

No.: 11/2026/TTr - BVSC

Ha Noi, June 11, 2026

SUBMISSION

Re: Approval of the Regulations on holding the 2026 Annual General Meeting of Shareholders of Bao Viet Securities Joint Stock Company

To: General Meeting of Shareholders of Baoviet Securities Joint Stock Company

Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;

Pursuant to the 14th amendment of Bao Viet Securities Joint Stock Company's Charter;

Pursuant to Bao Viet Securities Joint Stock Company's Internal Regulations on corporate governance,

To hold the Annual General Meeting of Shareholders (“AGM”), the Board of Directors of Bao Viet Securities Joint Stock Company would like to submit to the AGM to approve the Regulation on holding the 2026 Annual General Meeting of Shareholders of Bao Viet Securities Joint Stock Company.

The Draft Regulations are attached to this Submission.

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

With sincere appreciation!

Recipient:

- As above;
- Archive: Secretariat.

**ON BEHALF OF THE BOARD OF
DIRECTORS
CHAIRMAN**



Nguyen Hong Tuan

DRAFT

REGULATIONS

ON HOLDING THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS OF BAO VIET SECURITIES JOINT STOCK COMPANY

*(Attached to Submission No.: 11/2026/TTr-HDQT dated June 11, 2026, by the Board of
Directors of Bao Viet Securities Joint Stock Company)*

CHAPTER I

GENERAL PROVISIONS

Article 1. Scope and subjects of application

1. This Regulation on the Organization of the General Meeting of Shareholders (“**GMS**”) applies to the organization of the 2026 Annual General Meeting of Shareholders (“**AGM**”) of Bao Viet Securities Joint Stock Company (“**BVSC**”).

2. This Regulation specifies the rights and obligations of the parties participating in the General Meeting, as well as the conditions and procedures for conducting the General Meeting.

3. Shareholders and participating parties are responsible for complying with the provisions of this Regulation.

Article 2. Condition to attend the General Meeting

All shareholders owning BVSC’s shares in the final list of shareholders participating in the 2026 AGM on May 18, 2026, prepared by the Vietnam Securities Depository (“**VSD**”), or those authorized to attend are eligible to join the AGM.

CHAPTER II

RIGHTS AND OBLIGATIONS OF PARTICIPANTS

Article 3. Rights and obligations of shareholders attending GMS

1. Shareholders or proxies are required to bring these documents when attending the GMS:

a. Valid Citizen ID card or ID card or Passport.

b. Notarised copies of the most recent business registration certificate (applicable for the legal representatives of institutional shareholders participating to the AGM)

c. Proxy form *(if authorized)*.

(i). If the shareholder is a domestic individual, the proxy must present a Proxy Form signed by the shareholder, together with the original or a valid notarized copy of the authorizing

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by the shareholder, together with the original or a valid notarized copy of the authorizing shareholder's Citizen ID/ID card/passport.

(ii). If the shareholder is a domestic organization, the proxy must present a Proxy Form signed by the legal representative and stamped with the organization's seal.

(iii). If the shareholder is a foreign individual/organization, the proxy must present a Proxy Form notarized/certified overseas by a notary public, or by a person whose authority to represent the foreign organization has been certified by an overseas lawyer/notary public in accordance with the laws of the relevant jurisdiction, and accompanied by a notarized Vietnamese translation in accordance with Vietnamese law.

After presenting the above documents to the Shareholder Eligibility Verification Committee, the shareholder or the attorney will receive a Voting Card (with the shareholder code and the number of voting shares), a Ballot Paper (with the shareholder code, number of voting shares, and voting contents at the GMS). The value of the Voting Card and Ballot Paper of a shareholder or a proxy is commensurate with the percentage of voting shares that such shareholder owns or represents as registered to attend the GMS over the total voting shares of all shareholders at the Meeting.

2. Shareholders may, in writing, designate a proxy to attend and vote at the General Meeting of Shareholders. The proxy must not authorize any third party to attend the GMS.

3. Shareholders/proxies attending the General Meeting are entitled to vote/approve all matters within the authority as stipulated by law and the Company's Charter using Voting Cards and Ballot Paper.

4. Shareholders/proxies may also write their questions on the Question Form and submit them to the Presidium of the General Meeting through the Secretariat. The discussion content should be concise and focused on key issues requiring discussion, relevant to the agenda of the General Meeting as approved. Issues already raised by others should not be repeated to avoid redundancy.

5. Shareholders/proxies arriving after the commencement of the GMS shall still be registered and entitled to participate in voting immediately upon completion of the registration process. Such shareholders/proxies shall be permitted to vote on the remaining matters requiring a vote, as outlined in the approved agenda of the GMS. In this instance, the validity of matters previously voted upon shall remain unchanged.

6. Recording audio or video at the General Meeting must be publicly announced and approved by the Chairman of the Meeting.

Article 4. Rights and Obligations of the Chairman and the Presidium

1. The BOD's Chairman is the Presidium's Chairman.

2. Obligations of the Presidium:

a. Manage the General Meeting according to the approved agenda. Carry out the required work for the General Meeting of Shareholders to run smoothly, reflecting the wishes of the

majority of participants.

- b. Encourage delegates and participants to discuss the agenda items.
- c. Present draft documents and other voting materials for shareholder consideration.
- d. Address questions from the General Meeting.

Article 5. Rights and obligations of the Shareholder Eligibility Verification Committee

The Shareholder Eligibility Verification Committee is designated by the Boards of Directors. The Shareholder Eligibility Verification Committee receives documents from shareholders or their authorized representatives to check the validity and compares them with the final list of shareholders entitled to attend the GMS prepared by the Vietnam Securities Depository; Hands out documents and Voting Cards, Ballot Papers; Reports to the GMS on the results of the inspection of the shareholder's eligibility to attend the General Meeting before the GMS is officially conducted

Article 6. Rights and obligations of the Secretariat

1. The Chairman introduces the Secretariat.
2. The Secretariat has the following responsibilities in support of the Chairman:
 - a. Accurately and comprehensively record the proceedings of the General Meeting.
 - b. Receive questionnaires from shareholders and forward them to the Presidium.
 - c. Distribute the draft Minutes, Resolutions of the General Meeting, and any notifications from the Presidium to the shareholders upon request.

Article 7. Rights and obligations of the Vote Counting Committee

1. The Vote Counting Committee includes a Head and some members nominated by the Presidium and approved by the GMS before the Meeting.
2. Obligations of the Vote Counting Committee:
 - a. Provide instructions on the use of Voting Cards and Ballot Papers.
 - b. Supervise and assist the voting process of shareholders or their authorized representatives attending the GMS; collect Ballot Papers after the General Meeting has voted.
 - c. Summarize the total number of voting shares for each item and report the results to the Presidium and the Secretariat of the General Meeting.
 - d. Prepare the Minutes of the Vote Counting and report the results of the vote counting to the General Meeting.

CHAPTER III

CONDUCT THE MEETING

Article 8. Conditions for Conducting the General Meeting

The General Meeting of Shareholders shall be conducted when the number of attending shareholders represents more than 50% of the total number of voting shares, based on the list of shareholders entitled to attend the meeting as finalized by the Vietnam Securities Depository and Clearing Corporation.



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Article 9. Order of the General Meeting

1. All shareholders attending the General Meeting shall be appropriately attired.
2. Shareholders are requested to be seated in the designated areas as assigned by the Organization board of the General Meeting; adhere to the arrangement of the Organization board.
3. Smoking is strictly prohibited in the Meeting Room.
4. Shareholders are asked to refrain from personal conversations and using mobile devices during the meeting. All mobile phones must be turned off or set to silent mode during the GMS.

Article 10. Agenda of the General Meeting

The General Meeting shall discuss and approve the following matters in order:

1. Board of Directors reporting 2025 performance and 2026 orientation
2. Board of Management reporting 2025 business performance and 2026 business plan.
3. Supervisory Board reporting Supervisory Board's activities during the 2026 Annual General Meeting of Shareholders.
4. Submitting the 2025 Audited Financial Statement to shareholders.
5. Electing the Board of Directors and Supervisory Board for the 2026-2031 term.
6. Submitting to the AGM the 2025 profit distribution proposal and the 2026 profit utilization plan.
7. Submitting to the AGM the remuneration to the BOD, SB, Company Secretary and Person in charge of corporate governance in 2025; and the remuneration plan in 2026.
8. Submitting to the AGM for approval the amendments and supplements to the Company's Charter, the Internal Regulations on Corporate Governance, and the Regulations on the Operation of the Board of Directors.
9. Submitting to the AGM approval for the appointment of an auditing firm to audit the Company's Financial Statements for the fiscal years 2027, 2028, and 2029.

Article 11. Procedures for Voting on Matters at the General Meeting

On a case-by-case basis, voting on subjects at the Annual General Meeting will take the following forms:

1. Voting by BALLOT PAPER

Voting on the matters specified in Clauses 1 to 5 and Clauses 7 to 9 of **Article 10** shall be conducted by secret ballot to ensure transparency and fairness. The voting options for each matter listed on the **BALLOT PAPER** shall be selected by the shareholder or the shareholder's proxy by indicating their choice: *Approve*, *Disapprove*, or *Abstain* for each item requiring a vote.

a. Shareholders shall adhere to the following voting principles:

(i). Voting commences at the signal of the GMS's Chairman or the Head of the Vote Counting Committee and concludes when the last shareholder votes in the ballot box or 20 minutes after voting begins, whichever comes first.

(ii). The counting of ballots is carried out immediately after the voting is over and the ballot box is sealed.

b. **Invalid Ballot Papers** shall not be counted:

(i) Ballots that do not conform to the form issued by the Organizing Committee, do not bear the Company's seal, and do not contain the shareholder's signature;

(ii) Ballots that are torn, crossed out, erased, or altered;

(iii) Ballots containing additional information or symbols;

(iv) Ballots indicating multiple different choices for the same voting item shall render that vote **invalid**.

(v) The voting on each matter requiring approval on the **BALLOT PAPER** is independent of one another; and the validity of the vote on one matter shall not affect the validity of the votes on other matters.

(vi) If a shareholder makes an error while completing the **BALLOT PAPER**, provided that it has not yet been deposited into the ballot box, the shareholder shall have the right to directly request the Head of the Vote Counting Committee to exchange the **BALLOT PAPER** in order to ensure the shareholder's rights

2. Voting by Raising **VOTING CARDS**

Direct voting shall be applied to cases where the voting method specified in **Clause 1 and Clause 3** of this Article does not apply. To vote directly at the meeting, the shareholder/proxy must raise the **VOTING CARD** with the following contents to vote on the topic to be consulted: **Approve, Disapprove, or Abstain**. When voting, the front of the **VOTING CARD** with the "Number of voting shares" must be directed towards the Chairman. The Vote Counting Committee will record the number of **Approve/Disapprove/Abstain** votes to announce the voting results to the General Meeting.

3. The election of Members of the Board of Directors and Supervisors for the 2026 - 2031 term shall be conducted in accordance with the "Regulations on the Election of Members of the Board of Directors and Supervisors for the 2026 - 2031 term".

Article 12. Regulations on Vote Counting for Voting by **BALLOT PAPER**

1. Organization of Vote Counting

The vote counting shall be conducted by the Vote Counting Committee in a closed room immediately after the conclusion of the voting. The Vote Counting Committee shall not cross out, erase, or alter any Ballot Papers.

2. Announcement of Vote Counting Results

Upon completion of the vote counting process, the Vote Counting Committee shall prepare the minutes of the vote counting, duly signed by all members of the Committee.

The Head of the Vote Counting Committee, on behalf of the Committee, shall read the minutes of the vote counting results to the General Meeting.

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Article 13. Approval of Resolutions of the General Meeting of Shareholders

1. Resolutions of the GMS on matters within the agenda shall be adopted when supported by a number of shareholders and proxies holding more than 50% of the total voting rights of all shareholders attending and voting at the meeting, except for matters stipulated in Clauses 30.1, 30.3, and 30.4 of Article 30 of the Company's Charter.

2. The election of Members of the Board of Directors and Supervisors for the 2026 - 2031 term shall be conducted in accordance with the "Regulations on the Election of Members of the Board of Directors and Supervisors for the 2026 - 2031 term".

CHAPTER IV

CONCLUDE THE MEETING

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

1. Minutes and Resolutions of the GMS must be completed and approved before the closing of the General Meeting of Shareholders.

2. Minutes and Resolutions of the General Meeting of Shareholders must be kept at Baoviet Securities Joint Stock Company.

CHAPTER V

EFFECTIVENESS

Article 15. Effectiveness

1. This Regulation consists of 5 Chapters, 15 Articles, approved by the 2026 Annual General Meeting of Shareholders on June 23, 2026, and takes effect from the date of approval.

2. Shareholders and General Meeting attendees are responsible for carrying out the rules of this Regulation.

**ON BEHALF OF THE BOARD OF
DIRECTORS**

CHAIRMAN



Nguyen Hong Tuan

No.: 12/2026/TTr - BVSC

Ha Noi, June 11, 2026

SUBMISSION

To approve the Presidium, Secretariat, Vote Counting Committee

To: General Meeting of Shareholders of Baoviet Securities Joint Stock Company

Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;

Pursuant to the 14th amendment of Bao Viet Securities JSC's Charter;

Pursuant to Bao Viet Securities Joint Stock Company's Internal Regulations on corporate governance,

The Organizing Committee of the 2026 Annual General Meeting of Shareholders of Bao Viet Securities Joint Stock Company (“**BVSC**”) respectfully submits the following for approval by the General Meeting of Shareholders:

I. The Presidium of the 2026 BVSC Annual General Meeting of Shareholders, comprising:

1. Mr. *Nguyen Hong Tuan* – BOD's Chairman – Chairman.
2. Mr. *Nguyen Dinh An* – CEO - Member.
3. Mr. *Nhu Dinh Hoa* - BOD's member – Member.

II. The Secretariat of the 2026 BVSC Annual General Meeting of Shareholders, comprising:

1. Ms. *Bui Thi Mai Hien* - Company Secretary - Head of the Secretariat.
2. Mr. *Vu Duy Vuong* - Company Secretary - Member.

III. The Vote Counting Committee of the 2026 BVSC Annual General Meeting of Shareholders, comprising:

1. Ms. *Le Hai Yen* - Head of IB Department - Head of the Committee.
2. Ms. *Nguyen Bich Hong* – IB Specialist – Member.
3. Mr. *Duong Duc Viet* - Shareholder Representative of the Company - Member.

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

With sincere appreciation./.

Recipient:

- As above.
- Archive: Secretariat.

**ON BEHALF OF THE BOD
CHAIRMAN**



Nguyen Hong Tuan

AGENDA

OF BVSC'S 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

1. **Time:** ~~From 13h30'~~ 17h50' on June 23, 2026.
2. **Venue:** Meeting Room, 2nd Floor, Bao Viet Tower, 08 Le Thai To, Hoan Kiem, Ha Noi.



Time	Content
13h30 - 14h00	- Welcoming and verifying shareholders' eligibility. - Welcoming delegates and shareholders. - Verifying shareholders' eligibility, listing shareholders attending the meeting.
14h00 – 14h10	- Finalizing the Meeting's preparation, saluting the flag. - Stating the reasons and introducing delegates.
14h10 – 14h15	Reporting results of shareholders' eligibility verification, declaring eligibility to conduct the Annual General Meeting (“AGM”).
14h15 – 14h35	- Approving the Regulations on holding the 2026 AGM. - Introducing and voting on the Presidium, the Secretariat and the Vote Counting Committee of the Meeting.
14h35 – 14h40	Approving the agenda via voting.
14h40 – 14h55	Board of Directors reporting 2025 performance and 2026 orientation.
14h55 – 15h15	Board of Management reporting 2025 business performance and 2026 business plan.
15h15 – 15h25	Supervisory Board reporting Supervisory Board's activities during the 2026 Annual General Meeting of Shareholders.
15h25 – 15h30	Submitting the 2025 audited Financial Statement to shareholders.
15h30 – 16h00	Electing the Board of Directors (“BOD”) and Supervisory Board (“SB”) for the 2026-2031 term
16h00 – 16h05	Submitting to the AGM the 2025 profit distribution proposal and the 2026 profit utilization plan.
16h05 – 16h10	Submitting to the AGM the remuneration to the BOD, SB, Company Secretary and Person in charge of corporate governance in 2025; and the remuneration plan in 2026.
16h10 – 16h15	Submitting to the AGM for approval the amendments the Company's Charter, the Internal Regulations on Corporate Governance, and the Regulations on the Operation of the Board of Directors.
16h15 – 16h20	Submitting to the AGM approval for the appointment of an auditing firm to audit the Company's Financial Statements for the fiscal years 2027, 2028, and 2029
16h20 – 16h25	Discussing other issues following the Company's Charter and State Laws (<i>if any</i>).
16h25 – 16h30	Short Break
16h30 – 16h35	Releasing the Election Results for Board of Directors and Supervisory Board.
16h35 – 16h40	Presenting the elected Board of Directors and Supervisory Board for the 2026-2031 term
16h40 – 17h10	Discussing and voting on the Meeting's contents
17h10 – 17h25	Tea break
17h25 – 17h30	Announcement of Voting Results
17h30 – 17h45	Approving Minutes and Resolutions of the Meeting.
17h45 – 17h50	Closing the Meeting and lowering the flag.

**REPORT OF THE BOARD OF DIRECTORS
BAO VIET SECURITIES JOINT STOCK COMPANY
TO 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

To: Esteemed Shareholders and Shareholder Representatives,

The Board of Directors (“**BOD**”) of Bao Viet Securities Joint Stock Company (“**BVSC**”) is honored to present to the Annual General Meeting of Shareholders (“**AGM**”) the BOD’s performance report for 2025 and the strategic directions for 2026, as follows:

1. SITUATION OVERVIEW

In 2025, the international environment experienced significant volatility, with the United States’ tariff policies and escalating geopolitical conflicts in various regions. However, Vietnam’s macroeconomic environment remained stable, with GDP growth reaching 8.02%. This achievement is the result of the Government’s decisive executive measures, such as institutional reforms, administrative streamlining, and the maintenance of low interest rates.

Vietnam’s stock market (“**the Market**”) continued to operate in a stable, safe, and transparent manner, recording strong growth in both scale and index performance. The market structure underwent a fundamental change with the official launch of the KRX system in May, laying the groundwork for FTSE Russell to upgrade Vietnam to Emerging Market status in October 2025. This event, combined with a wave of IPOs and new listings from major enterprises late in the year, helped the stock market establish a new capitalization scale. As of 31 December 2025, the VN-Index closed at 1,784.49 points, up 517.71 points, equivalent to an increase of 40.9% compared to the end of 2024. The HNX-Index reached 248.77 points, increasing by 21.34 points or 9.4%, while average trading value reached VND 29.3 trillion per session, representing a 40% increase compared to 2024.

2. PERFORMANCE OF THE BOD AND MEMBERS IN 2025

In performing the duties stipulated in the Company Charter, the Board of Directors’ Operating Regulations, as well as those assigned by the General Meeting of Shareholders, the Board of Directors carried out the following activities during the year:

2.1. Organizing General Meeting of Shareholders

The BOD, in collaboration with the Board of Supervisors and the Board of Management, successfully organized the 2025 Annual General Meeting of Shareholders on 24 June 2025. The Meeting discussed and approved key issues with a very high consensus rate



among shareholders, including: 2025 Business Plan; The audited 2024 Financial Statements; The 2024 profit allocation plan and the 2025 profit distribution plan; Remuneration for the Board of Directors, Board of Supervisors, and Corporate Secretary in 2025...

2.2. Deciding on matters within its authority:

Throughout 2025, the BOD convened four official meetings to discuss and approve matters within its jurisdiction; Each meeting was attended by members of the Board of Supervisors and the Board of Management to ensure transparency, coordination, and effective governance.

In addition, the BOD conducted 45 written consultations and issued 50 key Resolutions focusing on key matters such as: Organization of the 2025 Annual General Meeting of Shareholders; Approval of the 2025 Business Plan; Salary and compensation plan, Proprietary trading plan and Asset procurement plan in 2025; profit distribution for 2024; Evaluation of the implementation of the Development Strategy for the period 2021-2025 and the formulation of the Company's 2026–2030 Development Strategy; Re-appointing the Chief Executive Officer and Deputy Chief Executive Officers of the Company, and other matters within the authority of the BOD. *(For details of the BOD's Resolutions, Shareholders are kindly requested to refer to Section 5, Part I of the Corporate governance report no.: 03/2026/BVSC-HDQT dated 28 January 2026, which has been publicly disclosed on the Company's official website at the following link: <https://www.bvsc.com.vn/danhmuc/quan-he-nha-dau-tu/quan-tri-cong-ty/>).*

3. BOD'S ASSESSMENT ON THE COMPANY'S PERFORMANCE IN 2025

3.1. Regarding the implementation of tasks in line with the Resolution of 2025 General Meeting of Shareholders

a. Business tasks

To implement the 2025 business plan assigned by the General Meeting of Shareholders, the BOD directed the Board of Management to proactively and flexibly monitor market developments to deploy synchronized solutions in human resources, technology, product services, risk management, enhance information security, and promote a comprehensive digital transformation strategy across the Company with a strong determination to complete the 2025 business tasks. BVSC has exceeded the set business plan, specifically:

- Total revenue and other income reached *VND 1104.7 billion*, completing 103.4% of the plan (VND 1068 billion). Of which, realized revenue was *VND 1032.3 billion*, completing 100.7 % of the plan (VND 1025 billion).
- Profit after tax reached *VND 224.5 billion*, completing 115.3% of the plan (VND 194.8 billion). Of which, realized profit after tax in the year reached *VND 204.4 billion*, completing 113.6% of the plan (VND 180 billion).

