

**CÔNG TY CỔ PHẦN CHỨNG KHOÁN
KỸ THƯƠNG**

**TECHCOM SECURITIES JOINT
STOCK COMPANY**

**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
THE SOCIALIST REPUBLIC OF VIETNAM**

**Độc lập - Tự do - Hạnh phúc
Independence - Freedom - Happiness**

Số/No: 042204/25/CV-TCBS

Hà Nội, ngày 22 tháng 04 năm 2025
Hanoi, April 22, 2025

**CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODIC INFORMATION DISCLOSURE**

**Kính gửi/To: Ủy ban Chứng khoán Nhà nước/The State Securities Commission
Sở Giao dịch Chứng khoán Việt Nam/Vietnam Stock Exchange
Sở Giao dịch Chứng khoán Hà Nội/Hanoi Stock Exchange**

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

- Mã chứng khoán/ Stock code: TCX124012

- Địa chỉ/Address: Tầng 27, tầng 28 và tầng 29, Tòa C5 D'Capitale, số 119 Trần Duy Hưng, Phường Trung Hòa, Quận Cầu Giấy, Thành phố Hà Nội/ 27th, 28th and 29th floors, C5 D'Capitale Building, 119 Tran Duy Hung, Trung Hoa Ward, Cau Giay District, Hanoi City.

- Điện thoại liên hệ/Tel:

Fax:

- E-mail: baocao_tcbs@techcombank.com.vn

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

Công ty Cổ phần Chứng khoán Kỹ Thương (TCBS) công bố: Nghị quyết Đại hội đồng cổ đông thường niên năm 2025 số 012204/25/NQ-ĐHĐCĐ-TCBS và Nghị quyết số 022204/25/NQ-ĐHĐCĐ-TCBS, Biên bản đại hội đồng cổ đông thường niên năm 2025 số 012204/25/BB-ĐHĐCĐ-TCBS và các tài liệu được thông qua.

(Chi tiết như tại tài liệu đính kèm)

Techcom Securities Joint Stock Company (TCBS) discloses: Resolution of the 2025 Annual General Meeting of Shareholders No. 012204/25/NQ-ĐHĐCĐ-TCBS and Resolution No. 022204/25/NQ-ĐHĐCĐ-TCBS, Minutes of the 2025 Annual General Meeting of Shareholders No. 012204/25/BB-ĐHĐCĐ-TCBS and approved documents.

(Details as in the attached document)



3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 22/04/2025 tại đường dẫn: [https://www.tcbs.com.vn./](https://www.tcbs.com.vn/) This information was published on the company's website on April 22, 2025 as in the link: <https://www.tcbs.com.vn.>

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/ We hereby declare to be responsible for the accuracy and completeness of the above information.

Tài liệu đính kèm/ Attached documents:

- Nghị quyết số 012204/25/NQ-ĐHĐCĐ-TCBS/ Resolution No. 012204/25/NQ-ĐHĐCĐ-TCBS
- Nghị quyết số 022204/25/NQ-ĐHĐCĐ-TCBS/ Resolution No. 022204/25/NQ-ĐHĐCĐ-TCBS
- Biên bản số 012204/25/BB-ĐHĐCĐ-TCBS/ Resolution No. 012204/25/BB-ĐHĐCĐ-TCBS

**CÔNG TY CỔ PHẦN CHỨNG KHOÁN KỸ THUẬT
TECHCOM SECURITIES JOINT STOCK COMPANY**

Người được ủy quyền công bố thông tin
Person authorized to disclose information



NGÔ HOÀNG HÀ



No.: 012204/25/BB-ĐHĐCĐ-TCBS

Hanoi, April 22, 2025

MINUTES OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS
TECHCOM SECURITIES JOINT STOCK COMPANY

The 2025 Annual General Meeting of Shareholders (the "**General Meeting**"/ "**General Meeting of Shareholders**") of Techcom Securities Joint Stock Company (the "**Company**") will be held at 09:30, April 22, 2025 at Seoul Meeting Room, 12A Floor, Techcombank Building, No. 6 Quang Trung Street, Hoan Kiem District, Hanoi with the following specific contents:

I. GENERAL INFORMATION

Company Name: **TECHCOM SECURITIES JOINT STOCK COMPANY**

Head Office: 27th, 28th and 29th floors, C5 – D'Capitale Building, 119 Tran
Duy Hung, Trung Hoa Ward, Cau Giay District, Hanoi City

