK COMPANY
HOA BINH SECURITIES**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Number: 09../2025/TT-HBS

Hanoi, June 2025

SUBMISSION

(Re: Approval of the election of members of the Board of Directors, dismissal and election of additional members of the Supervisory Board for the 2023-2028 term)

Dear: General Meeting of Shareholders of Hoa Binh Securities Corporation

- Pursuant to the Law on Enterprises No. 59/2020/QH14 was passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Pursuant to the Charter of organization and operation of Hoa Binh Securities Joint Stock Company;
- Based on the needs and actual operating situation of the Company.

The Board of Directors of Hoa Binh Securities Corporation respectfully submits to the General Meeting of Shareholders for approval the election of additional members of the Board of Directors; dismissal and election of additional members of the Board of Supervisors for the 2023-2028 term, specifically as follows:

1. Approval of the election of 2 additional members of the Board of Directors for the remaining term of 2023-2028

1. Approval of the election of 2 independent members of the Board of Directors for the remaining term of 2023-2028.

2. Dismissal of the positions of members of the Board of Supervisors for Mr./Ms.:

- Mr. Tran Hung Cuong

Approving the election of additional members of the Board of Supervisors for the 2023-2028 term, number: 1 member

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

Recipient:

- Shareholders;
- Board of Directors, Supervisory Board;
- Save HBS.

**TM. BOARD OF DIRECTORS
CHAIRPERSON**

LE DINH DUONG