With the above business results, the BOD assesses that the Board of Management and the Company have successfully fulfilled the business tasks in 2025.

b. Other tasks

In accordance with the Resolutions of 2025 General Meeting of Shareholders, the BOD, in coordination with the Board of Supervisors and the Board of Management, has implemented the following tasks: Profit distribution for 2024 in accordance with the Resolutions of the General Meeting of Shareholders, including payment of cash dividends to shareholders at a rate of 08% of the par value per share, provisioning for reserves, investment and development funds, bonus and welfare funds, and bonus for the Board of management; ensuring the operations of the BOD and its Committees are carried out in alignment with the 2024 operational orientation as approved by the General Meeting of Shareholders.

c. *Evaluation of the implementation of the Development Strategy for the period 2021-2025*

Based on the Company's business performance over the 2021- 2025 period, the Board of Directors directed a comprehensive review and evaluation of the 2021–2025 Development Strategy. The assessment confirms that, as of now, BVSC is well on track to achieving its strategic goals. Specifically:

- *Regarding the financial objectives for the 2021–2025 period:* The average realized revenue growth reached 14.8%; the average profit after tax growth reached 11.1%; the average realized profit after tax growth reached 14.2%; the average return on equity (ROE) reached 9.4% per year; and the average return on charter capital (ROCC) reached 28.3% per year.

- *Non-financial objectives:* In parallel with the successful achievement of its financial objectives, BVSC also effectively fulfilled its non-financial objectives, with a strong focus on accelerating digital transformation and applying AI in both business operations and corporate governance, thereby shaping its position as a leading securities firm offering a diverse service ecosystem on a digital platform. The Company's brokerage market share of stocks and fund certificates was maintained at 2%–3%; in 2022, BVSC was honored among the Top 10 trading members with the largest brokerage market share, as voted by VNX, and remained in the Top 10 Companies by trading market share on the HNX in 2023 and 2024. In addition, the Company has consistently been ranked among the Top 10 firms by Government Bond trading market share for many consecutive years. BVSC was consistently ranked among the Top 10 Best Annual Reports – Mid-cap Group (2021, 2024) and the Top 10 Best Corporate Governance Companies at the Vietnam Listed Company Awards organized by the SSC and HOSE, and the Top 10 Listed Companies with Best Corporate Governance (2024–2025) at the HNX Member Conference.

3.2. Enhancing the Company's capacity and competitiveness by directing the Company to implement synchronous solutions, prioritizing:

- *Focus on enhancing service quality to improve customer experience and strengthening customer care through:* implementing flexible incentive policies (competitive transaction fees, incentives for new customers, margin interest rates from 5.8%, and insurance vouchers). At the same time, the Company completed the integration of its trading system with KRX, continued to upgrade the Bwise and BVSC Invest platforms, added trading support features, and expanded cooperation with banks in collection services, thereby improving service quality and better meeting customer needs.

- *Ensuring flexible use of capital to optimize the company's performance*, strengthening negotiations with commercial banks to increase short-term loans, and proactively seeking other capital mobilization channels to meet the customer needs.

- *Accelerating Digital Transformation and Promoting AI Adoption in the Workplace*: Tools such as Copilot AI and AI Agents have been implemented across various functions including human resources, reporting, communications, and operational support, helping to reduce processing time, improve service quality, and optimize operational efficiency.

- *Strengthening synergy programs within the Bao Viet Holdings ecosystem to effectively leverage the shared customer base and enhance the value of financial service offerings*. BVSC has implemented several typical programs, including: “60 years of unwavering trust – Bao Viet people prioritize Bao Viet products” for the internal customer group-wide, and the “Trade with confidence – Abundant vouchers” program in coordination with Bao Viet Insurance, offering non-life insurance vouchers to securities trading customers. These programs contributed to strengthening customer connections and promoting cross-selling of products and services within the ecosystem.

4. BOD'S SUPERVISION OVER THE ACTIVITIES OF THE BOARD OF MANAGEMENT

Throughout the year, the BOD has supervised and directed the Board of Management in implementing the Resolutions of GMS and the BOD through periodic reports, directives, resolutions, decisions of the BOD and the roles of the committees under the BOD and the Internal Audit Agency, as well as through the inspection and supervision of the Board of Supervisors.

Based on the aforementioned inspection and supervision mechanisms, the BOD highly appreciates the Board of Management: (i) proactively staying abreast of market developments to propose flexible and synchronous solutions in terms of products, services, capital, human resources, technology, and risk management so that the Company can successfully complete its business plan in 2025; (ii) developing new products and services and comprehensive digital transformation activities in line with the Development Strategy for the period 2021- 2025; (iii) exercising the assigned rights and duties with care, honesty, efficiency, and disclosing related interests in accordance with the provisions of applicable laws, the Company's Charter, and resolutions of the GMS and the BOD.

5. REMUNERATION AND OPERATING EXPENSES OF THE BOD

5.1. Remuneration and bonuses of the BOD: In 2025, the BOD members received remuneration and other benefits in accordance with Point d, Clause 1, Article 5, and Article 6 of Resolution No. 01/2025/NQ-AGM of the 2025 Annual General Meeting of Shareholders *(For details, kindly refer to Section 1 of the Proposal on Remuneration for the Board of Directors, Board of Supervisors & Company Secretary in 2025 and the payment plan for 2026, presented later in the Meeting)*.

5.2. Operating expenses of the BOD: Complied with the regulations on remuneration, operating expenses, and bonus policies for members of BOD, Board of Supervisors (BOS),

Board of Management (BOM), the Company Secretary, and persons in charge of corporate governance; as well as the Company's internal spending regulations.

6. REPORT ON TRANSACTIONS BETWEEN THE COMPANY AND BOD, BOS, BOM MEMBERS, AND THEIR RELATED PERSONS; TRANSACTIONS BETWEEN THE COMPANY AND OTHER COMPANIES IN WHICH BOD, BOS, BOM MEMBERS ARE FOUNDING MEMBERS OR HAVE HELD MANAGEMENT POSITIONS WITHIN THE LAST 3 YEARS PRIOR TO THE TRANSACTION DATE.

6.1. Transactions between the Company and BOD, BOS, BOM members:

During the year, except for the collection of securities trading fees from certain members of the Board of Directors, Supervisory Board, and Board of Management who opened securities trading accounts in accordance with the Company's general fee schedule applicable to all clients, the Company did not enter into or execute any contractual transactions with these individuals.

6.2. Transactions between the Company and related persons of BOD, BOS, BOM members: transactions between the Company and companies in which BOD, BOS, BOM members are founding members or held managerial positions within the past 3 years prior to the transaction date:

During the year, the Company entered into and executed transactional contracts with Bao Viet Holdings and its member companies. These contracts and transactions all had a value of less than 10% of the Company's total assets as stated in the latest audited financial statements. The execution and signing of these contracts strictly complied with the provisions of the Company's Charter. Details of these transactions have been presented in the 2025 audited financial statements (audited by Ernst & Young) and the 2025 Corporate Governance Report. These reports have been publicly disclosed in accordance with applicable regulations.

7. INDEPENDENT BOD MEMBER'S ASSESSMENT OF THE BOD'S PERFORMANCE IN 2025

In compliance with regulations, the Independent Member of the Board of Directors has submitted an Evaluation Report on the Board of Directors for 2025, with the following contents:

7.1. Compliance level and effectiveness of the Company's governance structure: With 4 out of 5 members of the BOD being non-executive members, including one member serving as an independent member throughout almost the entire year, and with the Chairman not concurrently holding the position of Chief Executive Officer, BVSC's BOD structure fully complied with legal requirements for listed securities companies. The BOD has clearly assigned responsibilities to each member and established three committees (the Corporate Governance, Nomination and Remuneration Committee; the Audit Committee; Risk Management and Asset and liability Committee ("*RM & ALCO Committee*"). As a result, the

BOD's directives consistently ensure objectivity, timeliness, and transparency, closely monitoring the Company's operations while protecting the rights and interests of shareholders.

7.2. The BOD convened and maintained regular quarterly meetings, with the participation of the BOS and BOM at each session. All BOD Resolutions were issued based on a high consensus rate among the Board members.

7.3. The BOD supervised the Board of Management in implementing business solutions in accordance with the BOD's orientations and directives and the GMS Resolutions, while ensuring alignment with stock market developments. Throughout the supervision process, the BOD strictly adhered to the governance hierarchy stipulated in the Company's Charter, the Internal Regulations on Corporate Governance, and other internal policies, without interfering with the executive operations activities of the Board of Management.

7.4. The BOD fully exercised its rights and fulfilled its obligations in accordance with the law, the Company's Charter, and GMS Resolutions with a sense of responsibility and transparency in governance, ensuring compliance with regulations applicable to listed companies. All BOD members fully adhered to legal provisions, including the regulation prohibiting individuals from simultaneously serving as a member of the BOD/Board of Members in more than five (05) other companies, allowing them to dedicate sufficient time, effort, and intellect to the development of the Company.

7.5. Transactions between the Company and BOD, SB, BOM members: Except for the collection of securities trading fees from certain members of the Board of Directors, Supervisory Board, and Board of Management who opened securities trading accounts in accordance with the Company's general fee schedule applicable to all clients, the Company did not enter into or execute any contractual transactions, or provide any loans or guarantees to these individuals.

7.6. Transactions between the Company and Shareholders, authorized representatives of shareholders holding more than 10% of the Company's charter capital, Managers, and their related persons: During the year, the Company entered into and executed transactional contracts with Bao Viet Holdings and its member companies. These contracts and transactions are each valued at less than 10% of the Company's total assets as recorded in the latest financial statements; the Company does not provide any loans or guarantees to these individuals. The execution and signing of these contracts strictly complied with the provisions of the Company's Charter.

7.7. Remuneration and bonuses of the BOD: the BOD members received remuneration and bonuses in accordance with the approval of the 2025 Annual General Meeting of Shareholders, as stipulated in Point d, Clause 1, Article 5 and Article 6 of Resolution No. 01/2025/NQ-DHDCD dated 24 June 2025.

7.8. The specialized committees under the BOD performed their functions and duties issued by the BOD; thereby contributing to the enhancement of corporate governance effectiveness and the minimization of conflicts of interest.

8. ACTIVITIES OF THE COMMITTEES AND UNITS UNDER THE BOARD OF DIRECTORS

8.1. Activities of the Committees under the Board of Directors

In the year, the three Committees under the Board of Directors carried out the following activities:

a. *Corporate Governance, Nomination & Remuneration Committee (CGNR Committee)*: The CGNR Committee provided consultation, support, and reports to the BOD on 15 advisory opinions and assessments, covering matters related to salary funds, the appointment of senior personnel, evaluation of corporate governance policies, and oversight of corporate governance issues.

b. *Risk Management & ALCO Committee (RM & ALCO Committee)*: The RM & ALCO Committee appraised the Risk Policy and Risk Limits for 2025 and submitted them to the BOD for approval. The Committee also participated in and contributed opinions at 4 meetings of the Company's Risk Management Council, while reviewing and assessing the adequacy, effectiveness, and efficiency of the risk management system under the Board of Management.

c. *Audit Committee*: The Audit Committee appraised the 2024 Audit Report and the 2025 Audit Plan submitted by the Internal Audit Department for BOD approval; oversaw the professional activities of the Internal Audit Department; and carried out other tasks as assigned by the BOD in connection with the assessment of the Company's operations for compliance with internal policies and regulations..

8.2. Activities of the Internal Audit Department

In 2025, under the direction of the BOD and the direct supervision of the Audit Committee, BVSC's Internal Audit Department successfully completed 09 planned audits, focusing on key areas such as proprietary trading operations, information technology, internal expenditure management, procurement and asset management, and securities trading clients. The audit results indicated that no material risks or significant compliance violations were recorded in 2025. Any existing findings were promptly rectified by the relevant departments in accordance with the Internal Audit Department's recommendations

9. SOCIAL RESPONSIBILITY AND ENVIRONMENTAL PROTECTION

In addition to economic growth objectives, the BOD identified environmental protection and social responsibility as key pillars in BVSC's sustainable development strategy. On this basis, the BOD has provided orientation and directed the Company to integrate environmental and social factors into its governance activities and implement specific action programs, thereby gradually enhancing sustainable development performance across the entire system, with a total implementation budget of VND 1.1 billion. Some typical activities implemented in 2025 included:

- BVSC continued its 13th annual charity program, "Bringing Warmth to the Highlands 2025," at Lao Chai Primary and Secondary Boarding School for Ethnic Minorities in Tuyen Quang Province. Activities included school facility renovations, sponsoring boarding equipment, and presenting gifts to 629 students. Concurrently, in the Southern region, the "Sharing Knowledge – Building the Future" journey entered its third consecutive year of

implementation. This included constructing rural transport infrastructure in Ca Mau Province and awarding 113 gift sets and 13 scholarships to underprivileged students, contributing to the improvement of local learning and living conditions. The total budget for these programs was over VND 400 million.

- The Company's charity programs continue to align with the Party and State's orientations, particularly in response to the "Eliminating Temporary and Dilapidated Housing" program and providing aid to residents affected by floods. On that basis, the Company sponsored the construction of the "Red Scarf House" for underprivileged children in Lang Son Province, while providing financial support to rebuild homes for 9 households whose houses were swept away or severely damaged by Storm No. 11. BVSC also launched an internal appeal for employees to contribute donations, while simultaneously allocating more than VND 300 million from the Company's Welfare Fund to support people in the Central and Central Highlands provinces affected by Storms No. 12, 13, and 14.

- In parallel, under the BOD's orientation, the Company emphasized environmental protection activities and the development of a sustainable workplace through the application of technology to minimize environmental impacts, ensure compliance with relevant regulations, and prioritize energy-efficient equipment. BVSC continues to maintain its "5S Culture" to promote an organized working environment, improve operational efficiency, and enhance employees' sense of responsibility.

10. OPERATIONAL ORIENTATION IN 2026

In 2026, the Vietnamese stock market is expected to continue facing numerous challenges, particularly arising from geopolitical uncertainties in the Middle East region. However, against the backdrop of a unified and stable domestic socio-political environment, coupled with positive economic growth momentum driven by the determination of the entire political system, BVSC remains steadfast in pursuing its sustainable development orientation.

Building on and further promoting the achievements attained during the implementation of the 2021–2025 Development Strategy, the BOD will continue in 2026 to focus on consolidating the operational foundation and enhancing the Company's competitiveness through the implementation of the following key orientations:

10.1. Focusing on directing and guiding the Company to complete its business plan in 2026 with the following indicators:

- Total revenue and other income: *VND 1078.5 billion*; of which, realized revenue is *VND 1035 billion*.

- Profit after tax: *VND 223.7 billion*; of which, Realized profit after tax: *VND 210 billion*.

For business orientation in 2026, BVSC will continue to deploy all business operations, strengthen risk management, and promote the development of new products and services on technology platforms.

The Board of Directors respectfully proposes that the General Meeting of Shareholders review, approve, and authorize the Board of Directors to proactively adjust the business plan in the event of major, unforeseen fluctuations in the stock market.

10.2. Continuously enhancing the Company's capacity and competitiveness

- The BOD will closely monitor market developments to provide timely guidance and directives, aiming to synchronize solutions that drive the Company's core business segments, including: brokerage, margin lending and securities sale advance services, advisory and underwriting activities, as well as proprietary trading operations. At the same time, the Company will continue improving its products and further accelerating digital transformation and AI adoption to enhance customer experience.

- In addition, the BOD will continue directing the Company to closely monitor developments in the financial market to maintain a flexible capital policy and optimize operational efficiency. The Company will also strengthen negotiations with commercial banks to increase short-term and long-term credit facilities, while implementing bond issuance plans to further balance and stabilize its capital structure, thereby better meeting customers' capital needs.

- The BOD has also instructed the Company to continue promoting effective implementation of social welfare programs and community-oriented activities, aligning with sustainable development goals and supporting the promotion of the Company's brand image.

- To leverage the advantages of the Bao Viet Holdings ecosystem, the BOD directs the Company to strengthen synergistic cooperation with member companies, focusing on promoting business growth and enhancing operational efficiency. BVSC deepen its synergistic cooperation with Bao Viet Life through VIP customer care programs, thereby broadening opportunities for service usage and cross-selling. This is the next step toward completing the synergy value chain within the ecosystem, maximizing the utilization of the shared customer base, and enhancing inter-company business efficiency.

The Report on the Activities of the BOD in 2025 and the Operational Orientation for 2026, the BOD respectfully would like to submit to the General Meeting of Shareholders for approval.

We would like to extend our best wishes for good health and happiness to our esteemed shareholders and delegates and wish the Meeting great success./.

Recipients:

- As above;
- Archive: Secretariat.

FOR AND ON BEHALF OF BOARD OF DIRECTORS

CHAIRMAN



Nguyen Hong Tuan

No.: 15/2026/BC-BVSC

Ha Noi, June 12, 2026

**REPORT OF THE BOARD OF MANAGEMENT ON 2025 BUSINESS PERFORMANCE
AND 2026 BUSINESS PLAN**

Respectfully to: The Annual General Meeting of Shareholders of Bao Viet Securities JSC

Pursuant to the Law on Enterprises, current legal regulations, and the effective Charter, Bao Viet Securities Joint Stock Company (“BVSC”) would like to report to the General Meeting of Shareholders on the 2025 Business performance and propose the Business plan for 2026. Details are as follows:

PART I

2025 BUSINESS PERFORMANCE

I. STOCK MARKET OVERVIEW

In 2025, the Vietnamese stock market sustained its robust growth, emerging as a regional spotlight. The growth momentum stemmed from a positive macroeconomic foundation with a high GDP growth target (around 8%), alongside clear development orientations and an improved business environment thanks to institutional reform policies and the private sector's role in driving economic growth. Additionally, interest rates remained low for most of the year, which, combined with improved credit growth, helped maintain stable domestic cash flow, supporting the market and improving stock valuations, while exchange rate pressures eased amid global monetary policy easing. Furthermore, the official operation of the KRX system starting May 2026 and Vietnam's upgrade to a Secondary Emerging Market by FTSE Russell provided a vital foundation for sustainable market development and attracted medium- and long-term capital flows.

On the other hand, the market faced significant correction pressures due to adverse external factors. Notably, the impact of U.S. tax policies announced in early April 2026, with the imposition of high reciprocal tariffs, heightened concerns regarding trade prospects and global growth. Additionally, the prolonged net selling trend by foreign investors continued to exert pressure on the market, with an accumulated value of approximately USD 5.2 billion in 2025. Furthermore, rising geopolitical risks have also made energy and basic commodity price fluctuations increasingly unpredictable.

Market Indices:

- The VN-Index ended 2025 at 1,784.49 points, representing an increase of 517.71 points, or 40.9%, compared to the end of 2024. Meanwhile, the HNX-Index reached 248.77 points, up 21.34 points, equivalent to a 9.4% gain.

- Recovering quickly from the sharp early-April correction, the VN-Index climbed to successive new highs, at one point scaling above the 1,800-point threshold during the session on



December 25, 2025. The support mainly came from several large-cap stock groups such as Vingroup, Gex, and the Banking sector; meanwhile, if the influence of these groups were excluded, the index actually grew by only about 12%.

Liquidity: The average daily trading value across all three exchanges in 2025 recorded robust year-on-year growth, while exhibiting significant volatility throughout different periods of the year. Market liquidity improved markedly, surging from an average of VND 21.3 trillion per session in the first half of the year to VND 44 trillion per session in the third quarter. This phase saw the market hitting consecutive all-time highs, highlighted by a historic trading value of VND 86 trillion across the three bourses on August 5, 2025. Market liquidity cooled down in Q4, retreating to VND 29.5 trillion per session. The full-year average reached VND 29.3 trillion, marking a robust 40% growth over 2024 levels, and emerged as the most liquid stock market in Southeast Asia.

II. EVALUATION OF 2025 BUSINESS RESULTS

1. Business Operations Review 2025

- **Items to be approved at the 2025 AGM:**
- + Total realized revenue: VND 1,025 billion.
- + Realized profit after tax: VND 180 billion.
- **Business performance in 2025:**

Unit: VND billion

No.	ITEM	ACTUAL 2025	PLAN 2025	% of plan	% YoY
1	Total revenue	1,104.7	1,068	103.4%	111.2%
	<i>Realized revenue</i>	<i>1,032.3</i>	<i>1,025</i>	<i>100.7%</i>	<i>108.7%</i>
2	Total expenses	839.6	824.5	101.8%	111.6%
	<i>Incurred expenses</i>	<i>791.8</i>	<i>800</i>	<i>99%</i>	<i>112.8%</i>
3	Profit before tax	265.1	243.5	108.9%	110%
	<i>realized profit before tax</i>	<i>240.5</i>	<i>225</i>	<i>106.9%</i>	<i>97.2%</i>
4	Profit after tax	224.5	194.8	115.3%	112.3%
	<i>realized profit after tax</i>	<i>204.4</i>	<i>180</i>	<i>113.6%</i>	<i>99%</i>

Source: 2025 Audited Financial Statements

As a result, the Company delivered a stellar performance, with both revenue and profit surpassing original targets and achieving year-on-year growth. In particular:

- Total revenue in 2025 reached **VND 1,104.7 billion**, completing 103.4% of the plan and reaching 111.2% of the year-on-year results. Realized revenue reached **VND 1,032.3 billion**, representing 100.7% of the plan and reaching 108.7% of the year-on-year results.