Establishment License 125/GP-UBCK issued by the State Securities Commission on
and digital activities: 30/5/2018

PART 1: PROCEDURES FOR OPENING THE CONGRESS

**II. REPORT ON INSPECTION AND REGISTRATION OF SHAREHOLDERS
BEFORE THE GENERAL MEETING**

1. Composition of the Inspection and Shareholder Registration Committee:

- Ms. Hoang Thi Kim Cuc – Head of the Shareholder Inspection and Registration Committee

2. Report on inspection of shareholders attending the General Meeting

Ms. Hoang Thi Kim Cuc – Head of the Shareholder Inspection and Registration Committee read the Minutes of Examination and Registration of Shareholders attending the 2025 Annual General Meeting of Shareholders of Techcom Securities Joint Stock Company ("TCBS") taking place on April 22, 2025, as follows:

- At 09:30 a.m., April 22, 2025, the total number of delegates who are shareholders or authorized persons to attend: 16 delegates, representatives of 1,948,919,346 outstanding shares with voting rights, accounting for 99,37% of the total number of voting shares of the Company (01 ordinary share of shareholders attending and voting at the General Meeting = 01 voting vote).

- Pursuant to Clause 1, Article 145 of the Law on Enterprises 2020 and the Charter of TCBS, with the percentage of votes attending the meeting reaching 99,37% of the total number of voting shares, the General Meeting of Shareholders of TCBS is eligible to be conducted.

III. CHAIRPERSON, SECRETARY OF THE SESSION AND VOTE COUNTING COMMITTEE

1. According to the provisions of Point a, Clause 2, Article 146 of the Law on Enterprises 2020, Mr. Nguyen Xuan Minh – Chairman of the Board of Directors chaired the meeting.
2. The Chairman of the meeting appointed Ms. Le Hong Hanh as the secretary of the meeting
3. The Chairperson announces the list of nominees to the Vote Counting Committee of the Congress, including:

- Ms. Hoang Thi Kim Cuc – Head of Department
- Ms. Le Hong Hanh – Member

The Chairman announces the method of voting for approval, specifically as follows:

- The voting shall be carried out by holding up the voting card;
- The vote is conducted by checking the votes in turn, the votes against the votes, and the votes with no opinions. Finally, the number of votes in favor, disapproval and no opinion is collected, the corresponding ratio to the number of voting cards of shareholders/representatives of shareholders attending the meeting and voting at the meeting.

The chairman announced the results of the vote count as follows:

The voting results approved by the Vote Counting Committee at the 2025 Annual General Meeting of Shareholders of TCBS in the form of holding up voting cards are as follows:

- **Number of votes in favor:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;
 - **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting.
- ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content was approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting.**

IV. APPROVING THE WORKING PROGRAM AND WORKING REGULATIONS AT THE CONGRESS

The Chairman presented the Congress Program and the Working Regulations at the Congress (*detailed contents according to the documents provided to the whole Congress as prescribed*). In the process of preparing for the General Meeting, no shareholders proposed the addition of the General Meeting Program.

1. **The results of approving the Congress Program in the form of holding up voting cards are as follows:**

- **Number of votes in favor:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;
 - **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting.
- ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content was approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting.**
- 2. The results of approving the Working Regulation at the Congress in the form of holding up voting cards are as follows:**
- **Number of votes in favor:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;
 - **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting.
- ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content was approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting.**

PART 2: CONTENTS OF REPORTS AND REPORTS

V. Presentation of Contents of Reports and Reports

1. Report of the Board of Directors on governance and performance of the Board of Directors and each member of the Board of Directors in 2024 and operational orientation in 2025 according to Report No. 012703/25/BC-ĐHDCĐ-TCBS dated 27/03/2025.
Mr. Nguyen Xuan Minh – Chairman of the Board of Directors presented on behalf of the Board of Directors *(details of the content according to the documents provided to the whole General Meeting as prescribed)*.
2. The Supervisory Board's report on the operation in 2024 and the operation plan in 2025 according to the content of Report No. 022703/25/BC-ĐHDCĐ-TCBS dated 27/03/2025.
Mr. Dang Van Khai – Head of the Supervisory Board presented on behalf of the Supervisory Board *(details of the content according to the documents provided to the whole Congress according to regulations)*.
3. Report No. 012703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the 2024 Business Results Report and approval of the 2025 Business Plan of Techcom Securities Joint Stock Company.
Mr. Ngo Hoang Ha – Deputy General Director presented *(details of the content according to the documents provided to the whole Congress as prescribed)*.
4. Submission No. 022703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the approval of the Financial Statements and Profit Distribution Plan for 2024.