- Profit after tax reached **VND 224.5 billion**, achieving 115.3% of the plan and equivalent to 112.3% of the 2024 performance. Realized profit after tax reached **VND 204.4 billion**, representing 113.6% of the plan and 99% of the 2024 performance.

- Return on Equity (ROE) reached 8.75%, with the realized ROE standing at 7.9%, demonstrating the Company's consistently strong capital efficiency.

- Despite its mid-sized capital base (ranking 56th in charter capital and 32nd in equity out of 80 players), BVSC delivered robust performance. The Company’s operational results significantly outpaced its capital scale, with revenue and post-tax profit ranking 23rd and 25th, respectively, among over 80 securities firms (*Source: FiinProX*).

- **Outstanding achievements in 2025:** Top 10 Listed Companies with Best Corporate Governance (2024–2025) at the HNX Member Conference, Top 10 Best Corporate Governance Companies – Mid-Cap Group at the Vietnam Listed Company Awards (VLCA), organized by the SSC and HOSE; Top 100 Sustainable Enterprises in eight years; “Enterprise of Choice 2025” Awards with three major distinctions: Top 2 in Banking – Financial Services – Securities Sector, Top 7 Enterprises for Sustainable Development, and Top 8 Most Favorite Enterprises, as recognized by CareerViet, Top 100 Best Places to Work in Vietnam...

- **BVS share price performance and dividend:**

+ As of December 31, 2025, the BVS stock price reached VND 29,100, representing a 19.5% decrease compared to the 2024 closing price. Stock price movements throughout the year primarily reflected general market corrections, particularly during early Q2, before recovering in the mid-year months. Trading liquidity also declined, with average daily volume and value reaching 645,106 shares and VND 23.4 billion, down 11.6% and 16.2% respectively compared to 2024, aligning with the general trend of small and mid-cap securities stocks.

+ The Company paid a cash dividend at a rate of 8% of par value to shareholders on November 26, 2025.

2. Business Performance Review 2025

2.1. Brokerage & Financial Services

Item	Actual 2025	Plan 2025	% Actual s. Plan	% Actual YoY
Equity & fund certificate market share	1.86%	2.39%	77.9%	85.3%
Brokerage revenue	374.3	322.8	116%	117.3%
Financial service revenue, of which:	493.4	507.7	97.2%	107.7%
<i>Margin lending & advances</i>	433.1	360.7	120.1%	105.4%

(*): Combined market share for Equity & Fund Certificates across all three exchanges. Notably, BVSC’s brokerage revenue ranks in the TOP 15/80 securities companies (per FiinProX – Corporate Data).

Major strategic solutions implemented during the year:

- **Customer base development:** The Company focused on high-net-worth and institutional clients while accelerating new customer acquisition and online account opening via eKYC. For the institutional segment, BVSC enhanced engagement and presentations with domestic and foreign funds to identify needs and deliver tailored products and services. Additionally, BVSC partnered with Bao Viet Insurance (“*BHBV*”) for cross-selling programs and intensified investment advisory for internal client groups.

- **Products & Services:** The Company deployed preferential policies, such as cash

incentives for new accounts, gifts, first 5-day interest-free loans, margin rates from 5.8%, and BHBV insurance vouchers for BVSC clients... At the same time, the Company collaborated with the Group to implement promotional campaigns within the framework of the 60th-anniversary program series, themed: “60 years of unwavering trust – Bao Viet people prioritize Bao Viet products”.

- **Information technology:** The Company successfully integrated BVSC’s trading system with the KRX system on May 5, 2025, while upgrading BVSC Invest/Bwise to align with the new KRX Core system. In addition, the Company has continuously developed and upgraded the features and utilities of the Bwise trading system and the Mobile App to enhance the customer experience, such as expanding the Fmoney cash collection and disbursement network in partnership with Vietcombank, upgrading security for the BVSC Invest application, and integrating the FiinGroup microsite (for market data lookup), etc.

- **Human resources solutions:** BVSC strengthened the recruitment of experienced brokers in the market, in parallel with the comprehensive recruitment and training through the Next Gen 2025 program in Hanoi and Ho Chi Minh City. Additionally, BVSC continued to innovate internal emulation programs with attractive rewards to encourage and motivate employees, such as the “Brokerage Emulation Program” and the “VN-Index Prediction Contest”.

- **Capital resources:** The Company intensified its collaboration with commercial banks to expand both short-term and long-term credit limits, while simultaneously seeking partners to implement bond issuance plans to meet customer demand for margin lending and advance payments. Furthermore, the Board of Directors approved an increase in the total limit for margin lending and non-prefunding transactions from 180% to 200% of owners’ equity, thereby expanding the room for capital allocation in brokerage activities.

2.2. Proprietary trading

The proportion of investments in listed stocks and fund certificates within BVSC’s proprietary trading portfolio increased slightly, from approximately 10% to 13% of owners’ equity in 2025. The Company maintained a prudent and flexible investment strategy, aligning disbursement with close monitoring of market trends. In a favorable market, the proprietary portfolio benefited from the uptrend and provision reversals, delivering positive performance that contributed to the Company’s overall business results.

2.3. Securities custody

The Company always strictly complies with the regulations of the Vietnam Securities Depository and Clearing Corporation (VSDC), ensuring professionalism and due diligence in the implementation of its operations. Custody revenue reached **VND 8.3 billion**, achieving 151.3% of the annual target.

2.4. Advisory & underwriting

The Company stepped up advisory services for public company registration, IPOs, and listings, while continuing to pursue high-value mandates such as capital arrangement and M&A advisory. However, with the amended Securities Law and new regulations, stricter issuance controls have challenged stock and bond advisory services. Higher accountability for advisory firms now requires more intensive due diligence, increasing workloads, and extending execution timelines. Additionally, the M&A market slowed as foreign investors faced domestic challenges, leading to reduced demand for deals in Vietnam. These factors kept advisory revenue modest at

VND 4.6 billion, reaching 57.9% of the target, though this represented a positive shift with a 133.5% growth compared to 2024.

2.5. Management and Support Operations

❖ Information Technology & Product Development

- In 2025, BVSC successfully completed the KRX system integration on schedule, ensuring that its IT systems operated stably, securely, and seamlessly. Simultaneously, the Company continued upgrading infrastructure, perfecting the Disaster Recovery (DR) system, and completing Information Security procedures as a foundation to approach international technology governance standards.

- Additionally, BVSC accelerated digital transformation in business and governance by applying AI to develop internal support tools, thereby enhancing operational efficiency. The Company also continued developing products and services on the BVSC Invest and iBroker digital platforms, focusing on adding investment support features and enhancing customer experience.

❖ Legal, Internal Control & Risk Management

- The Company continuously reviewed and revised, and systematically updated its internal regulations and procedures, as well as its contract and agreement templates, to enhance proactiveness and timeliness in complying with applicable legal requirements.

- The Company strengthened internal controls and expanded the scope of reviews, particularly for IT systems and transaction management. At the same time, customer identification measures, online dossier controls, and security safeguards were implemented in a synchronized manner, helping to strengthen the control system, enhance the capability to prevent and detect risks, and ensure system safety and transaction transparency.

❖ Research and Analysis

- The Company enhanced the quality and diversity of its research products, issuing 621 reports across industry, corporate, macro, and periodic categories. These covered 91% and 60% of market capitalization on HOSE and HNX, respectively.

- Additionally, BVSC expanded its information delivery through online interactive channels such as livestreams and periodic “Market Decoding” video series, thereby enhancing the effectiveness of information delivery and the level of engagement with investors.

❖ Marcom & IR Activities

- In 2025, BVSC stepped up its marketing activities toward digitalization and an integrated multi-channel approach aligned with business objectives through digital marketing campaigns and increased content production on platforms such as Facebook and YouTube, notably the “KRX Decoding” and “Market Decoding” series, combined with livestream programs and online webinars, thereby improving communication effectiveness and enhancing the value delivered to investors. At the same time, the Company implemented offline marketing campaigns via specialized industry events, the A80 exhibition, and a sequence of university programs titled “From Learning to Earning” to better engage young investors and boost brand recognition.

- IR newsletters were published quarterly in both Vietnamese and English, providing comprehensive and updated information to investors, thereby enhancing information transparency

and proactiveness in Investor Relations activities.

❖ **Human Resource Development**

Total headcount: **709**. Of which: Head Office: **464 employees**; Ho Chi Minh City Branch: **245 employees**.

- **Recruitment:** The new hire rate in 2025 was 11%, with brokers dominating 89% of total recruitment.

- **Training:** Successfully concluded the **Next Gen 2025** recruitment and training programs in Hanoi and HCMC.

In 2025, BVSC was honored at the “*Enterprise of Choice 2025*” Awards with three major distinctions: **Top 2 in Banking – Financial Services – Securities Sector**, **Top 7 Enterprises for Sustainable Development**, and **Top 8 Most Favorite Enterprises**, as recognized by CareerViet, a prestigious organization in the field of employer brand assessment and human resources trends in Vietnam; the company was once again named among the **Top 100 Best Places to Work in Vietnam for medium-sized enterprises**, an annual award by Anphabe under the auspices of the Vietnam Chamber of Commerce and Industry (VCCI).

❖ **Implementation of Synergy Programs within the Bao Viet Holdings Ecosystem**

In 2025, the Company continued to accelerate synergy programs across the Bao Viet ecosystem to effectively leverage its shared customer base and enhance its financial service offerings. Some typical programs were “*60 years of unwavering trust – Bao Viet people prioritize Bao Viet products*” and “*Trade with confidence – Abundant vouchers*”, offering non-life insurance vouchers to securities trading customers, thereby strengthening customer engagement and promoting cross-selling of products and services within the ecosystem.

3. Remuneration of the Board of Management and Other Managers

The remuneration of the Board of Management and Other Managers has been disclosed in the 2025 Financial Statements audited by E&Y, and the Company has fulfilled its information disclosure obligations to the public in accordance with regulations.

PART II

2026 BUSINESS PLAN

I. ECONOMIC AND STOCK MARKET OUTLOOK FOR 2026

1. Economic Outlook

- **GDP Growth in 2026:** The year 2026 marks the first year of the new government term; therefore, the growth target for the entire term has been set at 10% or higher, the highest level to date. Development investment expenditure is projected at VND 1.12 quadrillion, marking a multi-year high. Many Resolutions, Laws, and Policies have been revised and adopted, particularly Resolution 68 on the private economy in 2025 and Resolution 79 on state economic development issued in early 2026. The perfected legal framework is expected to create a healthy environment for the development of economic sectors and regions. The expansion of diplomatic relations with a wide range of countries and regions worldwide is anticipated to attract FDI inflows and diversify trading partners. Policies aimed at increasing people’s income – such as tuition fee exemptions

and reductions, early pension payments, and administrative streamlining – are expected to stimulate consumer demand and promote economic development.

- Inflation is expected to remain within the 4.5% target set by the National Assembly, although pressure during the year may arise from energy prices, housing, and construction materials (rental prices, electricity prices).

- Exchange rate stability in 2026: The Fed may slow down the interest rate cutting process in 2026 if energy commodity prices rise. However, domestic interest rates have increased since late 2025, helping to narrow the gap between VND and USD interest rates and thereby easing pressure on the VND.

- Interest rates have rebounded since late 2025; current rates of 6.1%–6.3% are now on par with the levels seen during the COVID-19 era. Interest rate levels are being influenced by various factors, primarily driven by the fact that deposit growth has lagged behind credit growth in the recent period. Pressures may subside in H2 2026, with inflation expected to stay under the 4.5% target and interest rates remaining at levels enticing enough to pull liquidity back into the system.

BVSC's Forecast of Macroeconomic Targets in 2026

Key target	2025	2026	
		Government Target	BVSC Forecast
<i>GDP growth (%)</i>	8.02	10	8-10
<i>Average inflation (%)</i>	3.31	4-4.5	3.5-4
<i>Credit growth (%)</i>	19.01	15	18
<i>USD/VND fluctuation (%)</i>	3.09	N/A	±2-±4

2. Stock Market in 2026

2.1 Opportunities

- A stable and unified socio-political environment.
- High economic growth momentum. Private investment is being strongly promoted. Improved connectivity and key infrastructure investment in transportation, electricity, and oil & gas help Vietnam increase labor productivity and create conditions to attract more FDI inflows.
- Business results of listed companies are projected to maintain a positive growth rate in 2026.
- Vietnam is expected to attract large foreign capital flows into the stock market upon the official upgrade to Secondary Emerging Market status by FTSE in September 2026.

2.2 Challenges

- Prolonged geopolitical conflict in the Middle East may cause global capital to withdraw from risk assets, drive up energy prices, and disrupt supply chains. This may create domestic inflation and exchange rate risks, posing challenges for expansionary monetary policy management. Economic growth prospects and the business results of listed companies may also be affected, leading to revised earnings expectations, pressure on market valuations, and making

investor sentiment more cautious.

- Attractive investment channels in other sectors (gold, USD, bonds, etc.) may draw cash flows away from the stock market. Meanwhile, capital raising activities and IPOs may absorb liquidity from the market and increase equity supply.

- New US tariff policies toward countries, including Vietnam, especially as the trade surplus with the US continues to increase in 2026.

- The risk of redirecting credit flows into the manufacturing sector may affect the financial and real estate sectors.

2.3 2026 Market Forecast

In light of Vietnam's economic and stock market performance, BVSC provides its projections for key market indices as follows:

Key indicators	Planned Scenario
<i>VN-Index (points)</i>	1,800-1,850
<i>Change vs. 31/12/2025 (points)</i>	<i>+15.51 to +65.51 points</i>
<i>Market liquidity (VND bn/session)</i>	28,000
<i>Change vs. 2025 average</i>	<i>down 5%</i>

II. 2026 BUSINESS PLAN

1. Key Business Indicators

Business Plan for 2026

Unit: VND billion

No.	ITEM	Actual 2025	Plan 2026	% plan 2026/ actual 2025
1	Total revenue	1,104.7	1,078.5	-2.4%
	<i>Realized revenue</i>	<i>1,032.3</i>	<i>1,035</i>	<i>0.3%</i>
2	Total expenses	839.6	798.8	-4.9%
	<i>Incurring expenses</i>	<i>791.8</i>	<i>772.5</i>	<i>-2.4%</i>
3	Profit before tax	265.1	279.7	5.5%
	<i>realized profit before tax</i>	<i>240.5</i>	<i>262.5</i>	<i>9.1%</i>
4	Profit after tax	224.5	223.7	-0.4%
	<i>realized profit after tax</i>	<i>204.4</i>	<i>210</i>	<i>2.7%</i>

The 2026 revenue target is set at VND 1,035 billion, broadly in line with the actual performance achieved in 2025. Of this, revenue from brokerage and margin lending & advance payment services is projected to increase by approximately 8% and 11%, respectively, reflecting the Company's continued focus on strengthening its core business activities, enhancing operating efficiency, and further expanding its customer base. This is considered a relatively challenging target given the increasingly intense competition in the securities industry, with continued pressure on brokerage fees, lending rates and customer acquisition policies. Besides, the Company's proactive implementation of a cautious investment strategy and strengthened risk management, together with limited room for growth in treasury operations amid a financial market with few opportunities, are also expected to affect revenue from proprietary trading and interest income from deposits. Despite this, the Company will focus on strengthening risk management

and proactively controlling costs effectively in order to achieve an after-tax profit growth target of approximately 3% compared to the 2025 actual result.

2. Key Solutions

To implement the 2026 business plan, the Company will closely follow market trends to implement the solutions synchronously and flexibly, specifically:

2.1 Brokerage Activities - Financial Services

- **Client development:** Focus on developing clients, particularly domestic and foreign institutional clients (Hong Kong, Singapore, etc.); high-trading-value client groups; promote new account opening through digital channels and the eKYC system, while enhancing the exploitation of the customer base within the Bao Viet ecosystem.

- **Products & Services:** The Company continues to upgrade its trading system and develop new features driven by digitalization and AI integration, thereby enhancing customer experience and service delivery efficiency. Simultaneously, fee and margin interest rate policies are flexibly structured to align with market developments and cater to specific customer segments, thereby maintaining a competitive edge. The Company is also accelerating cross-selling initiatives within the Bao Viet ecosystem to enhance value and convenience for our customers.

- **Human Resources:** Enhancing recruitment and training through the Next Gen 2026 program in Hanoi and HCMC to proactively develop a high-quality, sustainable workforce.

- **Capital:** Proactively optimizing internal capital allocation and enhancing partnerships with commercial banks to secure funding, thereby meeting the full demand for customers' margin loans and advance payments.

2.2 Advisory, Underwriting, and Issuance Agency

The Company will focus on accelerating advisory activities for IPOs, listings, share and bond issuances, and divestments, while simultaneously increasing the search for and implementation of advisory mandates for capital arrangement and mergers and acquisitions. In addition, the Company will proactively connect with international partners such as GuarantCo/CGIF to develop sustainable capital mobilization products, helping to improve the capability to execute bond transactions.

2.3 Proprietary Trading

In 2026, the Company will continue to seek investment opportunities in the stock market by applying flexible investment strategies, closely following market developments and cash flow to set appropriate disbursement time, bringing efficiency to the investment portfolio. In addition, BVSC will continue to provide support services for fund management companies in ETF portfolio restructuring, particularly redemption/creation transactions, to assist clients in converting holdings between ETF fund certificates, while also expanding brokerage services for fund certificates with foreign investment funds. Furthermore, BVSC is seeking new investment opportunities in Corporate Bonds offering attractive yields and meeting the Company's risk management criteria.

2.4 Securities Custody

Implementing custody services in strict compliance with legal regulations, delivering professional services that ensure timely settlement for all investors.

2.5 Information Technology & Transaction Management

In 2026, BVSC focuses on upgrading IT and data infrastructure to meet market and VSDC requirements, including day trading, mid-day trading, and custodian bank connectivity. Concurrently, the Company is upgrading data infrastructure (Oracle 26AI, Oracle servers) and BDS, BPS systems while building a centralized data platform, standardizing data flows, and driving internal automation to enhance control and ensure stable operations.

BVSC also accelerates product development and customer experience by enhancing Bwise and Mobile app features, while building systems for private corporate bonds, open-ended funds, ETF swaps, and the carbon credit market....

2.6 Other Activities:

- **Strengthen synergy programs with member units:** Building on the successful synergies of 2025, BVSC will expand its partnership with Bao Viet Insurance Corporation in 2026 and deepen collaboration with Bao Viet Life through joint VIP loyalty programs to broaden cross-selling opportunities. Additionally, BVSC collaborates with member units to research and develop integrated, highly-linked financial products and services to flexibly meet the diverse needs of customer segments, from individuals to corporations.

- **Capital:** Proactively seek to increase short and long-term credit lines from commercial banks while executing bond issuance plans to bolster long-term capital, meeting funding demands for business activities such as bond investment, margin lending, advance payments, and non-prefunding.

- **Human resources:** Strengthen recruitment, training, and talent development while designing a JD-based performance appraisal system to ensure objectivity, fairness, and transparency. Additionally, review and revise compensation policies across all levels to enhance competitiveness and attract talent.

- **Research & analysis:** Continue to improve report quality and enhance outreach to funds and institutional clients, while boosting Webinars and Livestreams for better investor engagement, coupled with developing the “Market Decoding” video series as a concise, visual channel for market insights and investment guidance.

- **Marcom & IR:**

+ The Company accelerates AI integration in customer outreach and care to enhance behavioral analysis, personalize content, and optimize conversion efficiency. Building on that, BVSC implements multi-channel and digital marketing communications, including press, digital platforms, webinars, livestreams, and the “Market Decoding” video series on Facebook and YouTube. The flexible integration of various content formats aims to enhance outreach effectiveness and information quality, expanding the customer base and strengthening brand awareness.

+ For investor relations: Disclose full bilingual information in Vietnamese and English, including periodic and extraordinary disclosures, to enhance transparency and accessibility while maintaining diverse communication channels such as hotlines, emails, and official social media to ensure maximum rights and interests for shareholders and stakeholders.

- **Legislation & compliance control:** Proactively update and comply with new legal

regulations and regulatory policies to timely standardize procedures and internal regulations, ensuring safe and efficient business operations while strengthening the oversight role of internal audit and risk management across all Company activities. The scope of review will be expanded, focusing deeper on key business activities and high-risk areas to strengthen the internal control system, enhance compliance, and ensure the Company's safe and sustainable development.

The above is the Report on 2025 Business Performance and the 2026 Business Plan. The Company respectfully submits it to the General Meeting of Shareholders for review, comments, and approval. Additionally, we propose that the General Meeting grant the Board of Directors the authority to adjust the 2026 Business Plan in response to major, unexpected market shifts.

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

Sincerely!

sRecipient:

- As above;
- Filed: Archives, Company Secretary.

CHIEF EXECUTIVE OFFICER

Nguyen Dinh An



**REPORT OF THE BOARD OF SUPERVISORS
AT THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

To: Esteemed Shareholders and Shareholder Representatives,

Pursuant to the duties and powers of the Board of Supervisors (“**SB**”) stipulated in the Charter of Bao Viet Securities Joint Stock Company (“**BVSC**”), the Regulations on the operation of the SB, the Operation Plan of the SB between the two annual General Meetings of Shareholders 2025-2026 and the provisions of the Law, the SB met and unanimously approved the Report of the SB to be submitted to the General Meeting of Shareholders (“**GMS**”) with the following contents:

1. ACTIVITIES OF THE BOARD OF SUPERVISORS

1.1. Activities of the Board of Supervisors

In 2025, the Board of Supervisors carried out the following activities and tasks:

a. *Supervising the activities of the Board of Directors (“**BOD**”) and the Board of Management:*

(i). The Board of Supervisors periodically monitors, inspects and controls the compliance with the provisions of the Law, compliance with the Company’s Charter, Internal regulations on Corporate governance, Operating regulations of the BOD, implementation of the Resolutions of the General Meeting of Shareholders, Resolutions of the Board of Directors, compliance with the Company’s internal procedures and regulations in the Company’s governance and operation by the Board of Directors and the Board of Management.

(ii). The Board of Supervisors fully attended regular meetings of the Board of Directors, grasps and monitors the management and operation of the Board of Directors and the Board of Management, and recommends to the Board of Directors and the Board of Management a number of measures in organizing, managing and operating the Company’s business activities.

b. *Supervising the implementation of accounting and financial reporting regime at the Company:*

(i). The SB reviewed, appraised, and reached a consensus on the 2025 Financial Statements of BVSC, prepared in accordance with Vietnamese Accounting Standards and Regulations, and audited by Ernst & Young Vietnam Limited (“**Ernst&Young Vietnam**”), to be submitted for approval at the 2026 Annual General Meeting of Shareholders.

(ii). The SB reviewed the 2024 Management Letter of Ernst & Young Vietnam and monitored the Company’s implementation;

(iii). The SB supervised the Company's implementation of systematic, consistent, and appropriate accounting, statistical, and financial reporting practices.

c. Supervision of the Company's regular business activities:

1. The SB reported to the 2025 Annual General Meeting of Shareholders on the results of its supervision over the Company's business and financial operations in 2024, and submitted its operational plan for the period between the 2025 and 2026 AGMs.

2. The SB provided recommendations to the BOD and the BOM on organizational and management measures to improve the Company's business operations;

3. The SB also recommended that the BOD and BOM review and strengthen monitoring and management of the Company's outstanding receivables;

4. The SB reviewed the legitimacy, reasonableness, transparency, and prudence in the management and operation of the Company's business activities.

d. Development of Corporate Governance Documents:

The BOS contributed opinions on the formulation of the Company's governance documents, including: Developing the Information Disclosure Regulation; Amending the Company Charter and the Internal Corporate Governance Regulations to ensure compliance with the new corporate governance regulations applicable to joint stock companies pursuant to the amended Law on Enterprises 2025 and Decree No. 245/2025/ND-CP amending Decree No. 155/2020/ND-CP guiding the implementation of the Law on Securities, for submission to the 2026 Annual GMS for approval.

e. Other tasks

In addition to the aforementioned duties, during the year the SB also coordinated with the BOD and the BOM to carry out the following tasks: Successfully organizing the 2025 Annual GMS; conducting an assessment of the Company's implementation of the Development Strategy for the 2021–2025 period and formulating the Development Strategy for the 2026–2030 period.

1.2. Meetings of the Board of Supervisors

In 2025, the Board of Supervisors held four (04) meetings, corresponding to the regular quarterly sessions. The organization of these meetings was conducted in full compliance with the Company's Charter, the SB's Operating Regulations, and applicable legal provisions. All Supervisors duly attended and actively participated in the meetings, casting their votes in accordance with the provisions of the Company's Charter and internal corporate governance regulations. At these meetings, the SB discussed and approved several key matters, including: Approval of the SB's appraisal of BVSC's 2024 Financial Statements; Approval of the SB's activity report to be presented at the 2025 Annual General Meeting of Shareholders; Approval of the SB's work plan for the period between the 2025 and 2026 Annual General Meetings of Shareholders...

1.3. Remuneration and operating expenses of the Board of Supervisors and each Supervisor in 2025

11/02/2025

- Remuneration and bonuses of the SB: In 2025, Supervisors received remuneration and other benefits in accordance with Point d, Clause 1, Article 5, and Article 6 of Resolution No. 01/2025/NQ-DHDCD of the 2025 Annual General Meeting of Shareholders (*For details, kindly refer to Section 1 of the Proposal on Remuneration for the Board of Directors, Board of Supervisors & Company Secretary in 2025 and the payment plan for 2026, presented later in the Meeting*).

- Operating expenses of the SB: Complied with the regulations on remuneration, operating expenses, and bonus policies for members of BOD, Board of Supervisors (BOS), Board of Management (BOM), the Company Secretary, and persons in charge of corporate governance; as well as the Company's internal spending regulations.

2. REPORT ON SUPERVISION RESULTS AND COMMENTS OF THE BOARD OF SUPERVISORS

2.1. Results of Supervising the Company's Operations and Business Performance

In 2025, the Vietnamese stock market ("*the Market*") recorded strong growth, accompanied by intense competition, clear differentiation among securities companies, and periods of significant volatility. In such context, fierce competition among Securities Companies, particularly in brokerage fees and interest rates for margin lending and advance payment services, created substantial pressure on business operations. Given the limitations in capital scale, BVSC's competitiveness compared to other Securities Companies in the market showed certain signs of decline. Nevertheless, the SB highly appreciates the Company's proactive and flexible approach in closely monitoring market developments, alongside the synchronized implementation of solutions in human resources, technology, products and services, risk management, and enhancement of system information security. As a result, with strong determination, the Company successfully exceeded its 2025 business plan targets, specifically as follows:

a. Business Performance

(i) Total revenue in 2025 reached VND 1,104.7 billion, completing 103.4% of the plan (VND 1,068 billion). Of which, realized revenue was VND 1,032.3 billion, completing 100.7 % of the plan (VND 1,025 billion).

(ii) Realized profit after tax in the year reached VND 204.4 billion, completing 113.6% of the plan (VND 180 billion).

b. Financial Position

- As of December 31, 2025, total assets stood at VND 7,033 billion, a increase of VND 1,404.3 billion (equivalent to 24.9%) year-on-year, mainly due to the increase in short-term loans.

+ Short-term financial assets as of December 31, 2025 amounted to VND 6,473.9 billion, accounting for 92.1% of total assets, with the largest portion being loans (VND 4,557.1 billion, or 64.8% of total assets, up 30.1% year-over-year).

+ Long-term financial assets as of December 31, 2025 were VND 482.8 billion, accounting for 6.9% of total assets, an increase of 2.5% compared to the same period last year.

+ The changes in the asset structure (between short-term and long-term assets, and between financial and non-financial assets) were mainly driven by variations in short-term financial assets, as mentioned above.

- Changes and structure of the Company's owner's equity as of December 31, 2025:

Unit: VND million

INDICATORS	AS OF 31/12/2024	CHANGES DURING THE YEAR		AS OF 31/12/2025
		<i>Up</i>	<i>Down</i>	
1. Contributed charter capital	722,339	-	-	722,339
2. Share surplus	610,253	-	-	610,253
3. Treasury shares	(497)	-	-	(497)
4. Reserve fund for charter capital supplementation	59,379	-	-	59,379
5. Financial reserve and operational risk fund	59,379	-	-	59,379
6. Investment and development fund	111,398	61,928	-	173,326
7. Fair value revaluation reserve	103,417	49,945	(22,901)	130,462
8. Retained earnings	809,703	224,517	(132,073)	902,147
Of which: Realized distributable profit	788,784	204,406	(132,073)	861,117
8. TOTAL	2,475,373	336,392	(154,976)	2,656,789

(Source: Audited Financial Statements 2025 of BVSC)

- The financial safety ratios, as well as key indicators of solvency and liquidity, remained at a high level.

- Some key financial indicators are as follows:

No.	INDICATORS	UNIT	2024	2025
1	Available capital adequacy ratio	%	678%	576%
2	Solvency criteria			

No.	INDICATORS	UNIT	2024	2025
	<i>Current ratio</i>	<i>time</i>	1.63	1.50
3	Capital structure criteria			
3.1	<i>Debt to total assets ratio</i>	%	56.02%	62.22%
3.2	<i>Equity to total capital ratio</i>	%	43.98%	37.78%
4	Profitability criteria			
4.1	<i>ROE (Realized profit after tax/Owner's equity)</i>	%	8.61%	7.97%
4.2	<i>ROA (Realized profit after tax/Total assets)</i>	%	3.55%	2.91%
5	Basic earnings per share	VND/Share	2,688	2,661

(Source: Audited 2025 Financial Statements and Financial Safety Ratio Report of BVSC)

2.2. Results of supervising the implementation of accounting regime and financial reporting

a. The quarterly, semi-annual, and annual financial statements for 2025 have been fully and clearly presented with information about events in the fiscal year in accordance with Accounting Standards, Vietnamese Accounting Regime in general and for securities companies in particular. The semi-annual and annual financial statements for 2025 were reviewed/audited by Ernst & Young Vietnam, with no qualified opinions from the independent auditor;

b. The Board of Supervisors concurred with the opinion of the independent auditor that the 2025 financial statements present a true and fair view, in all material respects, of the Company's financial position as of December 31, 2025, as well as its business results, cash flows, and changes in owner's equity for the financial year then ended. These were prepared in accordance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting Regime, accounting regulations and guidelines applicable to securities companies, and other relevant legal requirements for the preparation and presentation of financial statements.

2.3. Results of supervising the Board of Directors and the Board of Management

a. Activities of the Board of Directors

Through its supervisory work, the SB notes the following:

(i). During the year, in implementing the Development Strategy for the 2021–2025 period and the Resolution of the 2025 Annual General Meeting of Shareholders, the BOD proactively and closely monitored Stock Market developments and the Company's business operations in order to issue timely resolutions and provide strategic orientations to the Board of Management, with the aim of achieving the 2025 business targets.

(ii).The BOD organized and regularly maintained quarterly meetings, while flexibly obtaining written opinions to make timely decisions aligned with market developments and actual operations, thereby enhancing the Company's business efficiency. Members of the BOD fully participated in all activities with a high sense of responsibility, strictly complying with legal regulations and the Company Charter, and ensuring the maximum protection of the Company's lawful rights and interests throughout the decision-making process. The resolutions of the BOD were adopted with a high level of consensus, ensuring compliance with internal regulations and applicable laws, while aiming toward sustainable development objectives.

Through the supervisory process, the SB finds that the BOD operated strictly within its authority and duties as stipulated in the Company's Charter, the Regulations on the Operation of the BOD, the Company's internal regulations, and relevant laws, effectively fulfilling its management role. The SB did not identify any irregularities or violations in the governance and management activities of the BOD in general, or of any individual BOD member in particular.

b. Activities of the Board of Management

Through its supervisory work, the SB notes the following:

(i) The members of the Board of Management are all highly experienced professionals in the field of securities and have been closely associated with the Company since its early days. They demonstrate strong dedication and commitment to successfully implementing the Resolutions of the General Meeting of Shareholders and the Board of Directors. They have consistently adhered to legal regulations, the Company's Charter, and internal policies in their management of business operations, with the goal of safeguarding the rights and interests of the Company.

(ii) On a monthly and quarterly basis, the Board of Management submitted comprehensive reports on business operations, as well as plans and orientations for the subsequent period, to the Board of Directors and the Board of Supervisors. At the same time, the Board of Management consistently provided timely and sufficient documents and information as requested to facilitate the inspection and supervisory activities of the Board of Supervisors.

(iii) Through its supervisory activities, the Board of Supervisors observed that, amid a volatile and highly competitive market environment, the Board of Management managed the Company in a flexible and proactive manner, while simultaneously implementing solutions relating to human resources, technology, products, customer orientation, and risk management in order to achieve the 2025 business plan targets. The Company's operations were maintained in a stable manner, with a focus on sustainable development. The Board of Supervisors recorded no unusual signs or violations in the management activities of the Board of Management.

2.4. Assessment of compliance with legal regulations, the Company's charter, and implementation of resolutions of the GMS

Through its supervision, the SB observed that the Company complied with legal regulations, the Company's Charter, and the Resolutions of the General Meeting of

Shareholders and the Board of Directors. The Company strictly followed disclosure requirements applicable to securities companies with listed shares on the Hanoi Stock Exchange. The Company duly implemented the Resolutions of the 2025 Annual General Meeting of Shareholders, specifically: Carried out business activities and fulfilled the 2025 Business Plan; Completed the 2025 profit distribution and paid dividends in cash at 08% of par value; Completed the payment of remuneration to members of the BOD, SB, and Company Secretary for the year 2025.

2.5. Report on transactions between the Company and BOD, SB, BOM members, and their related persons; transactions between the Company and other companies in which BOD, SB, BOM members are founding members or have held management positions within the last 3 years prior to the transaction date.

During the year, except for the collection of securities trading fees from certain members of the BOD, BS, and BOM who have opened securities trading accounts at the Company, the Company did not enter into or execute any contractual transactions with these individuals.

Regarding the execution of contracts/transactions with related parties of BOD, SB, and BOM members, or with companies in which these individuals are founding members or have held managerial positions within the past three years prior to the transaction date: During the year, all such contracts and transactions were valued at less than 10% of the Company's total assets as recorded in the most recent financial statements. *Therefore, pursuant to Article 52.3 of the current Company's Charter and Article 167. Law on Enterprises 2020 regarding the approval of contracts and transactions between a company and related persons*, these transactions were all under the decision authority of the Company's BOD. All contracts and transactions were executed in accordance with the BOD's approval, conducted with honesty, prudence, and in the best interests of the Company, without any self-dealing or favoring the interests of other organizations or individuals. *Details of these transactions have been presented in the 2025 audited financial statements (audited by Ernst & Young) and the 2025 Corporate Governance Report. These reports have been publicly disclosed in accordance with applicable regulations.*

2.6. Assessment of coordination between the SB and the BOD, BOM, and shareholders.

In performing its duties, the SB has consistently coordinated with the BOD, the BOM, and the shareholders with the highest aim of protecting the interests of the Company and its shareholders. Specifically, the coordination among the BOD, SB, and BOM has been as follows:

The BOD, SB, and BOM have operated independently, while maintaining close and effective cooperation in all activities. Each body has carried out its rights and responsibilities with a high sense of responsibility, integrity, and diligence, in compliance with the Company's Charter, internal regulations, and applicable laws for the best interest of the Company and its shareholders.

In exercising its supervisory powers, the SB ensured that its activities did not interfere with the BOD's governance functions, the BOM's operations, or interrupt the Company's business activities.

Regarding shareholders: In 2025, the SB did not receive any petitions or complaints from shareholders under the provisions of the Company's Charter and current laws.

3. REPORT ON SELF-ASSESSMENT OF THE BOARD OF SUPERVISORS AND ITS MEMBERS

3.1. Assessment of the SB's performance

Based on the responsibilities and authorities of the Board of Supervisors as defined in the BVSC's Charter, Operating Regulations, and applicable laws, the SB provides the following self-assessment:

- a. The SB has fully performed its supervisory function over the BOD and the BOM in terms of the Company's governance and management;
- b. The SB has made proposals and recommendations to the BOD and the BOM to strengthen corporate governance, systematize processes and regulations, enhance internal control, and ensure information system security, aiming to minimize business risks and protect client data and transaction security (both cash and securities).
- c. The SB has supervised the BOD and BOM in the implementation of the Resolutions approved at the 2025 Annual General Meeting of Shareholders;
- d. The SB has operated in accordance with its rights, functions, and duties as prescribed by the Company's Charter. All documents issued by the BOS were executed in compliance with the procedures stipulated by the Law on Enterprises, the Charter of BVSC, and the Resolutions of the 2025 Annual GMS.

3.2. Assessment of Supervisors' performance

- a. The Supervisors actively participated in all meetings of the SB and the BOD, and contributed effectively to the Company's oversight activities. They provided input on several key matters, including: The operational plan of the SB for the period between the 2025 and 2026 Annual GMS; supervision of the audit process for the Company's 2025 financial statements; and the development and amendment of the Company's corporate governance documents. Additionally, the Supervisors maintained good coordination with the BOD, the BOM and relevant departments, successfully fulfilling the duties assigned to them.
- b. In all SB meetings and activities, the Supervisors demonstrated a proactive working attitude and a high sense of responsibility, made constructive contributions, and complied with the Charter of BVSC, the SB's Operating Regulations, and Company internal policies, thereby enabling the SB to make timely decisions and fulfill the tasks entrusted by the General Meeting of Shareholders.
- c. In exercising their assigned rights and responsibilities, the Supervisors acted with honesty and diligence, and remained loyal to the interests of the Company and its shareholders. They did not abuse their positions or use information, know-how, business opportunities, or

other Company assets for personal gain or to serve the interests of other individuals or organizations.

4. OPERATIONAL PLAN OF THE BOARD OF SUPERVISORS FOR THE PERIOD BETWEEN THE 2026 AND 2027 ANNUAL GENERAL MEETINGS OF SHAREHOLDERS

Based on its responsibilities and authorities as prescribed by the Company's Charter and applicable laws, SB sets out its expected operational plan for the period between the 2026 and 2027 Annual General Meetings of Shareholders as follows:

4.1. Fully perform its rights and responsibilities in accordance with applicable laws, the Company's Charter, the internal corporate governance regulations, SB's operating regulations, and other relevant provisions;

4.2. Supervise the Company's financial status, and ensure the legality of actions taken by members of the BOD, BOM, and other managers;

4.3. Monitor the implementation of accounting practices and the preparation and audit/review of financial statements; follow up on the implementation of recommendations stated in the 2025 Management Letter issued by the Independent Auditor (if any);

4.4. Appraise the 2026 financial statements of the Company;

4.5. Attend all regular meetings of the BOD and other Company meetings to stay informed and carry out supervision of governance and management activities.

4.6. Coordinate with the BOD and the Board of Management in selecting an audit firm to audit the Company's financial statements for the fiscal years 2027, 2028, and 2029.

4.7. Continue to study and update newly issued policies and regulations; supervise and propose adjustments to any internal policies or procedures that are no longer suitable, to ensure full and timely compliance with the law.

Above is the content of the Report on the activities of the Board of Supervisors at the 2026 Annual General Meeting of Shareholders and the operational plan between the 2026 and 2027 Annual General Meetings of Shareholders. The Board of Supervisors respectfully submits it to the General Meeting of Shareholders for consideration and approval.

Best regards./.

Recipients:

- As above;
- Archive: Secretariat.

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



Nguyen Xuan Hoa

No.: 06/2026/TTr-BVSC

Ha Noi, May 27, 2026

SUBMISSION

**Re: The Approval of 2025 Audited Financial Report
of Bao Viet Securities Joint Stock Company**

To: The General Meeting of Shareholders of Bao Viet Securities Joint Stock Company

Pursuant to the Audited Financial Statements for the year 2025 of Bao Viet Securities Joint Stock Company, audited by Ernst & Young Vietnam Company Limited.

The Board of Directors (“BOD”) respectfully submits to the General Meeting of Shareholders the Audited financial statements for 2025, including the Board of Directors’ Report, Independent Auditor’s Report No. 12816353/E-68638239 issued by Ernst & Young, the Balance Sheet, Income Statement, Cash Flows Statement, Statement of Changes in Equity, and Notes to the Financial Statements.

A summary of key information from BVSC’s audited 2025 financial statements is set out below:

1. Overall Financial Situation:

Currency: VND mn

No.	Item	December 31, 2025	December 31, 2024
I	Total assets	7,032,999	5,628,660
1	Current assets	6,479,776	5,080,995
2	Long-term assets	553,223	547,665
II	Total resources	7,032,999	5,628,660
1	Liabilities	4,376,211	3,153,287
2	Shareholders’ equity	2,656,789	2,475,373



2. Overall Operating Performance

Currency: VND mn

No,	Item	For the 12-month fiscal year ended 31 December 2025	For the 12-month fiscal year ended 31 December 2024
I	Total Revenue	1,104,664	993,406
1	Operating Revenue	1,101,240	990,556
2	Financial Income	3,408	2,212
3	Other Income	16	639
III	Profit before CIT	265,060	240,930
	<i>Of which: Realized PBT</i>	240,496	247,433
IV	Profit after CIT	224,517	199,954
	<i>Of which: Realized PAT</i>	204,406	206,425

The above report has been disclosed in accordance with regulations; and has also been fully published on BVSC's website at: www.bvsc.com.vn.

For the General Meeting of Shareholders' consideration and approval.

With sincere appreciation./.

Recipient:

- As above;
- Archive: Secretariat.

ON BEHALF OF THE BOD

CHAIRMAN



The signature is written in black ink over a red circular stamp. The stamp contains the text: 'S.G.P - 01 - C.T.C.P', 'CÔNG TY CỔ PHẦN CHỨNG KHOÁN BẢO VIỆT', and 'HOÀN KIẾM TP. HÀ NỘI'.