Mr. Nguyen Nguyen Xuan Minh – Chairman of the Board of Directors presented on behalf of the Board of Directors *(details of the content according to the documents provided to the whole General Meeting as prescribed)*.

5. Report No. 032703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the Selection of an independent auditor to audit the financial statements and report on the financial prudential ratio for the fiscal year 2025 of Techcom Securities Joint Stock Company.

Mr. Nguyen Nguyen Xuan Minh – Chairman of the Board of Directors presented on behalf of the Board of Directors *(details of the content according to the documents provided to the whole General Meeting as prescribed)*.

6. Report No. 042703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the payment of bonuses according to the results of work completion in 2024 for Members of the Board of Directors of Techcom Securities Joint Stock Company.

Mr. Nguyen Nguyen Xuan Minh – Chairman of the Board of Directors presented on behalf of the Board of Directors *(details of the content according to the documents provided to the whole General Meeting as prescribed)*.

7. Report No. 052703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the approval of the 2025 budget of the Board of Directors and the Supervisory Board of the Company.

Mr. Nguyen Nguyen Xuan Minh – Chairman of the Board of Directors presented on behalf of the Board of Directors *(details of the content according to the documents provided to the whole General Meeting as prescribed)*.

8. Report No. 062703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the Listing of bonds offered by the Company to the public.

Mr. Nguyen Nguyen Xuan Minh – Chairman of the Board of Directors presented on behalf of the Board of Directors *(details of the content according to the documents provided to the whole General Meeting as prescribed)*.

9. Report No. 072703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on TCBS's indirect investment in foreign markets.

Mr. Nguyen Nguyen Xuan Minh – Chairman of the Board of Directors presented on behalf of the Board of Directors *(details of the content according to the documents provided to the whole General Meeting as prescribed)*.

10. Submission No. 082703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the detailed plan for the use of proceeds from the Company's private placement of shares and approving the full text of the amended and supplemented Offering and Use of Capital Plan.

Mr. Nguyen Nguyen Xuan Minh – Chairman of the Board of Directors presented on behalf of the Board of Directors *(details of the content according to the documents provided to the whole General Meeting as prescribed)*.

VI. Discuss and vote on Reports and Submissions

After the presentation of the Reports and Reports, the Executive Chairman of the Congress discussed the contents presented within 15 minutes. After the discussion period, the delegates had no comments on the contents that had been presented, the Chairman of the Congress moved to vote on the Reports and Proposals by Voting Sheet.

Ms. Hoang Thi Kim Cuc – Head of the Vote Counting Committee instructed shareholders on the voting rules in the Working Regulations at the General Meeting and delegates voted according to regulations.

After the delegates complete the voting for each content, the ballot boxes are sealed in front of the whole Congress and transferred to the vote counting area to conduct vote counting. The Vote Counting Board conducts the vote counting at the vote counting area. During the working time of the Vote Counting Committee, the Congress took a break of 20 minutes.

VII. Vote counting results

After the end of the vote counting period, Ms. Hoang Thi Kim Cuc – Head of the Vote Counting Committee announced to the whole Congress the voting results as follows:

1. Approve the Report of the Board of Directors on governance and performance of the Board of Directors and each member of the Board of Directors in 2024 and the orientation of activities in 2025 according to the content of Report No. 012703/25/BC-ĐHDCĐ-TCBS dated 27/03/2025.
 - **Number of valid votes:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of invalid votes:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
In which:
 - **Number of votes in favor:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;
 - **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
- ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content was approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting.**
2. Approving the Supervisory Board's Report on operations in 2024 and the operation plan in 2025 according to the contents of Report No. 022703/25/BC-ĐHDCĐ-TCBS dated 27/03/2025.
 - **Number of valid votes:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of invalid votes:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
In which:
 - **Number of votes in favor:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;
 - **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;

- ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content was approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting.**
3. Approved the Report No. 012703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the 2024 Business Results Report and approval of the 2025 Business Plan of Techcom Securities Joint Stock Company.
- **Number of valid votes:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of invalid votes:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
- In which:
- **Number of votes in favor:** 1.948.919.346 votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;
 - **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
- ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content was approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting.**
4. Approving the Report No. 022703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on approving the Financial Statements and Profit Distribution Plan for 2024.
- **Number of valid votes:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of invalid votes:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
- In which:
- **Number of votes in favor:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;
 - **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
- ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content was approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting.**
5. Approving the Report No. 032703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the selection of an independent auditor to audit the financial statements and report on the financial prudential ratio for the fiscal year 2025 of Techcom Securities Joint Stock Company.
- **Number of valid votes:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;

- **Number of invalid votes:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
In which:
 - **Number of votes in favor:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;
 - **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
- ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content was approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting.**
- 6. Approving the Report No. 042703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the payment of bonuses according to the results of work completion in 2024 for Members of the Board of Directors of Techcom Securities Joint Stock Company.
 - **Number of valid votes:** 1.876.530.348 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of invalid votes:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
In which:
 - **Number of votes in favor:** 1.876.530.348 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;
 - **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
 - ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content was approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting.**
- 7. Approving the Report No. 052703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the Approval of the 2025 budget of the Board of Directors and the Supervisory Board of the Company.
 - **Number of valid votes:** 1.876.530.348 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of invalid votes:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
In which:
 - **Number of votes in favor:** 1.876.530.348 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;

- **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
 - ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content was approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting.**
8. Approving the Report No. 062703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the Listing of bonds offered by the Company to the public.
- **Number of valid votes:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of invalid votes:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
- In which:
- **Number of votes in favor:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;
 - **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
- ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content was approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting.**
9. Approving the Report No. 072703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on TCBS's indirect investment in foreign markets.
- **Number of valid votes:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of invalid votes:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
- In which:
- **Number of votes in favor:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;
 - **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
- ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content was approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting.**
10. Approving the Report No. 082703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the detailed plan for the use of proceeds from the Company's private placement of shares and approving the full text of the amended and supplemented Plan for Offering and Use of Capital.

- **Number of valid votes:** 1.875.950.433 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of invalid votes:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
- In which:
- **Number of votes in favor:** 1.875.950.433 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;
 - **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
- ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content was approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting.**
11. Approval of organization and implementation: Assign and authorize the Chairman of the Board of Directors to organize the implementation of all other necessary procedures and work to successfully implement the above contents after being approved by the General Meeting of Shareholders, in accordance with the provisions of law and the Company's Charter.
- **Number of valid votes:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of invalid votes:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
- In which:
- **Number of votes in favor:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;
 - **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting;
- ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content was approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting.**

VIII. DECISIONS ADOPTED

Based on the voting and voting results, the Company's 2022 Annual General Meeting of Shareholders approved the following contents:

1. Report of the Board of Directors on governance and performance of the Board of Directors and each member of the Board of Directors in 2024 and operational orientation in 2025 according to Report No. 012703/25/BC-ĐHDCĐ-TCBS dated 27/03/2025.
2. Report of the Supervisory Board the operation in 2024 and the operation plan in 2025 according to the content of Report No. 022703/25/BC-ĐHDCĐ-TCBS dated 27/03/2025.

3. Proposal No. 012703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the 2024 Business Results Report and approval of the 2025 Business Plan of Techcom Securities Joint Stock Company.
4. Proposal No. 022703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the approval of the Financial Statements and Profit Distribution Plan for 2024.
5. Proposal No. 032703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the Selection of an independent auditor to audit the financial statements and report on the financial prudential ratio for the fiscal year 2025 of Techcom Securities Joint Stock Company.
6. Proposal No. 042703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the payment of bonuses according to the results of work completion in 2024 for Members of the Board of Directors of Techcom Securities Joint Stock Company.
7. Proposal No. 052703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the approval of the 2025 budget of the Board of Directors and the Supervisory Board of the Company.
8. Proposal No. 062703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the Listing of bonds offered by the Company to the public.
9. Proposal No. 072703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on TCBS's indirect investment in foreign markets.
10. Proposal No. 082703/25/TT-ĐHDCĐ-TCBS dated 27/03/2025 on the detailed plan for the use of proceeds from the Company's private placement of shares and approving the full text of the amended and supplemented Offering and Use of Capital Plan.
11. Approval of organization and implementation: Assign and authorize the Chairman of the Board of Directors to organize the implementation of all other necessary procedures and work to successfully implement the above contents after being approved by the General Meeting of Shareholders, in accordance with the provisions of law and the Company's Charter.