Nguyen Hong Tuan

No: 13/2026/TTr - HĐQT

Ha Noi, June 11, 2026

SUBMISSION TO THE GENERAL MEETING OF SHAREHOLDERS

(Re: Election of Members of the Board of Directors and the Supervisory Board of Bao Viet Securities Joint Stock Company for the 2026-2031 Term)

To: The General Meeting of Shareholders of Bao Viet Securities Joint Stock Company

Pursuant to Law on Enterprises No.: 59/2020/QH14 dated June 17, 2020;

Pursuant to the 14th amendment of Bao Viet Securities Joint Stock Company's Charter;

Pursuant to Bao Viet Securities Joint Stock Company's Internal Regulations on corporate governance,


As the term of office of the current Board of Directors (“**BOD**”) and Board of Supervisors (“**SB**”) has expired, and in order to meet BVSC's governance requirements for the next phase of development while ensuring compliance with applicable laws and the Company's Charter, the BVSC's BOD respectfully submits to the 2026 Annual General Meeting of Shareholders for approval the election of the BOD and the SB for the 2026–2031 term as follows:

1. The number of BOD members for the 2026 – 2031 term: 05 members, including 01 independent member.
2. The number of SB members for the 2026 – 2031 term: 03 members.

Respectfully present./.

Recipient:

- As above;
- Archive: Clerical office, Company's Secretary.

ON BEHALF OF THE BOD
CHAIRMAN


Nguyen Hong Tuan

No.: 14/2026/TTr - HDQT

Ha Noi, June 11, 2026

SUBMISSION

Re: Approval of the Regulations on Election of Members of the Board of Directors and the Supervisory Board for the 2026-2031 Term at the 2026 Annual General Meeting of Shareholders of Bao Viet Securities Joint Stock Company

To: 2026 Annual General Meeting of Shareholders of Bao Viet Securities JSC

Currently, the members of the Board of Directors (“**BOD**”) and the Supervisory Board (“**SB**”) have completed their term.

For the election of the BOD and SB members for the 2026-2031 term at the 2026 Annual General Meeting of Shareholders (“**AGM**”) of Bao Viet Securities Joint Stock Company, the Board of Directors respectfully submits the Regulations on their election for the AGM’s approval.

The Draft Regulations are attached to this Submission.

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

With sincere appreciation!

Recipients:

- As above;
- Filed: Archives, Company Secretary.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN



Nguyen Hong Tuan

**REGULATIONS ON ELECTION OF MEMBERS OF THE BOARD OF DIRECTORS
AND THE SUPERVISORY BOARD FOR THE 2026 - 2031 TERM
AT THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
BAO VIET SECURITIES JOINT STOCK COMPANY**

*(Attached to Submission No. 14/2026/TTr-HDQT dated June 11, 2026 of the Board of Directors of
Bao Viet Securities Joint Stock Company)*

- Pursuant to Law on Enterprises No.: 59/2020/QH14 dated June 17, 2020;
- Pursuant to the 14th amendment of Bao Viet Securities Joint Stock Company's Charter;
- Pursuant to Bao Viet Securities Joint Stock Company's Internal Regulations on corporate governance,

The 2026 AGM of BVSC will conduct the election of the Board of Directors and Supervisory Board members for the 2026 - 2031 term according to the following contents:

Article 1. Criteria and Conditions for Board of Directors Membership; Eligibility for Candidacy, Nomination; Number of Members to be Elected

1. Criteria and conditions for Board of Directors membership

Based on Article 35 of the BVSC Charter and the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 ("*LoE 2020*"), the requirements for Board of Directors members are as follows:

1.1. Board of Directors members:

- a) *Must have full legal capacity for civil acts and not be subject to the prohibitions on establishing and managing enterprises as stipulated in the Law on Enterprises;*
- b) *Irrespective of being a shareholder of the Company, the individual must possess professional qualifications and experience in business management or in the securities, finance, and banking industries;*
- c) *A Board of Directors member shall not be an immediate family member of the Company's Chief Executive Officer ("*CEO*") and other Managers; or of Bao Viet Holdings' Managers and those authorized to appoint them;*
- d) *Must not be the Director/CEO, Member of the Board of Directors, or Member of the Members' Council of another Securities Company; and must not concurrently serve as a Member of the Board of Directors of more than five (05) other companies.*

1.2. Independent Member of the Board of Directors:

Pursuant to Article 38.2 of the Company Charter, independent members of the BOD must satisfy the following criteria and conditions, in addition to the general requirements for BOD members outlined above:

- a) *Must not be currently employed by the Company, its parent company, or its subsidiaries; and must not have been employed by the Company, Bao Viet Holdings, or its subsidiaries within the three consecutive years immediately prior.*
- b) *Must not currently receive salary or remuneration from the Company, except for allowances payable to Board of Directors members as regulated;*

biological/adoptive child, biological sibling) who is a major shareholder of the Company; or who is a Manager of the Company or its subsidiaries;

d) Must not directly or indirectly beneficially own at least 1% of the Company's total outstanding voting shares;

e) Must not have held a position as a member of the BOD or the SB of the Company for at least the last five (05) consecutive years, unless reappointed for two (02) consecutive terms.

2. Eligibility for Candidacy and Nomination of BOD Members

Pursuant to Article 28 (Cumulative Voting) of the current BVSC Charter, the requirements for nominating and being nominated as a Board of Directors member are:

Shareholders or groups of shareholders may pool their voting rights to nominate Board of Directors candidates as stipulated below:

a) Shareholders or groups holding 10% to under 20% of total voting shares may nominate up to one (01) Board of Directors candidate;

b) Shareholders or groups holding 20% to under 30% of total voting shares may nominate up to two (02) Board of Directors candidates;

c) Shareholders or groups holding 30% to 40% of total voting shares may nominate up to three (03) Board of Directors candidates;

d) Shareholders or groups holding more than 40% to under 50% of total voting shares may nominate up to four (04) Board of Directors candidates;

e) Shareholders or groups holding 50% or more of total voting shares may nominate candidates for all Board of Directors positions.

Should the number of shareholder-nominated candidates be less than the required number for the Board of Directors, the Board of Directors will nominate the remaining candidates.

3. Number of Board of Directors Members to be Elected

The number of Board of Directors Members to be elected for the 2026 - 2031 term is: **05 members, including 01 Independent member.**

Article 2. Criteria and Conditions for Supervisory Board Membership; Eligibility for Candidacy, Nomination; Number of Members to be Elected

1. Criteria and conditions for Supervisory Board membership

Based on Article 48 of the BVSC Charter and the LoE 2020, the requirements for Supervisory Board members are as follows:

a) Must have full legal capacity for civil acts and not be subject to the prohibitions on establishing and managing enterprises as stipulated in the Law on Enterprises;

b) Must not hold an office of management in the Company; is not required to be a shareholder or employee of the Company;

c) Must not be an immediate family member of a member of the Board of Directors, the CEO, or other managers;

d) Must not have an immediate family member who is a Manager of the Company and Bao Viet Holdings, or who is a capital representative of enterprises, or a state capital representative at Bao Viet Holdings and the Company;

Handwritten red stamp: T.C. N. AN T. H.P. B.P. C. CI. HOA

- e) *The Head of the Supervisory Board must not hold the position of Supervisor or Manager in another Securities Company simultaneously;*
- f) *Possesses professional qualifications or knowledge of the securities and stock market;*
- g) *Must not be employed in the accounting or finance division of the Company;*
- h) *Must not be a member or employee of the independent audit firm that audited the Company's financial statements during the three (03) consecutive years immediately prior;*
- i) *Criteria and conditions for the Head of the Supervisory Board:*
- j) *The Supervisory Board elects its Head from its members; the election, dismissal, and removal require a majority vote. The Head of the Supervisory Board must hold a university degree or higher in one of the following majors: economics, finance, accounting, auditing, law, business administration, or a major relevant to the Company's business operations.*

2. Eligibility for Candidacy and Nomination of SB Members

Pursuant to Article 28 (Cumulative Voting) of the current BVSC Charter, the requirements for nominating and being nominated as a Supervisory Board member are:

Shareholders or groups of shareholders may pool their voting rights to nominate Supervisory Board candidates as stipulated below:

- a) *Shareholders or groups holding 10% to under 20% of total voting shares may nominate up to one (01) Supervisory Board candidate;*
- b) *Shareholders or groups holding 20% to under 30% of total voting shares may nominate up to two (02) Supervisory Board candidates;*
- c) *Shareholders or groups holding 30% to 40% of total voting shares may nominate up to three (03) Supervisory Board candidates;*
- d) *Shareholders or groups holding more than 40% to under 50% of total voting shares may nominate up to four (04) Supervisory Board candidates;*
- e) *Shareholders or groups holding 50% or more of total voting shares may nominate candidates for all Supervisory Board positions.*

Should the number of shareholder-nominated candidates be less than the required number for the Supervisory Board, the Supervisory Board will nominate the remaining candidates.

3. Number of Supervisory Board Members to be Elected

The number of Supervisory Board members to be elected for the 2026 - 2031 term: *03 members.*

Article 3. Voting Rights

Shareholders owning voting shares and proxies of shareholders owning voting shares according to the shareholder list finalized on May 18, 2026.

Article 4. Election Voting Principles and Method

1. The election of the Board of Directors and Supervisory Board members will utilize the method of secret ballot and cumulative voting.

2. Each shareholder or proxy receives one ballot for Board of Directors member elections and one ballot for Supervisory Board member elections, and these will include:

2.1. The total votes (rights) for electing BOD members is the number of owned and/or represented shares, multiplied by the number of BOD members to be elected;

2.2. The total votes (rights) for electing Supervisory Board members is the number of owned and/or represented shares, multiplied by the number of Supervisory Board members to be elected;

3. Shareholders or proxies shall elect Board of Directors and Supervisory Board members by allocating votes to each candidate, provided that the total votes cast for either board does not exceed the number of shares held and/or represented, multiplied by the number of members to be elected to that board. Should the total votes for Board of Directors/Supervisory Board candidates exceed the voting rights of the shareholder/proxy, the ballot will be invalid and not recorded.

4. Shareholders or proxies may allocate their total voting rights among all or some candidates, or concentrate all votes on a single candidate, or abstain from voting for any candidate (by entering 0 for all candidates).

5. If a ballot is incorrectly filled out, the shareholder should ask the Vote Counting Committee for a new ballot.

6. Shareholders or proxies are required to fill out the ballot themselves.

7. The Vote Counting Committee will inspect the ballot boxes with the attending shareholders as witnesses.

8. Voting begins at the Meeting Chair's command and ends when the last shareholder votes. Board of Directors and Supervisory Board member ballots are to be placed in the designated ballot box.

Article 5. Vote Counting

1. The vote counting must be conducted by the Vote Counting Committee immediately after the last shareholder has cast their ballot into the ballot box.

2. A valid ballot is a ballot that does not fall under the cases of invalidity as stipulated in Clause 3 of this Article.

3. The following ballots will be deemed invalid:

a. Ballots with additional content;

b. Ballots with a total number of votes for candidates exceeding the shareholder's/proxy's total allowed votes.

c. Ballots that do not follow the standard form and lack the official seal of Bao Viet Securities Joint Stock Company.

d. Ballots that are crossed out, corrected, or include names not on the list of candidates approved by the General Meeting of Shareholders prior to voting.

4. The vote counting will be supervised by shareholder representatives (if required).

5. After counting, the election ballots will be stored fully as required by law.

Article 6. Regulations on Election Outcomes, Vote Count Minutes, and Announcement of Results

1. Five (05) candidates will be elected to the BOD, and three (03) to the SB. Elected candidates for the Board of Directors and Supervisory Board are determined by the number of votes they receive, from highest to lowest, until the required number of members for each board is

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met.

2. If two (02) or more candidates have the same number of votes for the final Board of Directors/Supervisory Board seat, a re-election will occur among those candidates to select the one (01) with the highest vote count.

3. If the re-election is inconclusive, the General Meeting of Shareholders may vote to keep the BOD and/or SB positions unfilled and elect replacements at the next General Meeting of Shareholders.

4. After the vote count, the Vote Counting Committee must prepare the Vote Counting Minutes. The Vote Counting Minutes will include: The total number of attending shareholders, the total number of voting shareholders, the percentage of voting rights of voting shareholders compared to attending shareholders (via cumulative voting), the number and percentage of valid ballots, invalid ballots, and abstentions; the votes and percentage of voting rights for each elected BOD and SB candidate.

Article 7. Complaints Regarding Elections and Vote Counting

1. Any complaints concerning the election and vote counting will be addressed by the Meeting's Chairman and noted in the minutes of the meeting.

2. The Regulations, containing 7 Articles, were publicly read to the General Meeting of Shareholders and take effect immediately upon approval by shareholder vote.

**ON BEHALF OF THE BOARD OF
DIRECTORS
CHAIRMAN**

Nguyen Hong Tuan



SOCIALIST REPUBLIC OF VIETNAM
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**APPLICATION FOR CANDIDACY
TO JOIN THE BOARD OF DIRECTORS
OF BAO VIET SECURITIES JOINT STOCK COMPANY**

To: ORGANIZING COMMITTEE OF THE ANNUAL GENERAL MEETING OF BAO VIET SECURITIES JOINT STOCK COMPANY

My name is:.....

Identification/Passport number:.....Date of issue:.....Place of issue:.....

Address:.....

Qualification:.....Field:.....

Number of shares owned: (By words:)

Corresponding to the total par value of (VND):

After researching the regulations on shareholder rights and the membership standards of the Board of Directors (“BOD”) in the BVSC Charter and the Law on Enterprises, I believe I meet the necessary qualifications to stand for election to the BOD of BVSC.

I respectfully request that the Organizing Committee of the 2026 Annual General Meeting of Shareholders (“AGM”) of BVSC allow me to register my candidacy for the BOD of BVSC for the term 2026 - 2031, to be voted on during the AGM scheduled for 23 June, 2026.

If elected by the shareholders to be a member of the BOD, I will dedicate all my abilities and passion to contribute to the development of BVSC.

I have attached my CV as part of this application.

....., 2026

SHAREHOLDER
(Full name and signature)

SOCIALIST REPUBLIC OF VIETNAM
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NOMINATION LETTER
CANDIDATE NOMINATION FOR THE BOARD OF DIRECTORS OF
BAO VIET SECURITIES JOINT STOCK COMPANY

To: **ORGANIZING COMMITTEE OF THE ANNUAL GENERAL MEETING OF BAO VIET SECURITIES JOINT STOCK COMPANY**

My name is:.....

Identification/Passport number:Date of issue:.....Place of issue:.....

Address:.....

Qualification: Field:.....

Number of shares owned: (By words:.....)

Corresponding to the total par value of (VND):.....

After reviewing the regulations on shareholder rights and the membership standards of the Board of Directors (“**BOD**”) as outlined in the BVSC Charter and the Law on Enterprises, I believe that I meet the necessary qualifications to nominate a candidate for the BOD of BVSC.

I respectfully request that the Organizing Committee of the 2026 Annual General Meeting of Shareholders (“**AGM**”) of BVSC allow me to nominate a candidate for the BOD for the 2026 - 2031 term, to be voted on at the AGM scheduled for 23 June, 2026:

Mr (Ms):.....

Identification/Passport number:Date of issue:.....Place of issue:.....

Address:.....

Qualification: Field:.....

Number of shares owned: (By words:.....) (if any)

Enclosed with this letter is the candidate’s CV.

Sincerely!

.....2026

SHAREHOLDER
(Full name and signature)

SOCIALIST REPUBLIC OF VIETNAM
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MINUTES

**NOMINATION FOR CANDIDATE TO THE BOARD OF DIRECTORS OF
 BAO VIET SECURITIES JOINT STOCK COMPANY**

Today, on....., 2026, at, we are shareholders of Bao Viet Securities Joint Stock Company (“**BVSC**”), together holding shares, comprising% of voting shares of BVSC at the conclusion of the shareholder list on 18 May, 2026, with names listed as follows:

	Shareholder	Identification/Business registry number	Address	No. of shares	% ownership	Signature
1						
2						
3						
4						
5						
6						
7						
8						
...						
			Total	...		



After studying the regulations on shareholder rights and the membership standards of the Board of Directors (“**BOD**”) in the BVSC Charter and the Law on Enterprise, we collectively agree to nominate a candidate for the BOD for the 2026 – 2031 term, as follows:

1. Nomination for BOD membership:

Mr (Ms):.....

Identification/Passport number:.....Date of issue:.....Place of issue:.....

Address:.....

Qualification:Field:.....

Number of shares owned:..... (By words:.....)

Corresponding to the total par value of (VND):

We respectfully request that the Organizing Committee of the 2026 Annual General Meeting of Shareholders (“AGM”) of BVSC acknowledge the list of candidates nominated by the group of shareholders mentioned above for the SB of BVSC for the 2026 - 2031 term.

We hereby attach the Curriculum Vitae of the candidates as per these Minutes.

These Minutes consist of ... pages, and were drafted at hours, on/...../2026, at, and were read aloud to the group of shareholders, who have agreed and signed below.

NAMES AND SIGNATURES OF INDIVIDUAL SHAREHOLDERS



[Handwritten signature]

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NOMINATION LETTER
CANDIDATE NOMINATION FOR THE BOARD OF DIRECTORS OF
BAO VIET SECURITIES JOINT STOCK COMPANY

To: **ORGANIZING COMMITTEE OF THE ANNUAL GENERAL MEETING OF BAO VIET SECURITIES JOINT STOCK COMPANY**

Name of institution:
Business registration certificate or establishment decision number:.....
Date of issue:/...../.....Place of issue:.....
Number of shares owned: (By words:.....)
Corresponding to the total par value of (VND):.....

After reviewing the regulations on shareholder rights and the membership standards of the Board of Directors (“BOD”) as outlined in the BVSC Charter and the Law on Enterprises, we believe that we meet the necessary qualifications to nominate a candidate for the BOD of BVSC.

We respectfully request that the Organizing Committee of the 2026 Annual General Meeting of Shareholders (“AGM”) of BVSC allow us to nominate a candidate for the BOD for the 2026 - 2031 term, to be voted on at the AGM scheduled for 23 June, 2026:

Mr (Ms):.....
Identification/Passport number:Date of issue:.....Place of issue:.....
Address:.....
Qualification: Field:.....
Number of shares owned: (By words:) (if any)
Enclosed with this letter is the candidate’s CV.

Sincerely!

.....2026
SHAREHOLDER
(Full name and signature)

SOCIALIST REPUBLIC OF VIETNAM
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CURRICULUM VITAE

1. Name: _____ Gender: *Female/Male*
2. Date of birth: _____ Place of birth: _____
3. Nationality: _____
4. Identification/Passport number: _____ Date of issue: _____ Place of issue: _____
5. Place of permanent residence registration: _____
6. Current address: _____
7. Educational level: _____
8. Qualification: _____
9. Educational background, professional training; certificates:

Time	Educational institution	Field	Commendation	Disciplinary action



10. Work background:

Time	Place of work	Role	Commendation	Disciplinary action

11. Other management positions currently held:

Place of work	Role	Tenure
		From...../.../..... to/.../.....
		From...../.../..... to/.../.....
		From...../.../..... to/.../.....

12. Personal relationships:

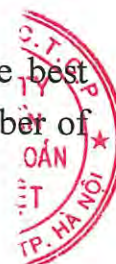
Relative	Name	DOB	Permanent residence	Employment	Place of work (if any)
Father					
Mother					
Siblings					
Spouse					
Children					

13. Benefits related to Bao Viet Securities Joint Stock Company (if any):

14. Other information (if any):

I hereby affirm the accuracy, honesty, reasonableness, and take full responsibility before the law for the above contents.

I commit to performing my duties with honesty, loyalty, caution, and for the best interests of Bao Viet Securities Joint Stock Company if I am elected as a Member of the Board of Directors.



Confirmation from the competent authority
(Local government or the place of work)

....., 2026

APPLICANT
(Full name and signature)

SOCIALIST REPUBLIC OF VIETNAM
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**APPLICATION FOR CANDIDACY
TO JOIN THE SUPERVISORY BOARD
OF BAO VIET SECURITIES JOINT STOCK COMPANY**

**To: ORGANIZING COMMITTEE OF THE ANNUAL GENERAL MEETING OF BAO VIET
SECURITIES JOINT STOCK COMPANY**

My name is:.....

Identification/Passport number:.....Date of issue:.....Place of issue:.....

Address:.....

Qualification:.....Major:.....

Number of shares owned: (By words:)

Corresponding to the total par value of (VND):

After researching the regulations on shareholder rights and the membership standards of the Supervisory Board (“SB”) in the BVSC Charter and the Law on Enterprises, I believe I meet the necessary qualifications to stand for election to the SB of BVSC.

I respectfully request that the Organizing Committee of the 2026 Annual General Meeting of Shareholders (“AGM”) of BVSC allow me to register my candidacy for the SB of BVSC for the term 2026 - 2031, to be voted on during the AGM scheduled for 23 June, 2026.

If elected by the shareholders to be a member of the SB, I will dedicate all my abilities and passion to contribute to the development of BVSC.

I have attached my CV as part of this application.

....., 2026

SHAREHOLDER
(Full name and signature)

SOCIALIST REPUBLIC OF VIETNAM
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NOMINATION LETTER
CANDIDATE NOMINATION FOR THE SUPERVISORY BOARD OF
BAO VIET SECURITIES JOINT STOCK COMPANY

To: **ORGANIZING COMMITTEE OF THE ANNUAL GENERAL MEETING OF BAO VIET SECURITIES JOINT STOCK COMPANY**

My name is:.....
Identification/Passport number:Date of issue:.....Place of issue:.....
Address:.....
Qualification: Field:.....
Number of shares owned: (By words:.....)
Corresponding to the total par value of (VND):.....

After reviewing the regulations on shareholder rights and the membership standards of the Supervisory Board (“SB”) as outlined in the BVSC Charter and the Law on Enterprises, I believe that I meet the necessary qualifications to nominate a candidate for the SB of BVSC.

I respectfully request that the Organizing Committee of the 2026 Annual General Meeting of Shareholders (“AGM”) of BVSC allow me to nominate a candidate for the SB for the 2026 - 2031 term, to be voted on at the AGM scheduled for 23 June, 2026:

Mr (Ms):.....
Identification/Passport number:Date of issue:.....Place of issue:.....
Address:.....
Qualification: Field:.....
Number of shares owned: (By words:.....) (if any)

Enclosed with this letter is the candidate’s CV.

Sincerely!

.....,2026

SHAREHOLDER
(Full name and signature)

SOCIALIST REPUBLIC OF VIETNAM
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MINUTES

NOMINATION FOR CANDIDATE TO THE SUPERVISORY BOARD OF
 BAO VIET SECURITIES JOINT STOCK COMPANY

Today, on....., 2026, at, we are shareholders of Bao Viet Securities Joint Stock Company (“BVSC”), together holding shares, comprising% of voting shares of BVSC at the conclusion of the shareholder list on 18 May, 2026, with names listed as follows:

	Shareholder	Identification/Business registry number	Address	No. of shares	% ownership	Signature
1						
2						
3						
4						
5						
6						
7						
8						
...						
			Total	...		



After studying the regulations on shareholder rights and the membership standards of the Supervisory Board (“SB”) in the BVSC Charter and the Law on Enterprise, we collectively agree to nominate a candidate for the SB for the 2026 – 2031 term, as follows:

1. Nomination for SB membership:

Mr (Ms):.....

Identification/Passport number:.....Date of issue:.....Place of issue:.....

Address:.....

Qualification:Field:.....

Number of shares owned:.....(By words:)

Corresponding to the total par value of (VND):

We respectfully request that the Organizing Committee of the 2026 Annual General Meeting of Shareholders (“AGM”) of BVSC acknowledge the list of candidates nominated by the group of shareholders mentioned above for the SB of BVSC for the 2026 - 2031 term.

We hereby attach the Curriculum Vitae of the candidates as per these Minutes.

These minutes consist of ... pages, and were drafted at hours, on/...../2026, at, and were read aloud to the group of shareholders, who have agreed and signed below.

NAMES AND SIGNATURES OF INDIVIDUAL SHAREHOLDERS



A handwritten signature in black ink, appearing to be a stylized name.

SOCIALIST REPUBLIC OF VIETNAM
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NOMINATION LETTER
CANDIDATE NOMINATION FOR THE SUPERVISORY BOARD OF
BAO VIET SECURITIES JOINT STOCK COMPANY

To: **ORGANIZING COMMITTEE OF THE ANNUAL GENERAL MEETING OF BAO VIET SECURITIES JOINT STOCK COMPANY**

Name of institution:
Business registration certificate or establishment decision number:.....
Date of issue:/...../.....Place of issue:.....
Number of shares owned: (By words:.....)
Corresponding to the total par value of (VND):.....

After reviewing the regulations on shareholder rights and the membership standards of the Supervisory Board (“SB”) as outlined in the BVSC Charter and the Law on Enterprises, we believe that we meet the necessary qualifications to nominate a candidate for the SB of BVSC.

We respectfully request that the Organizing Committee of the 2026 Annual General Meeting of Shareholders (“AGM”) of BVSC allow us to nominate a candidate for the SB for the 2026 - 2031 term, to be voted on at the AGM scheduled for 23 June, 2026:

Mr (Ms):.....
Identification/Passport number:Date of issue:.....Place of issue:.....
Address:.....
Qualification: Field:.....
Number of shares owned: (By words:)(if any)
Enclosed with this letter is the candidate’s CV.

Sincerely!

....., 2026
SHAREHOLDER
(Full name and signature)

SOCIALIST REPUBLIC OF VIETNAM
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CURRICULUM VITAE

Gender: *Female/Male*

Place of birth:

Date of birth:

3. Nationality:

4. Identification/Passport number:

Date of issue:

Place of issue:

5. Place of permanent residence registration:

6. Current address:

7. Educational level:

8. Qualification:

9. Educational background, professional training; certificates:

Time	Educational institution	Major	Commendation	Disciplinary action

10. Work background:

Time	Place of work	Role	Commendation	Disciplinary action

11. Other management positions currently held:

Place of work	Role	Tenure
		From...../.../..... to .../.../.....
		From...../.../..... to .../.../.....
		From...../.../..... to .../.../.....

12. Personal relationships:

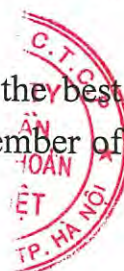
Relative	Name	DOB	Permanent residence	Employment	Place of work (if any)
Father					
Mother					
Siblings					
Spouse					
Children					

13. Benefits related to Bao Viet Securities Joint Stock Company (if any):

14. Other information (if any):

I hereby affirm the accuracy, honesty, reasonableness, and take full responsibility before the law for the above contents.

I commit to performing my duties with honesty, loyalty, caution, and for the best interests of Bao Viet Securities Joint Stock Company if I am elected as a Member of the Supervisory Board.



Confirmation from the competent authority

(Local government or the place of work)

....., 2026

APPLICANT

(Full name and signature)

No.16/2026/BC-BVSC

Hanoi, June 23, 2026

REPORT

Approval of the Number of Members and the List of Candidates for the Board of Directors and the Supervisory Board for the 2026–2031 Term

The 2026 Annual General Meeting of Shareholders of Bao Viet Securities Joint Stock Company (hereinafter referred to as the “*General Meeting*”), held on June 23, 2026, approved the number of members of the Board of Directors and the Supervisory Board and elected the members of the Board of Directors and the Supervisory Board of Bao Viet Securities Joint Stock Company for the 2026–2031 term, as follows:

I. Number of Members of the Board of Directors and the Supervisory Board

The General Meeting approved the number of members of the Board of Directors and the Supervisory Board for the 2026–2031 term as follows:

1. Number of members of the Board of Directors (“*BOD*”): 05 members
2. Number of members of the Supervisory Board (“*SB*”): 03 members

II. Results of Shareholders' Nominations and Self-Nominations for Members of the Board of Directors and the Supervisory Board

Pursuant to the Notice on the Nomination and Self-nomination of Candidates for the Board of Directors and the Supervisory Board of Bao Viet Securities Joint Stock Company for the 2026–2031 term, the Board of Directors hereby reports to the General Meeting the results of shareholders' nominations and self-nominations for candidates for the Board of Directors and the Supervisory Board for the 2026–2031 term as of the date hereof, as follows:

1. List of candidates nominated or self-nominated for election to the Board of Directors:

a. Self-nominations: Bao Viet Securities Joint Stock Company did not receive any self-nomination applications.

b. Nominations: Bao Viet Securities Joint Stock Company received a nomination from the following institutional shareholder:

- Bao Viet Group, holding 43,281,193 shares, equivalent to 59.95% of the Company's charter capital, nominated 05 candidates for election to the Board of Directors for the 2026–2031 term, as follows:

No.	Name	Position
01	<i>Mr. Doan Viet Trang</i>	Member of BOD
02	<i>Mr. Nguyen Dinh An</i>	Member of BOD
03	<i>Mr. Nguyen Xuan Viet</i>	Member of BOD
04	<i>Mr. Bui Van Phuc</i>	Member of BOD
05	<i>Ms. Nguyen Thi Phuc Lam</i>	Independent Member of BOD

(The candidates' curriculum vitae are attached)

2. List of candidates nominated or self-nominated for election to the Supervisory Board:



a. Self-nominations: Bao Viet Securities Joint Stock Company did not receive any self-nomination applications.

b. Nominations: Bao Viet Securities Joint Stock Company received a nomination from the following institutional shareholder:

- Bao Viet Group, holding 43,281,193 shares, equivalent to 59.95% of the Company's charter capital, nominated 05 candidates for election to the Board of Directors for the 2026–2031 term, as follows:

No.	Name	Position
01	<i>Mr Nguyen Xuan Hoa</i>	Supervisor
02	<i>Ms. Nguyen Thi Thanh Van</i>	Supervisor
03	<i>Mr. Dinh Trong Hung</i>	Supervisor

(The candidates' curriculum vitae are attached)

The total number of candidates for election to the Supervisory Board nominated by shareholders is three (03).

The Board of Directors of Bao Viet Securities Joint Stock Company hereby reports to the General Meeting the results of shareholders' nominations and self-nominations for candidates for the Board of Directors and the Supervisory Board for the 2026–2031 term.

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

1. To approve the list of five (05) candidates for election as members of the Board of Directors of Bao Viet Securities Joint Stock Company for the 2026–2031 term, as follows:

No.	Name	Position
01	<i>Mr. Doan Viet Trang</i>	Member of BOD
02	<i>Mr. Nguyen Dinh An</i>	Member of BOD
03	<i>Mr. Nguyen Xuan Viet</i>	Member of BOD
04	<i>Mr. Bui Van Phuc</i>	Member of BOD
05	<i>Ms. Nguyen Thi Phuc Lam</i>	Independent Member of BOD

2. To approve the list of five (03) candidates for election as members of the Supervisory Board of Directors of Bao Viet Securities Joint Stock Company for the 2026–2031 term, as follows:

No.	Name	Position
01	<i>Mr Nguyen Xuan Hoa</i>	Supervisor
02	<i>Ms. Nguyen Thi Thanh Van</i>	Supervisor
03	<i>Mr. Dinh Trong Hung</i>	Supervisor

Respectfully submitted./.

Recipients:

- As above;
- Filed at: Administration Office,
Company Secretariat.

**ON BEHALF OF BOD
CHAIRMAN**

(signed and stamped)

Nguyễn Hồng Tuấn



No.: 07/2026/TTr - BVSC

Ha Noi, May 27, 2026

SUBMISSION TO THE GENERAL MEETING OF SHAREHOLDERS

(Re: 2025 Profit Distribution and 2026 Profit Distribution Plan)

To: The General Meeting of Shareholders of Bao Viet Securities Joint Stock Company

Based on BVSC Securities Joint Stock Company's ("BVSC") audited financial results for 2025 and business plan for 2026, the Board of Directors ("BOD") respectfully submits to the 2026 Annual General Meeting of Shareholders ("AGM") for approval the proposed distribution of profit after corporate income tax ("*Profit after tax*") for 2025 and the profit distribution plan for 2026 as follows:

1. 2025 Profit Distribution

Based on Article 5 of Resolution No.: 01/2025/NQ-DHDCD dated June 24, 2025, of the 2025 AGM, the Board of Directors reports and proposes for the 2026 AGM's approval the 2025 Profit Distribution Plan, as follows:

Currency: VND

No.	Item	Plan 2025	Actual 2025	%Actual/ Plan
1	Realized Profit After Tax (" <i>realized PAT</i> ")	180,000,000,000	204,406,026,505	113.56
2	<i>Profit Distribution</i>	122,560,116,000	145,786,314,542	119.95
2.1	Investment and Development fund (30% of realized PAT)	54,000,000,000	61,321,807,952	113.56
2.2	Bonus and welfare fund (05% of realized PAT)	9,000,000,000	10,220,301,325	113.56
2.3	Cash dividend payment (10% of par value)	57,760,116,000	72,200,145,000	125
2.4	Management bonus (01% of realized PAT)	1,800,000,000	2,044,060,265	113.56
3	<i>Retained profit (3)=(1)-(2)</i>	57,439,884,000	58,619,711,963	102.05



2. 2026 Profit Distribution Plan:

Based on the 2026 Business plan, the BOD would like to submit the 2026 Profit after tax distribution plan to the AGM for approval:

2.1 Appropriation for the Investment and Development fund: at a rate not exceeding 50% of realized PAT.

2.2 Appropriation for the Bonus and welfare fund: 05% of realized PAT.

2.3 Dividend: Cash dividend of 08% of par value.

2.4 Management bonus (*BOD, SB, Company secretary, Corporate Governance Officer*): to be considered at the 2027 AGM based on the Company's 2026 business performance.

2.5 Retained profit: The remaining profit after tax after the appropriation of funds, dividend payment, and management bonus at items 2.1; 2.2; 2.3, and 2.4.

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

With sincere appreciation./.

Recipient:

- As above;
- Archive: Secretariat.

ON BEHALF OF THE BOARD OF
DIRECTORS

CHAIRMAN



Nguyen Hong Tuan



Số: 08/2026/TTr - BVSC

Hanoi, May 27, 2026

SUBMISSION TO THE GENERAL MEETING OF SHAREHOLDERS

(Re: Remuneration for the Board of Directors, Supervisory Board, Company Secretary, and Corporate Governance Officer in 2025 and Payment Plan for 2026)

To: The General Meeting of Shareholders of Bao Viet Securities Joint Stock Company

Pursuant to Resolution No. 01/2025/NQ-DHDCD dated June 24, 2025, of the 2025 Annual General Meeting of Shareholders of Bao Viet Securities Joint Stock Company (the “Resolution No. 01/2025/NQ-DHDCD dated June 24, 2025”),

The Board of Directors (the “**BOD**”) of Bao Viet Securities Joint Stock Company respectfully submits to the 2026 Annual General Meeting of Shareholders (“**AGM**”) for consideration and approval the remuneration payment for members of the Board of Directors and Supervisors for the financial year 2025, as well as the proposed remuneration plan for the financial year 2026, as follows:

1. On the implementation of 2025 remuneration payments:

Based on Article 6 of Resolution No.: 01/2025/NQ-DHDCD dated June 24, 2025, the Company has paid remuneration to BOD members, Supervisors, Company Secretary, and the Corporate Governance Officer (“**CG Officer**”) at the following rates:

- BOD Chairman : VND10 mn/person/month.
- BOD members and Head of Supervisory Board: VND08 mn/person/month.
- Supervisors, Company Secretary, CG Officer : VND06 mn/person/month.

The total remuneration paid in 2025: VND979,420,311 (including personal income tax)

For Board of Directors members working on a full-time basis, in accordance with current legal regulations, the Company does not pay remuneration but instead pays salary from the Salary Fund as approved by the Board of Directors.

The remuneration of BOD members and Supervisors; and the salaries of full-time BOD members are presented by the Company as separate items in the 2025 Financial Statements.

2. Remuneration Plan for 2026:

Considering the business performance, the BOD submits for the General Meeting of Shareholders’ approval the 2026 remuneration plan for the BOD members, Supervisors, Company Secretary, and CG Officer, as follows:

- BOD Chairman : VND10 mn/person/month.



- BOD members and Head of Supervisory Board: VND08 mn/person/month.
- Supervisors, Company Secretary, CG Officer : VND06 mn/person/month.

The aforementioned remuneration rate shall apply to the positions of Members of the Board of Directors, Supervisors, Company Secretary, and Corporate Governance Officer serving in a concurrent capacity. In the event that a Member of the Board of Directors or a Supervisor concurrently undertakes projects or other work falling outside the scope of the ordinary duties of a Member of the Board of Directors or a Supervisor, pursuant to Article 33.6.1.3 of the Company's Charter, such Members shall be paid additional remuneration in the form of a lump-sum payment per occasion, salary, allowance, or in another form as determined by the Board of Directors and/or the Company's regulations.

For full-time Board of Directors members, Supervisors, Company Secretary, and Corporate Governance Officer, according to current legal regulations, the Company does not pay remuneration but pays salary from the Salary Fund approved by the Board of Directors.

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

With sincere appreciation./.

Recipient:

- As above;
- Archive: Secretariat.

ON BEHALF OF THE BOARD OF
DIRECTORS

CHAIRMAN



Nguyen Hong Tuan



No: 09/2026/TTr-HĐQT

Hanoi, May 27, 2026

PROPOSAL

Re: Approval of the 15th amendment and supplement to the Charter, the 1st amendment and supplement to the Internal Regulations on Corporate Governance and the Regulation on Operation of the Board of Directors of Bao Viet Securities Joint Stock Company

To: The General Meeting of Shareholders of Bao Viet Securities Joint Stock Company

- Pursuant to the Law on Enterprises No. 59/2020/QH14 and Law No. 76/2025/QH15 amending and supplementing a number of articles of the Law on Enterprises 2025 (the “LOE”);
- Pursuant to Decree No. 245/2025/NĐ-CP amending and supplementing Decree No. 155/2020/NĐ-CP guiding the implementation of the Law on Securities (“Decree No. 245/2025/NĐ-CP”).

In order to ensure that the current Charter, Internal Regulations on Corporate Governance, and Regulation on Operation of the Board of Directors (“BOD”) of the Company are consistent and compliant with the new regulations on corporate governance applicable to listed companies under the amended Law on Enterprises 2025 and Decree No. 245/2025/NĐ-CP amending and supplementing Decree No. 155/2020/NĐ-CP guiding the implementation of the Law on Securities, the BOD has directed the Company to review, amend, and supplement these 03 governance documents. The BOD respectfully submits to the General Meeting of Shareholders for consideration and approval the amendments and supplements, specifically as follows:

1. Amendments and supplements to the Company’s Charter

The BOD proposes to amend and supplement the Company’s Charter with the following contents:

- *Amending Point 2.4.1 of Article 2 Company Address:* to unify the Company’s current address information after the rearrangement of administrative units, accordingly, removing the district-level information and amending the ward-level information.
- *Amending Point 24.2.3 of Article 24:* adding the responsibility of a shareholder or a group of shareholders to take full legal responsibility for the accuracy and truthfulness of documents and evidence provided to competent authorities when requesting the convening of a General Meeting of Shareholders, to be consistent with Clause 18, Article 1 of the amended LOE 2025.
- *Supplementing Point 33.2.25 of Article 33:* adding the Authority of the BOD in organizing training and coaching on corporate governance and necessary skills for members of the Board of Directors, the General Director, the Person in charge of corporate governance, and other managers of the Company, to be consistent with Clause 80, Article 1 of Decree No. 245/2025/NĐ-CP.

- *Amending Clause 34.1 of Article 34*: accordingly, amending the minimum number of BOD members from 05 persons to 03 persons to be consistent with Clause 1, Article 154 of the Law on Enterprises 2020 and Clause 1, Article 276 of Decree No. 155/2020/NĐ-CP guiding the Law on Securities.

- *Amending Point 59.1.1 of Article 59*: specifically regulating the maximum allocation to the Investment and Development Fund with an allocation level not exceeding 50% of profit after corporate income tax. This amendment is developed on the basis of reference to Clause 2, Article 25 on the distribution of profit after tax of state-owned enterprises in the Law on Management and Investment of Capital at Enterprises 2025, which states: “*The remaining profit after tax, after processing the contents stipulated in Clause 1 of this Article, shall be distributed according to the principle: allocating not exceeding 50% to the Investment and Development Fund to serve the purposes of expanding production and business investments and supplementing charter capital.*” In addition, in the context that BVSC’s total assets are still limited and the capital increase process is slow due to both objective and subjective reasons, diminishing its competitive advantage in recent times, maintaining the allocation rate to the Investment and Development Fund within the range of 30-50% of annual profit after tax is necessary. This policy will help BVSC gradually accumulate stable capital sources, improve financial capacity, thereby meeting development needs, and concurrently supporting the realization of revenue and profit growth targets in the long term.

- In addition to the basic amendments mentioned above, the Company’s Charter is also subject to some technical adjustments to ensure consistency in terminology and compliance with legal regulations relating to public companies under the amended LOE 2025 and Decree No. 245/2025/ND-CP.

Details of the amendments are stated in the Comparison Table between the 14th amended and supplemented Charter and the Draft of the 15th amended and supplemented Charter of BVSC stated in Appendix 01 attached to this Submission; published on the website of BVSC at the link: <https://www.bvsc.com.vn>, section Investor Relations/General Meeting of Shareholders.

2. Amendments and supplements to the Internal Regulations on Corporate Governance

The amendments and supplements to the Internal Regulations on Corporate Governance are basically the same as the amendments to the Company’s Charter. *Details of the amendments and supplements are stated in the Comparison Table between the Internal Regulations on Corporate Governance and the Draft of the 1st amended and supplemented Internal Regulations on Corporate Governance stated in Appendix 02 attached to the Submission; published on the website of BVSC at the link: <https://www.bvsc.com.vn>, section Investor Relations/General Meeting of Shareholders.*

3. Amendments and supplements to the Regulation on Operation of the BOD

The amendments and supplements to the Regulation on Operation of the BOD are basically the same as the amendments to the Company’s Charter. *Details of the amendments and supplements are stated in the Comparison Table between the Regulation on Operation of the BOD and the Draft of the 1st amended and supplemented Regulation on Operation of the BOD stated in Appendix 03 attached to this Submission; published on the website of BVSC at the link: <https://www.bvsc.com.vn>, section Investor Relations/General Meeting of Shareholders.*



Handwritten signature

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

We sincerely thank you./.