PART 3: PROCEDURES FOR CLOSING THE CONGRESS

IX. APPROVING THE MINUTES AND RESOLUTIONS OF THE CONGRESS

Ms. Le Hong Hanh – Secretary of the Congress appointed by the Chairman presented the Minutes and Draft Resolution of the Congress. After Ms. Le Hong Hanh finished speaking, the Chairman of the General Meeting voted by voting card, the voting results were as follows:

- **Number of votes in favor:** 1.948.919.346 voting votes, equivalent to 100% of the total number of votes attended and voted at the meeting;
 - **Number of votes to disapprove:** 0 votes, equivalent to 0% of the total number of votes to attend and vote at the meeting;
 - **Number of votes without opinions:** 0 votes, equivalent to 0% of the total votes attended and voted at the meeting.
- ⇒ **Pursuant to the provisions of the Law and the Company's Charter, this content is approved by the General Meeting of Shareholders at the rate of 100% of the total number of votes to attend and vote at the meeting;**

This record is fully and truthfully recorded by the Secretary of the General Assembly. The 11-page minutes, which were read before the General Meeting and approved by the

General Meeting before the end of the meeting, were made into 01 original copy and kept at the Company's office.

The General Meeting of Shareholders of the Company ended at 10.30. on the same day./.

SECRETARY



LE HONG HANH

CHAIRMAN

**CHAIRMAN OF THE BOARD OF
DIRECTORS**



NGUYEN XUAN MINH



No: 012204/25/NQ-HĐQT-TCBS

Hanoi, April 22, 2025

**RESOLUTIONS OF THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
TECHCOM SECURITIES JOINT STOCK COMPANY**

- Pursuant to the Law on Enterprises No. 59/2020 / QH14 passed by the National Assembly on 17 June 2020, effective from 01 January 2021, and other implementing regulations;
- Pursuant to the Securities Law No. 54/2019 /QH14 passed by the National Assembly on 26 November 2019, effective from 01 January 2021, and other implementing regulations;
- Pursuant to the current Charter of Techcom Securities Joint Stock Company (hereinafter referred to as “the Company” or “TCBS”);
- Pursuant to the Minutes of the 2025 Annual General Meeting of Shareholders No 012204/25/BB-ĐHĐCĐ-TCBS dated April 22, 2025.

RESOLVED:

- Article 1:** Approving the Report of the Board of Directors on governance and performance of the Board and each member in 2024, along with the operational plan for 2025, as detailed in Report No. 012703/25/BC-ĐHĐCĐ-TCBS (as attached).
- Article 2:** Approving the Report of the Supervisory Board on 2024 activities and 2025 operation plan, as detailed in Report No. 022703/25/BC-ĐHĐCĐ-TCBS (as attached).
- Article 3:** Approving the 2024 business performance report and the business plan for 2025 of Techcom Securities Joint Stock Company, as detailed in Proposal No. 012703/25/TT-ĐHĐCĐ-TCBS (as attached).
- Article 4:** Approving the 2024 Financial Statements and Profit Distribution Plan, as detailed in Proposal No. 022703/25/TT-ĐHĐCĐ-TCBS (as attached).
- Article 5:** Approving the Proposal on selecting an independent audit firm to audit Financial Statements and Financial Safety Ratio Report for the fiscal year 2025 of TCBS, as detailed in Proposal No. 032703/25/TT-ĐHĐCĐ-TCBS (as attached).
- Article 6:** Approving the Proposal for payment of bonus based on the results of the completion of tasks in 2024 for the members of the Board of Directors of TCBS, as detailed in Proposal No. 042703/25/TT-ĐHĐCĐ-TCBS (as attached).



Article 7: Approving the Proposal on the 2025 budget of the Board of Directors and the Supervisory Board of TCBS, as detailed in Proposal No. 052703/25/TT-ĐHĐCĐ-TCBS *(as attached)*.

Article 8: Approving the Proposal on the listing of public offering bonds issued by TCBS, as detailed in Proposal No. 062703/25/TT-ĐHĐCĐ-TCBS *(as attached)*.