Recipients::

- *As above, Supervisory Board;*
- *Archived: Admin, Company Sec.*

ON BEHALF OF THE BOD

CHAIRMAN



Nguyen Hong Tuan



APPENDIX 01

COMPARISON TABLE BETWEEN THE 14TH AMENDED CHARTER AND THE 15TH AMENDED CHARTER OF BVSC

(Attached to Proposal No: 09/2026/TTr-HDQT dated 27/05/2026 Re: Approval of the 15th amendment of the Charter, Internal Regulations on Corporate Governance, and 1st amendment of the Operating Regulations of the Board of Directors of Bao Viet Securities Company)

No.	14TH CHARTER	15TH CHARTER	REASON FOR AMENDMENT
1	<p>Article 1. Interpretation of terms</p> <p>1.1.12 “Dividend” means the net-profit paid for each share in cash or other assets</p>	<p>Article 1. Interpretation of terms</p> <p>1.1.12 “Dividend” means the after-tax profit paid for each share in cash or other assets</p>	<p>Amended to unify terminology according to Point a, Clause 1, Article 1 of the amended Law on Enterprises 2025 (“<i>Amended LOE 2025</i>”).</p>
2	<p>Article 2. Form, Name, Head Office, Branch, Representative Office, Transaction Office and Operation Duration of the Company</p> <p>2.4.1 The registered head office of the Company is: Address: No. 8 Le Thai To, Hang Trong Ward, Hien-Kiem District, Hanoi City, Vietnam. Telephone: (+84-24) 39288080 Fax: (+84-24) 39289888 Email: info@bvsc.com.vn Website: http://www.bvsc.com.vn</p>	<p>Article 2. Form, Name, Head Office, Branch, Representative Office, Transaction Office and Operation Duration of the Company</p> <p>2.4.1 The registered head office of the Company is: Address: No. 8 Le Thai To, Hoan Kiem Ward, Hanoi City, Vietnam. Telephone: (+84-24) 39288080 Fax: (+84-24) 39289888 Email: info@bvsc.com.vn Website: http://www.bvsc.com.vn</p>	<p>Amended to unify the current company address information after rearranging administrative units, thereby removing district-level information and amending ward-level information.</p>
3	<p>Article 22. Rights and Duties of the General Meeting of Shareholders</p> <p>22.2.20 To approve transactions stipulated under Clause 4, Article 293 of Decree No. 155/2020/NĐ-CP dated December 31, 2020 of the Government</p>	<p>Article 22. Rights and Duties of the General Meeting of Shareholders</p> <p>22.2.20 To approve transactions stipulated under Clause 4, Article 293 of Decree No. 155/2020/NĐ-CP dated December 31, 2020 of the Government detailing the</p>	<p>Added in accordance with Clause 84, Article 1 of Decree No. 245/2025/NĐ-CP amending Decree 155/2020/NĐ-CP.</p>

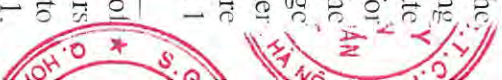
	detailing the implementation of a number of articles of the Law on Securities;	implementation of a number of articles of the Law on Securities, as amended or supplemented from time to time;	
4	<p>Article 23. Authorized representatives</p> <p>23.1.1.2 The written authorization of a representative must contain the following main contents:</p> <ul style="list-style-type: none"> a. Name, enterprise code, address of the head office of the shareholder; b. Number of authorized representatives and corresponding number of shares of each authorized representative; c. Full name, permanent residence address, nationality, number of Citizen Identity Card, Identity Card, Passport or other legal personal identification of each authorized representative; d. Corresponding authorization term of each authorized representative; specifying the starting date of authorization; e. Full name, signature of the legal representative of the shareholder and the authorized representative 	<p>Article 23. Authorized representatives</p> <p>23.1.1.2 The written authorization of a representative must contain the following main contents:</p> <ul style="list-style-type: none"> a. Name, enterprise code, address of the head office of the shareholder; b. Number of authorized representatives and corresponding number of shares of each authorized representative; c. Full name, permanent residence address, nationality, Personal Identification Number, Passport or other legal personal identification of each authorized representative; d. Corresponding authorization term of each authorized representative; specifying the starting date of authorization; e. Full name, signature of the legal representative of the shareholder and the authorized representative 	<p>This content is amended to <i>personal identification number</i> in accordance with Clause 2, Article 2 of Decree No. 245/2025/ND-CP.</p>
5	<p>Article 24. Convening the General Meeting of Shareholders</p>	<p>Article 24. Convening the General Meeting of Shareholders</p>	<p>Amended according to Article 139 of the LOE 2020.</p>

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<p>24.1.2 The Annual General Meeting of Shareholders shall be held within four (04) months from the end of the financial year. At the request of the Board of Directors, the Company may request the State Securities Commission to extend the Annual General Meeting of Shareholders but not exceeding 06 months from the end of the financial year.</p>	<p>24.1.2 The Annual General Meeting of Shareholders shall be held within four (04) months from the end of the financial year. The Board of Directors shall decide to extend the Annual General Meeting of Shareholders in case of necessity, but not exceeding 06 months from the end of the financial year.</p>	
<p>6 Article 24. Convening the General Meeting of Shareholders 24.2.3 At the request of a shareholder or a group of shareholders specified in Clause 19.2, Article 19 of this Charter. The request to convene the General Meeting of Shareholders must be in writing and include the following contents: full name, contact address, nationality, legal document number of the individual for individual shareholders; name, enterprise code or legal document number of the organization, address of the head office for institutional shareholders; number of shares and date of share registration of each shareholder, total number of shares of the group of shareholders and ownership percentage in total shares of the company, grounds and reasons for requesting the convening of the General Meeting of Shareholders. The request for convening the meeting must be</p>	<p>Article 24. Convening the General Meeting of Shareholders 24.2.3 At the request of a shareholder or a group of shareholders specified in Clause 19.2, Article 19 of this Charter. The request to convene the General Meeting of Shareholders must be in writing and include the following contents: full name, contact address, nationality, legal document number of the individual for individual shareholders; name, enterprise code or legal document number of the organization, address of the head office for institutional shareholders; number of shares and date of share registration of each shareholder, total number of shares of the group of shareholders and ownership percentage in total shares of the company, grounds and reasons for requesting the convening of the General Meeting of Shareholders. The request for convening the meeting must be accompanied by documents and evidence on violations of the Board of Directors, the severity of</p>	<p>Adding the responsibility of the shareholder or group of shareholders to bear full legal responsibility for the accuracy and truthfulness of the documents and evidence provided to the competent authority when requesting the convening of the General Meeting of Shareholders, to unify with Clause 18, Article 1 of the amended LOE 2025.</p>

	<p>accompanied by documents and evidence on violations of the Board of Directors, the severity of violations, or decisions beyond its authority</p>	
<p>7</p> <p>Article 33. Rights and Duties of the Board of Directors</p> <p><i>Not yet stipulated</i></p>	<p>Article 33. Rights and Duties of the Board of Directors</p> <p><i>33.2.25 Organize training and coaching on corporate governance and necessary skills for members of the Board of Directors, the General Director (Director), the person in charge of corporate governance, and other managers of the company</i></p>	<p>Supplementing the authority of the Board of Directors in organizing training and coaching on corporate governance and necessary skills for members of the Board of Directors, the General Director, the person in charge of corporate governance, and other managers of the company, to ensure consistency with Clause 81, Article 1 of Decree No. 245/2025/ND-CP.</p>
<p>8</p> <p>Article 34. Composition, term and number of Members of the Board of Directors</p> <p>34.1. The number of Members of the Board of Directors is at least five (05) persons and at most nine (09) persons, including one (01) Chairperson, one (01) Vice Chairperson (if any) and Members; the specific number of members of the Board of Directors for a term shall be decided by the General Meeting of Shareholders. The structure of the Board of Directors must ensure a balance among Members with knowledge and experience in law, finance, and securities; it is necessary to ensure a balance between executive Members and non-executive Members, ensuring that at least one-third (1/3) of</p>	<p>Article 34. Composition, term and number of Members of the Board of Directors</p> <p>34.1. The number of Members of the Board of Directors is at least three (03) persons and at most nine (09) persons, including one (01) Chairperson, one (01) Vice Chairperson (if any) and Members; the specific number of Members of the Board of Directors for a term shall be decided by the General Meeting of Shareholders. The structure of the Board of Directors must ensure a balance among Members with knowledge and experience in law, finance, and securities; it is necessary to ensure a balance between executive Members and non-executive Members.</p>	<p>To amend the minimum number of members of the Board of Directors from five (05) to three (03) in order to ensure consistency with Clause 1. Article 154 of the Law on Enterprises 2020 and Clause 1, Article 276 of Decree No. 155/2020/ND-CP detailing the implementation of a number of articles of the Law on Securities: “<i>The number of members of the Board of Directors of a public company shall be at least three (03) and at most eleven (11)</i>”. Concurrently, this amendment aims to facilitate flexibility in</p>



<p>the total Members of the Board of Directors are non-executive Members.</p>		<p>alignment with the actual corporate governance situation of the Company.</p>
<p>9 Article 34. Composition, term and number of Members of the Board of Directors</p> <p>Does not specify in detail the number of non-executive BOD members, only stipulates the principle <i>“The structure of the Board of Directors must ensure a balance among Members with knowledge and experience in law, finance, and securities; it is necessary to ensure a balance between executive Members and non-executive Members, ensuring that at least one-third (1/3) of the total Members of the Board of Directors are non-executive Members.”</i></p> <p>34.2 The number of independent members of the Board of Directors must ensure the following regulations:</p> <p>34.2.1 Having at least one (01) independent Member in case the Company has five (05) Members of the Board of Directors;</p> <p>34.2.2 Having at least two (02) independent Members in case the Company has from six (06) to eight (08) Members of the Board of Directors;</p> <p>34.2.3 Having at least three (03) independent members in case the Company has nine</p>	<p>Article 34. Composition, term and number of Members of the Board of Directors</p> <p>34.2. The number of non-executive Members of the Board of Directors of the Company must ensure the following regulations:</p> <p>34.2.1. Having at least one (01) non-executive Member in case the Company has from three (03) to five (05) Members of the Board of Directors;</p> <p>34.2.2. Having at least two (02) non-executive Members in case the Company has from six (06) to eight (08) Members of the Board of Directors;</p> <p>34.2.3. Having at least three (03) non-executive Members in case the Company has nine (09) Members of the Board of Directors.</p> <p>34.3. The number of independent Members of the Board of Directors must ensure the following regulations:</p> <p>34.3.1. Having at least one (01) independent Member in case the Company has five (05) Members of the Board of Directors;</p> <p>34.3.2. Having at least two (02) independent Members in case the Company has from six (06) to eight (08) Members of the Board of Directors;</p>	<p>Amended to clearly stipulate the specific number of non-executive BOD Members to ensure unification with Clause 79, Article 1 of Decree 245/2025/ND-CP.</p> <p>2. The number of non-executive members of the Board of Directors of a public company must ensure the following regulations:</p> <p>a) Having at least 01 non-executive member in case the company has from 03 to 05 members of the Board of Directors;</p> <p>b) Having at least 02 non-executive members in case the company has from 06 to 08 members of the Board of Directors;</p> <p>c) Having at least 03 non-executive members in case the company has from 09 to 11 members of the Board of Directors.</p>

	(09) Members of the Board of Directors.	34.3.3. Having at least three (03) independent Members in case the Company has nine (09) Members of the Board of Directors.	
10	<p>Article 34. Composition, term and number of Members of the Board of Directors</p> <p>34.4. Information about persons nominated to the Board of Directors must be disclosed before organizing cumulative voting at the General Meeting of Shareholders. In case candidates have been identified in advance, detailed information relating to these candidates shall be published at least ten (10) days before the opening date of the General Meeting of Shareholders on the Company's website so that shareholders can find out about these candidates before voting. Information relating to candidates for the Board of Directors to be published includes at least: Full name, date of birth; Professional qualifications; Working history; Other managerial positions (including BOD positions at other companies); interests related to the Company and related parties of the Company. Candidates for the Board of Directors must commit in writing to the truthfulness and accuracy of the published</p>	<p>Article 34. Composition, term and number of Members of the Board of Directors</p> <p>34.4. Information about persons nominated to the Board of Directors must be disclosed before organizing cumulative voting at the General Meeting of Shareholders. In case candidates have been identified in advance, detailed information relating to these candidates shall be published at least ten (10) days before the opening date of the General Meeting of Shareholders on the Company's website so that shareholders can find out about these candidates before voting. Information relating to candidates for the Board of Directors to be published includes at least: Full name, date of birth; Professional qualifications; Working history; Other managerial positions (including positions on the Board of Directors/Board of Members at other companies); interests related to the Company and related parties of the Company. Candidates for the Board of Directors must commit in writing to the truthfulness and accuracy of the published personal information and must commit to performing duties honestly, carefully, and for the</p>	<p>Amended to comply with Clause 78 Article 1 of Decree 245/2025/NĐ-CP regulating the Standards and conditions for being a BOD Member.</p> <p><i>“3. A member of the Board of Directors of a public company may only simultaneously be a member of the Board of Directors or the Board of Members at a maximum of 05 other companies.”</i></p>

	<p>personal information and must commit to performing duties honestly, carefully, and for the highest interests of the company if elected as a member of the Board of Directors.</p>	<p>highest interests of the company if elected as a member of the Board of Directors.</p>	
11	<p>Article 35. Standards and conditions for being a Member of the Board of Directors</p> <p>35.4 Must not be the Director/General Director, Member of the Board of Directors, Member of the Board of Members of another Securities Company; must not simultaneously be a Member of the Board of Directors of more than five (05) other Companies</p>	<p>Article 35. Standards and conditions for being a Member of the Board of Directors</p> <p>35.4 Must not be the Director/General Director, Member of the Board of Directors, Member of the Board of Members of another Securities Company; must not simultaneously be a Member of the Board of Directors/Board of Members of more than five (05) other Companies</p>	<p>Amended to comply with Clause 78 Article 1 of Decree 245/2025/ND-CP regulating the Standards and conditions for being a BOD Member.</p> <p><i>“3. A member of the Board of Directors of a public company may only simultaneously be a member of the Board of Directors or the Board of Members at a maximum of 05 other companies.”</i></p>
12	<p>Article 36. Meetings of the Board of Directors and Meeting Minutes</p> <p>36.19 Annually, the Board of Directors requires the independent Member of the Board of Directors to have an evaluation report on the activities of the Board of Directors; this evaluation report is consolidated into the Activity Report of the Board of Directors to report at the Annual General Meeting of Shareholders.</p>	<p>Article 36. Meetings of the Board of Directors and Meeting Minutes</p> <p>36.19 Annually, the Board of Directors requires each independent Member of the Board of Directors to have an evaluation report on the activities of the Board of Directors; this evaluation report is consolidated into the Activity Report of the Board of Directors to report at the Annual General Meeting of Shareholders.</p>	<p>Amending the regulation on the annual requirement for each independent BOD Member to have an evaluation report on the BOD's activities to comply with Clause 80, Article 1 of Decree 245/2025/ND-CP.</p>

<p>Article 59. Establishment of funds</p> <p>59.1. Annually, the Company deducts from the profit after corporate income tax to establish the following funds::</p> <p>59.1.1. Investment and development fund;</p> <p>59.1.2. Bonus and welfare fund;</p> <p>59.1.3. Other funds as prescribed by Law.</p> <p>59.2. The establishment, management, and use of these funds are carried out in accordance with the Company's Charter, decisions of the General Meeting of Shareholders, the Board of Directors, and relevant provisions of Law.</p>	<p>Article 59. Establishment of funds</p> <p>59.1. Annually, the Company deducts from the profit after corporate income tax to establish the following funds:</p> <p>59.1.1. Investment and development fund with a deduction rate of not more than 50% of the profit after corporate income tax;</p> <p>59.1.2. Bonus and welfare fund with a deduction rate as proposed by the Board of Directors;</p> <p>59.1.3. Other funds as prescribed by Law and proposed by the Board of Directors.</p> <p>59.2. The establishment, management, and use of these funds are carried out in accordance with the Company's Charter, decisions of the General Meeting of Shareholders, the Board of Directors, and relevant provisions of Law.</p>	<p>Specifically stipulating the maximum deduction rate for the Investment and development fund not exceeding 50% of the profit after corporate income tax. This amendment is developed based on references to Clause 2, Article 25 of the distribution of profit after tax of state-owned enterprises in the Law on Management and Investment of State Capital in Enterprises 2025, according to which: "The remaining profit after tax after handling the contents specified in Clause 1 of this Article shall be distributed according to the principle: deducting not more than 50% into the Investment and development fund to serve the purpose of expanding production and business investments and supplementing charter capital."</p> <p>In addition, in the context that BVSC's total assets are still limited and the capital increase process is slow due to both objective and subjective reasons, reducing its competitive advantage in recent times, maintaining the deduction rate for the Investment and development fund in the range of 30-50% of the annual profit after tax is necessary. This policy will help BVSC gradually accumulate stable capital sources, improve financial capacity, thereby meeting development needs</p>
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			and supporting the realization of long-term revenue and profit growth goals.
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APPENDIX 02



COMPARISON TABLE BETWEEN THE INTERNAL REGULATIONS ON CORPORATE GOVERNANCE AND THE DRAFT OF THE 1ST AMENDED INTERNAL REGULATIONS ON CORPORATE GOVERNANCE OF BVSC

(Attached to Proposal No: 09/2026/TTr-HĐQT dated 27/05/2026 Re: Approval of the 15th amendment of the Charter, Internal Regulations on Corporate Governance, and 1st amendment of the Regulation on Operation of the Board of Directors of Bao Viet Securities Company)

No.	INTERNAL REGULATIONS ON CORPORATE GOVERNANCE	IST AMENDED INTERNAL REGULATIONS ON CORPORATE GOVERNANCE	REASON FOR AMENDMENT
1	<p>Article 2. Interpretation of terms</p> <p>2.1.5 “Dividend” means the net profit paid for each share in cash or by other assets from the Company’s retained earnings after all financial obligations have been fulfilled or provided for;</p>	<p>Article 2. Interpretation of terms</p> <p>2.1.5 “Dividend” means the profit after tax paid for each share in cash or by other assets from the Company’s retained earnings after all financial obligations have been fulfilled or provided for;</p>	<p>Amended to unify terminology according to Point a, Clause 1, Article 1 of the amended Law on Enterprises 2025 (“<i>Amended LOE 2025</i>”).</p>
2	<p>Article 3. Roles, rights and obligations of the General Meeting of Shareholders</p> <p>3.2.21 To approve transactions stipulated under Clause 4, Article 293 of Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities.</p>	<p>Article 3. Roles, rights and obligations of the General Meeting of Shareholders</p> <p>3.2.21 To approve transactions stipulated under Clause 4, Article 293 of Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities, as amended or supplemented from time to time.</p>	<p>Amending and supplementing to be consistent with the Charter and Clause 84, Article 1 of Decree No 245/2025/ND-CP amending Decree No. 155/2020/ND-CP.</p>
3	<p>Article 10. Methods of registering to attend the General Meeting of Shareholders</p> <p>10.2.2 On the date of the General Meeting of Shareholders, before attending the meeting, shareholders must present: Meeting invitation,</p>	<p>Article 10. Methods of registering to attend the General Meeting of Shareholders</p> <p>10.2.2 On the date of the General Meeting of Shareholders, before attending the meeting, shareholders must present: Meeting invitation,</p>	<p>Clause 10.2.2, Article 10 is amended because the content regarding the People’s Identity Card has been abolished in accordance with the law</p>

<p>Identity Card, Citizen Identity Card or Passport, Power of Attorney (if any);</p>	<p>Citizen Identity Card or Passport, Power of Attorney (if any);</p>	
<p>4 Article 31. Term and number of Members of the Board of Directors</p> <p>31.1. The number of Members of the Board of Directors is at least five (05) persons and at most nine (09) persons, including one (01) Chairperson, one (01) Vice Chairperson (if any) and Members; the specific number of members of the Board of Directors for a term shall be decided by the General Meeting of Shareholders. The structure of the Board of Directors must ensure a balance among Members with knowledge and experience in law, finance, and securities; it is necessary to ensure a balance between executive Members and non-executive Members, ensuring that at least one-third (1/3) of the total Members of the Board of Directors are non-executive Members.</p>	<p>Article 31. Term and number of Members of the Board of Directors</p> <p>31.1. The number of Members of the Board of Directors is at least three (03) persons and at most nine (09) persons, including one (01) Chairperson, one (01) Vice Chairperson (if any) and Members; the specific number of Members of the Board of Directors for a term shall be decided by the General Meeting of Shareholders. The structure of the Board of Directors must ensure a balance among Members with knowledge and experience in law, finance, and securities; it is necessary to ensure a balance between executive Members and non-executive Members.</p>	<p>To amend the minimum number of members of the Board of Directors from five (05) to three (03) in order to ensure consistency with Clause 1, Article 154 of the Law on Enterprises, 2020 and Clause 1, Article 276 of Decree No. 155/2020/ND-CP detailing the implementation of a number of articles of the Law on Securities: “The number of members of the Board of Directors of a public company shall be at least three (03) and at most eleven (11)” and concurrently, this amendment aims to facilitate flexibility in alignment with the actual corporate governance situation of the Company.</p>
<p>5 Article 31. Term and number of Members of the Board of Directors</p> <p>Does not specify in detail the number of non-executive BOD members, only stipulates the principle “The structure of the Board of Directors must ensure a balance among Members with knowledge and experience in law, finance, and securities; it is necessary to ensure a balance between executive Members and non-executive Members, ensuring that at least one-third (1/3) of the total Members of the Board of Directors are</p>	<p>Article 31. Term and number of Members of the Board of Directors</p> <p>31.2. The number of non-executive Members of the Board of Directors of the Company must ensure the following regulations:</p> <p>31.2.1. Having at least 01 non-executive Member in case the Company has from 03 to 05 Members of the Board of Directors;</p> <p>31.2.2. Having at least two (02) non-executive Members in case the Company has from six (06)</p>	<p>Amended to clearly stipulate the specific number of non-executive BOD Members to ensure unification with Clause 79, Article 1 of Decree 245/2025/ND-CP:</p> <p>2. The number of non-executive members of the Board of Directors of a public company must ensure the following regulations:</p> <p>a) Having at least 01 non-executive member in case the company has from</p>