Article 9: Approving the Proposal on the Company's Indirect Investment in Foreign Markets, as detailed in Proposal No. 072703/25/TT-ĐHĐCĐ-TCBS *(as attached)*.

Article 10: Effect and implementation:

10.1. Assign the Chairman of the Board of Directors to be responsible for implementing and directing the implementation of the work, approving and signing the necessary documents related to the organization of the Annual General Meeting of Shareholders in accordance with provisions of law and the Charter of the Company.

10.2. This Resolution takes effect from the signing date.

10.3. All shareholders, the Board of Directors, the Supervisory Board, the Board of Management and the relevant departments, divisions and individuals of the Company are responsible for the implementation of this Resolution./.

Recipients

- *As mentioned in Article 10;*

- *Save BOD Office.*

TECHCOM SECURITIES JOINT STOCK COMPANY

**ON BEHALF OF THE GENERAL MEETING OF
SHAREHOLDERS**

CHAIRMAN OF THE BOARD OF DIRECTORS



NGUYEN XUAN MINH

TECHCOM SECURITIES JOINT
STOCK COMPANY

TECHCOMSECURITIES 

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

☎

No: 022204/25/NQ-ĐHĐCĐ-TCBS

Hanoi, April 22, 2025

**RESOLUTIONS OF THE GENERAL MEETING OF SHAREHOLDERS
TECHCOM SECURITIES JOINT STOCK COMPANY**

- Pursuant to the Law on Enterprises No. 59/2020 / QH14 passed by the National Assembly on 17 June 2020, effective from 01 January 2021, and other implementing regulations;
- Pursuant to the Securities Law No. 54/2019 /QH14 passed by the National Assembly on 26 November 2019, effective from 01 January 2021, and other implementing regulations;
- Pursuant to the current Charter of Techcom Securities Joint Stock Company (hereinafter referred to as "the Company" or "TCBS");
- Pursuant to the Resolution of the General Meeting of Shareholders No. 011712/24/NQ-ĐHĐCĐ-TCBS dated December 17, 2024 approved the Private Placement of Shares Plan and the Plan for Utilizing the Proceeds from the Private Placement of the Company ("Placement and Capital Utilization Plan");
- Pursuant to the Minutes of the 2025 Annual General Meeting of Shareholders No. 012204/25/BB-ĐHĐCĐ-TCBS dated April 22, 2025.

RESOLVED:

Article 1. Approval of the detailed plan for the use of proceeds from the Private Placement of Shares:

- 1.1. The total estimated proceeds from the Private Placement of shares by the Company amount to **1,376,713,913,085 VND**, which will be used to supplement capital for the Company's securities business operations according to the following proposed plan:
 - Investment in brokerage activities, margin trading, advance payment for sales proceeds, etc., to meet the expectations of continued growth in market share, customer base, and customer demand in the stock trading and margin lending business in the coming period: approximately **481,849,869,580 VND**; and
 - Investment in securities trading activities (including but not limited to investments in stocks, bonds, etc.) to maintain the Company's high return rates, especially in the current period when the market is attractively valued: approximately **894,864,043,505 VND**.



- 1.2. The General Meeting of Shareholders authorizes the Board of Directors to implement the allocation and utilization of the proceeds for specific business activities of the Company in accordance with the capital utilization plan mentioned above (in accordance with the Company's internal regulations).

Article 2: Approval of the full text of the amended and supplemented Placement and Capital Utilization Plan:

Approval of the full text of the amended and supplemented Placement and Capital Utilization Plan as attached to this Proposal (including the detailed plan for the use of proceeds from the Private Placement of Shares and the list and the share to allocate to each investor). Once approved by the GMS, the amended and supplemented Placement and Capital Utilization Plan attached to this Proposal shall replace the entire Placement and Capital Utilization Plan previously approved under Resolution No. 011712/24/NQ-ĐHĐCĐ-TCBS dated December 17, 2024 of the GMS.

Article 3: Implementation:

Assign the BOD and/or the Chairman of the BOD to direct relevant units and departments in the Company to implement the utilization of proceeds from the private placement in a safe and efficient manner, in compliance with legal regulations. Additionally, they shall carry out the necessary tasks and procedures to continue executing the Company's private placement of shares in accordance with the Placement and Capital Utilization Plan attached to this Proposal.