<p><i>non-executive Members.”</i></p> <p>31.2 The number of independent members of the Board of Directors must ensure the following regulations:</p> <p>31.2.1. Having at least one (01) independent Member in case the Company has five (05) Members of the Board of Directors;</p> <p>31.2.2. Having at least two (02) independent Members in case the Company has from six (06) to eight (08) Members of the Board of Directors;</p> <p>31.2.3. Having at least three (03) independent members in case the Company has nine (09) Members of the Board of Directors.</p>	<p>to eight (08) Members of the Board of Directors;</p> <p>31.2.3. Having at least three (03) non-executive Members in case the Company has nine (09) Members of the Board of Directors.</p> <p>31.3. The number of independent Members of the Board of Directors must ensure the following regulations:</p> <p>31.3.1. Having at least one (01) independent Member in case the Company has five (05) Members of the Board of Directors;</p> <p>31.3.2. Having at least two (02) independent Members in case the Company has from six (06) to eight (08) Members of the Board of Directors;</p> <p>31.3.3. Having at least three (03) independent Members in case the Company has nine (09) Members of the Board of Directors.</p>	<p><i>03 to 05 members of the Board of Directors;</i></p> <p><i>b) Having at least 02 non-executive members in case the company has from 06 to 08 members of the Board of Directors;</i></p> <p><i>c) Having at least 03 non-executive members in case the company has from 09 to 11 members of the Board of Directors.</i></p>
<p>6</p> <p>Article 32. Standards and conditions for being a Member of the Board of Directors</p> <p>32.4 Must not be the Director/General Director, Member of the Board of Directors, Member of the Board of Members of another Securities Company; must not simultaneously be a Member of the Board of Directors of more than five (05) other Companies.</p>	<p>Article 32. Standards and conditions for being a Member of the Board of Directors</p> <p>32.4 Must not be the Director/General Director, Member of the Board of Directors, Member of the Board of Members of another Securities Company; must not simultaneously be a Member of the Board of Directors/Board of Members of more than five (05) other Companies.</p>	<p>Amended to comply with Clause 78 Article 1 of Decree 245/2025/ND-CP regulating the Standards and conditions for being a BOD Member.</p> <p><i>“3. A member of the Board of Directors of a public company may only simultaneously be a member of the Board of Directors or the Board of Members at a maximum of 05 other companies.”</i></p>

7	<p>Article 35. Notice of election, dismissal, and removal of members of the Board of Directors</p> <p>35.1 Information about persons nominated to the Board of Directors must be disclosed before organizing cumulative voting at the General Meeting of Shareholders. In case candidates have been identified in advance, detailed information relating to these candidates shall be published at least ten (10) days before the opening date of the General Meeting of Shareholders on the Company's website so that shareholders can find out about these candidates before voting. Information relating to candidates for the Board of Directors to be published includes at least: Full name, date of birth; Professional qualifications; Working history; Other managerial positions (including BOD positions at other companies); interests related to the Company and related parties of the Company. Candidates for the Board of Directors must commit in writing to the truthfulness and accuracy of the published personal information and must commit to performing duties honestly, carefully, and for the highest interests of the company if elected as a member of the Board of Directors.</p>	<p>Article 35. Notice of election, dismissal, and removal of members of the Board of Directors</p> <p>35.1 Information about persons nominated to the Board of Directors must be disclosed before organizing cumulative voting at the General Meeting of Shareholders. In case candidates have been identified in advance, detailed information relating to these candidates shall be published at least ten (10) days before the opening date of the General Meeting of Shareholders on the Company's website so that shareholders can find out about these candidates before voting. Information relating to candidates for the Board of Directors to be published includes at least: Full name, date of birth; Professional qualifications; Working history; Other managerial positions (including positions on the Board of Directors/Board of Members at other companies); interests related to the Company and related parties of the Company. Candidates for the Board of Directors must commit in writing to the truthfulness and accuracy of the published personal information and must commit to performing duties honestly, carefully, and for the highest interests of the company if elected as a member of the Board of Directors</p>	<p>Amended to comply with Clause 78. Article 1 of Decree 245/2025/ND-CP regulating the Standards and conditions for being a BOD Member: <i>"3. A member of the Board of Directors of a public company may only simultaneously be a member of the Board of Directors or the Board of Members at a maximum of 05 other companies."</i></p>
8	<p>Article 39. Meetings of the Board of Directors</p> <p>39.15 Annually, the Board of Directors requires the independent Member of the Board of Directors to have an evaluation report on the activities of the Board of Directors; this evaluation report is consolidated into the Activity Report of the Board of Directors to report at the Annual General Meeting of Shareholders.</p>	<p>Article 39. Meetings of the Board of Directors</p> <p>39.15 Annually, the Board of Directors requires each independent Member of the Board of Directors to have an evaluation report on the activities of the Board of Directors; this evaluation report is consolidated into the Activity Report of the Board of Directors to report at the Annual General Meeting of Shareholders.</p>	<p>Amending the regulation on the annual requirement for each independent BOD Member to have an evaluation report on the BOD activities to comply with Clause 80 Article 1 of Decree 245/2025/ND-CP</p>



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APPENDIX 03

COMPARISON TABLE BETWEEN THE REGULATION ON OPERATION OF THE BOARD OF DIRECTORS OF BVSC AND THE DRAFT OF THE 1ST AMENDED AND SUPPLEMENTED REGULATION ON OPERATION OF THE BOARD OF DIRECTORS OF BVSC

(Attached to Proposal No: 09/2026/Tr-HDQT dated 27/05/2026 Re: Approval of the 15th amendment and supplement to the

Charter, the 1st amendment and supplement to the Internal Regulations on Corporate Governance and the 1st amendment to the

Regulation on Operation of the Board of Directors of Bao Viet Securities Company)

No.	REGULATION ON OPERATION OF THE BOARD OF DIRECTORS	REASON FOR AMENDMENT
1	<p>Article 3. Interpretation of terms</p> <p>3.1.5 “Dividend” means the net profit paid for each share in cash or other assets</p>	<p>Amended to unify terminology according to Point a, Clause 1, Article 1 of the amended Law on Enterprises 2025 (“<i>Amended LOE 2025</i>”).</p>
2	<p>Article 5. Term and number of Members of the Board of Directors</p> <p>5.1. The number of Members of the Board of Directors is at least five (05) persons and at most nine (09) persons, including one (01) Chairperson, one (01) Vice Chairperson (if any) and Members; the specific number of members of the Board of Directors for a term shall be decided by the General Meeting of Shareholders. The structure of the Board of Directors must ensure a balance among Members with knowledge and experience in law, finance, and securities; it is necessary to ensure a balance between executive Members and non-executive Members, ensuring that at least one-third (1/3) of the total Members of the Board of Directors are non-</p>	<p>To amend the minimum number of members of the Board of Directors from five (05) to three (03) in order to ensure consistency will Clause 1, Article 154 of the Law on Enterprises 2020 and Clause 1, Article 276 of Decree No. 155/2020/NĐ-CP detailing the implementation of a number of articles of the Law on Securities: “<i>The number of members of the Board of</i></p>

<p>executive Members-</p>		<p><i>Directors of a public company shall be at least three (03) and at most eleven (11)". Concurrently, this amendment aims to facilitate flexibility in alignment with the actual corporate governance situation of the Company.</i></p>
<p>3 Article 5. Term and number of Members of the Board of Directors</p> <p>5.2 The number of independent members of the Board of Directors must ensure the following regulations:</p> <p>5.2.1 Having at least one (01) independent Member in case the Company has five (05) Members of the Board of Directors;</p> <p>5.2.2 Having at least two (02) independent Members in case the Company has from six (06) to eight (08) Members of the Board of Directors;</p> <p>5.2.3 Having at least three (03) independent members in case the Company has nine (09) Members of the Board of Directors.</p>	<p>Article 5. Term and number of Members of the Board of Directors</p> <p>5.2 The number of non-executive members of the Board of Directors of the Company must ensure the following regulations:</p> <p>5.2.1 Having at least 01 non-executive Member in case the Company has from 03 to 05 members of the Board of Directors;</p> <p>5.2.2 Having at least 02 non-executive Members in case the Company has from 06 to 08 members of the Board of Directors;</p> <p>5.2.3 Having at least 03 non-executive Members in case the Company has 09 members of the Board of Directors.</p> <p>5.3 The number of independent Members of the Board of Directors must ensure the following regulations:</p> <p>5.3.1 Having at least one (01) independent Member in case the Company has five (05) members of the</p>	<p>Amended to clearly stipulate the specific number of non executive BOD Members to ensure unification with Clause 79, Article 1 of Decree 245/2025/NĐ-CP.</p> <p>2. The number of non executive members of the Board of Directors of a public company must ensure the following regulations:</p> <p>a) Having at least 01 non executive member in case the company has from 03 to 0 members of the Board of Directors;</p> <p>b) Having at least 02 non executive members in case the company has from 06 to 08 members of the Board of Directors;</p> <p>c) Having at least 03 non executive members in case the company has from 09 to</p>

	<p>Board of Directors;</p> <p>5.3.2 Having at least two (02) independent Members in case the Company has from six (06) to eight (08) members of the Board of Directors;</p> <p>5.3.3 Having at least three (03) independent Members in case the Company has nine (09) members of the Board of Directors.</p>	<p><i>11 members of the Board of Directors.</i></p>
<p>4</p> <p>Article 6. Standards and conditions for being a Member of the Board of Directors</p> <p>6.4 Must not be the Director/General Director, Member of the Board of Directors, Member of the Board of Members of another Securities Company; must not simultaneously be a Member of the Board of Directors of more than five (05) other Companies.</p>	<p>Article 6. Standards and conditions for being a Member of the Board of Directors</p> <p>6.4 Must not be the Director/General Director, Member of the Board of Directors, Member of the Board of Members of another Securities Company; must not simultaneously be a Member of the Board of Directors/Board of Members of more than five (05) other Companies.</p>	<p>Amended to comply with Clause 78, Article 1 of Decree 245/2025/ND-CP regulating the Standards and conditions for being a BOI Member.</p> <p><i>“3. A member of the Board of Directors of a public company may only simultaneously be a member of the Board of Directors of a maximum of 05 other companies.”</i></p>
<p>5</p> <p>Article 11. Notice of election, dismissal, and removal of members of the Board of Directors</p> <p>11.1 Information about persons nominated to the Board of Directors must be disclosed before organizing cumulative voting at the General Meeting of Shareholders. In case candidates have been identified in advance, detailed information relating to these candidates shall be published at</p>	<p>Article 11. Notice of election, dismissal, and removal of members of the Board of Directors</p> <p>11.1 Information about persons nominated to the Board of Directors must be disclosed before organizing cumulative voting at the General Meeting of Shareholders. In case candidates have been identified in advance, detailed information relating to these candidates shall be published at</p>	<p>Amended to comply with Clause 78, Article 1 of Decree 245/2025/ND-CP regulating the Standards and conditions for being a BOI Member.</p> <p><i>“3. A member of the Board of Directors of a public company may only</i></p>

	<p>least ten (10) days before the opening date of the General Meeting of Shareholders on the Company's website so that shareholders can find out about these candidates before voting. Information relating to candidates for the Board of Directors to be published includes at least: Full name, date of birth; Professional qualifications; Working history; Other managerial positions (including BOD positions at other companies); interests related to the Company and related parties of the Company. Candidates for the Board of Directors must commit in writing to the truthfulness and accuracy of the published personal information and must commit to performing duties honestly, carefully, and for the highest interests of the company if elected as a member of the Board of Directors.</p>	<p>least ten (10) days before the opening date of the General Meeting of Shareholders on the Company's website so that shareholders can find out about these candidates before voting. Information relating to candidates for the Board of Directors to be published includes at least: Full name, date of birth; Professional qualifications; Working history; Other managerial positions (including positions on the Board of Directors/Board of Members at other companies); interests related to the Company and related parties of the Company. Candidates for the Board of Directors must commit in writing to the truthfulness and accuracy of the published personal information and must commit to performing duties honestly, carefully, and for the highest interests of the company if elected as a member of the Board of Directors.</p>	<p><i>simultaneously be a member of the Board of Directors or the Board of Members at a maximum of 05 other companies."</i></p>
6	<p>Article 12. Authority of the Board of Directors <i>Not yet stipulated</i></p>	<p>Article 12. Authority of the Board of Directors</p> <p>12.2. Duties and powers of the Board of Directors</p> <p>12.2.26. <i>Perform dividend payment to shareholders according to legal regulations after being approved by the Annual General Meeting of Shareholders;</i></p> <p>12.2.27 <i>Organize training and coaching on corporate governance and necessary skills for members of the Board of Directors, the General Director (Director),</i></p>	<p>Supplemented in accordance with Clause 81, Article 1 of Decree No. 245. Amending and supplementing a number of clauses of Article 278 of the Responsibilities and obligations of the Board of Directors under Decree No 155/2020/NĐ-CP guiding the Law on Securities as follows:</p>

		<p><i>the person in charge of corporate governance, and other managers of the company.</i></p>	<p>a) Amending Clause 8 supplementing Article 278 as follows: <i>“8. Organizing training and coaching on corporate governance and necessary skills for members of the Board of Directors, the General Director (Director), the person in charge of corporate governance, and other managers of the company.”</i> b) Adding Clause 10 after Clause 9, Article 278 as follows: <i>“10. Executing dividend payments to shareholders in accordance with the law upon approval by the Annual General Meeting of Shareholders.”</i></p>
7	<p>Article 14. Responsibility of the Board of Directors in convening an extraordinary General Meeting of Shareholders</p> <p>14.1.3 At the request of a shareholder or a group of shareholders specified in Clause 19.2, Article 19 of this Charter. The request to convene the General Meeting of Shareholders must be in writing and include the following contents: full name, contact address, nationality, legal document number of the individual for</p>	<p>Article 14. Responsibility of the Board of Directors in convening an extraordinary General Meeting of Shareholders</p> <p>14.1.3 At the request of a shareholder or a group of shareholders specified in Clause 19.2, Article 19 of this Charter. The request to convene the General Meeting of Shareholders must be in writing and include the following contents: full name, contact address, nationality, legal document number of the individual for</p>	<p>Adding the responsibility of the shareholder or group of shareholders to bear full legal responsibility for the accuracy and truthfulness of the documents and evidence provided to the competent authority when requesting the convening of the General Meeting of Shareholders,</p>

<p>individual shareholders; name, enterprise code or legal document number of the organization, address of the head office for institutional shareholders; number of shares and date of share registration of each shareholder, total number of shares of the group of shareholders and ownership percentage in total shares of the company, grounds and reasons for requesting the convening of the General Meeting of Shareholders. The request for convening the meeting must be accompanied by documents and evidence on violations of the Board of Directors, the severity of violations, or decisions beyond its authority</p>	<p>individual shareholders; name, enterprise code or legal document number of the organization, address of the head office for institutional shareholders; number of shares and date of share registration of each shareholder, total number of shares of the group of shareholders and ownership percentage in total shares of the company, grounds and reasons for requesting the convening of the General Meeting of Shareholders. The request for convening the meeting must be accompanied by documents and evidence on violations of the Board of Directors, the severity of violations, or decisions beyond its authority. The shareholder or group of shareholders shall bear full legal responsibility for the accuracy and truthfulness of the documents and evidence provided to the competent authority when requesting the convening of the General Meeting of Shareholders.</p>	<p>unity with Clause 18, Article 1 of the amended LOE 2025</p>
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No: 10/2026/TTr-BVSC

Hanoi, May 27, 2026

SUBMISSION

Re: Selection of an Audit Firm to audit the Financial Statements for 2027, 2028, and 2029 of Bao Viet Securities Joint Stock Company

To: General Meeting of Shareholders, Bao Viet Securities Joint Stock Company

The agreement for audit and financial statement review services between Bao Viet Securities Joint Stock Company (“BVSC”) and Ernst & Young Vietnam Limited (“EY Vietnam”) will expire upon EY Vietnam’s completion of the audit and review of BVSC’s 2026 financial statements.

To conduct the audit and review of the Financial Statements (“FSs”) in accordance with applicable laws and the Company Charter, the Supervisory Board (“SB”) of BVSC respectfully submits to the Annual General Meeting of Shareholders (“AGM”) the proposal for selecting an independent auditing firm to perform the audit and review of BVSC’s financial statements for the fiscal years 2027, 2028, and 2029 as follows:

1. Basis and benefits of entering into a long-term audit agreement

Entering into a long-term audit agreement is not contrary to Vietnamese law or Vietnam’s accounting and auditing standards and is consistent with international practices and trends. Based on the assessment of the implementation of long-term audit agreements at BVSC, the SB has found that this practice has brought several key benefits as follows:

First, ensuring the timely completion and publication of audited/reviewed FSs with good quality: Entering into a long-term audit contract has enabled the audit firm to develop a long-term plan, maintain a stable audit team with in-depth knowledge of the audited sector, and gain a more comprehensive understanding of the organizational structure and governance system of the audited entity. This improves the efficiency of collaboration between auditors and the staff of the audited company, thereby helping the audit firm complete audit and FS review work with ensured quality and within required deadlines. As a result, the audited entity is able to comply with the Ministry of Finance’s regulations on the disclosure deadlines for audited and reviewed FS’s applicable to listed companies.

Second, maintaining stable and reasonable audit fees: The long-term audit contract has helped BVSC achieve stability in audit fees. Over the past years, the audit fees applied to BVSC have remained unchanged, despite annual increases in labor costs.

Third, generating additional value and saving time and costs in selecting an audit firm annually: Entering into a long-term audit contract, in addition to improving efficiency and



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shortening the time required for the preparation, audit, and review of financial statements, also provides BVSC with value-added services offered free of charge by the audit firm. These include participation in training sessions and seminars to update new legal regulations and policies on accounting and taxation, engagement in knowledge-sharing activities, and receiving advisory support on financial solutions from experts. These benefits have significantly contributed to improving professional expertise, managerial capability, and business operation governance. In addition, it has substantially reduced the time, costs, and effort of the Supervisory Board, Board of Directors, Executive Management, Finance and Accounting Department, and other relevant departments in the annual process of selecting an audit firm.

2. Proposed criteria for selecting an auditing firm

Based on its business activities and audit requirements, the SB of BVSC respectfully proposes to the AGM the following criteria for selecting an independent auditing firm:

- The audit firm must be reputable and legally permitted to operate in Vietnam, and must be approved by the State Securities Commission of Vietnam to conduct audits for public interest entities in the securities sector;
- The audit firm must have a highly qualified team of auditors with extensive experience in auditing financial statements in the securities industry in accordance with Vietnam Accounting Standards (VAS);
- There must be no conflict of interest when performing the audit of BVSC's FSs (the audit must be conducted independently from FS preparation consulting and internal audit services), as well as for Bao Viet Holdings;
- The audit fee must be reasonable and appropriate to the content, scope, and audit timeline required by BVSC;
- The audit firm should offer value-added services that are most suitable and beneficial to BVSC.

3. Proposal of the Supervisory Board

With the above proposals, the SB respectfully submits to the 2026 AGM the following for consideration and approval:

- To approve the criteria for selecting an independent auditing firm as stated in Section 2 above. The approval of the selection criteria in Section 2 is understood as approval of the list of independent auditing firms that meet these criteria at the time BVSC actually conducts the selection of the independent auditor.
- To approve the policy of selecting and entering into a long-term audit contract with one independent auditing firm from among those that meet the criteria set out in Section 2 above, to conduct the audit and review of the Company's financial statements for the fiscal years 2027, 2028, and 2029.
- To approve the authorization of the Board of Directors to decide on the selection of the independent auditing firm; and to assign the Chief Executive Officer of BVSC to sign the

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audit service contract with the selected auditing firm to conduct the audit and review of BVSC's FSs for the fiscal years 2027, 2028, and 2029.

- To assign the Supervisory Board to coordinate with the Chief Executive Officer in implementing the procedures for selecting the auditing firm to provide audit and financial statement review services for BVSC for the fiscal years 2027, 2028, and 2029, and to submit proposals to the Board of Directors for decision.

The Supervisory Board respectfully submits these matters to the AGM for consideration and approval.

Respectfully submitted!

Recipients:

- As above;
- Filed: Archives, Company Secretary, SB.

FOR AND ON BEHALF OF THE
SUPERVISORY BOARD
HEAD OF THE SUPERVISORY BOARD



Nguyen Xuan Hoa