Article 4: Effect and implementation:

- 4.1. This Resolution takes effect from the signing date.
- 4.2. The Board of Directors, the Chairman, and the relevant departments, divisions and individuals of the Company are responsible for the implementation of this Resolution./.

Recipients

- As mentioned in Article 10;
- Save BOD Office.

TECHCOM SECURITIES JOINT STOCK COMPANY
ON BEHALF OF THE GENERAL MEETING OF
SHAREHOLDERS

CHAIRMAN OF THE BOARD OF DIRECTORS



NGUYEN XUAN MINH

**THE PRIVATE PLACEMENT OF SHARES PLAN AND THE PLAN FOR UTILIZING THE
PROCEEDS FROM THE PRIVATE PLACEMENT OF TECHCOM SECURITIES JOINT
STOCK COMPANY**

**PART I
INFORMATION ABOUT THE BUSINESS**

1. Name of business: **TECHCOM SECURITIES JOINT STOCK COMPANY**
2. Establishment and Operation License of securities company: No. 125/GP-UBCK issued by the State Securities Commission on May 30th, 2018 (amended and supplemented from time to time).
3. Business Registration Certificate: Enterprise code 0102935813 issued by the Hanoi Department of Planning and Investment for the first time on May 30th, 2018 (amended and supplemented from time to time)
4. Head office address: 27th floor, 28th floor and 29th floor, C5 D'Capitale Building, No. 119 Tran Duy Hung Street, Trung Hoa Ward, Cau Giay District, Hanoi City.
5. Phone: 024 3944 6368
6. Fax: 024 3944 6583
7. Website: www.tcbs.com.vn
8. Main business activities:
 - Securities brokerage;
 - Proprietary trading;
 - Securities underwriting;
 - Securities investment consultancy;
 - Providing other financial services in accordance with legal regulations after reporting in writing to the State Securities Commission.

**PART II
PRIVATE PLACEMENT OF SHARES PLAN AND PLAN FOR USING PROCEEDS
FROM THE PRIVATE PLACEMENT**

I. Legal Basis

- Pursuant to The Law on Enterprises No. 59/2020/QH14 issued by National Assembly dated 17/06/2020;
- Pursuant to The Law on Securities No. 54/2019/QH14 issued by National Assembly dated 26/11/2019;
- Pursuant to Decree No. 155/2020/ND-CP issued by The Government elaboration of some articles of The Law on Securities dated 31/12/2021; and
- Pursuant to The Charter of organization and operation of Techcom Securities Joint Stock Company.

II. The Necessity of Private Placement

In the early part of 2024, the Company successfully offered 225.260 shares to the managements,

staffs, employees and key partners of TCBS to express gratitude for their significant contributions to the achievements of The Company.

Following the success of this private placement of shares above, The Company will proceed private placement of shares plan to managements, staffs, employees and key partners of The Company to show appreciation, retain these stakeholders, increase charter capital, provide additional funding for business activities, and diversify The Company's ownership structure.

III. Private Placement of Shares Plan

1. Name of Shares	Techcom Securities Joint Stock Company shares
2. Type of Shares	Common Stock
3. Share per value	10,000 VND/share
4. Charter capital before issuance	19,613,221,200,000 VND
5. Total outstanding shares before issuance	1,961,322,120 shares
6. Number of additional shares expected to be issued	118,835,901 cổ phần
7. Total number of outstanding shares expected after issuance	2,080,158,021 cổ phần
8. Expecting offering price	11,585 VND/share (in accordance with Article 126 of Law on Enterprises 2020)
9. Total additional offering value at par value	1,188,359,010,000 VND
10. Total additional offering value at proposed price	1,376,713,913,085 VND
11. Expected charter capital after offering	20,801,580,210,000 VND
12. Investor selection criteria:	<p>The eligible parties (Parties) in this private placement of share will be professional securities investors who meet the following criteria:</p> <p>(i) Senior leaders, members of the Board of Management (BOM), heads of functional areas, or key roles that are difficult to recruit and have/will contribute significantly to the Company's strategic execution, achieving at least an A2 performance rating for the eligibility year; or</p> <p>(ii) Organizations or individuals that are important partners contributing significantly to the development of TCBS, as recommended by the Chairman of the BOD.</p> <p>The status of a professional securities investor will be determined by</p>

	the Board of Directors of The Company.
13. Expected number of investors for the offering	25 investors, including 0 strategic investors and 25 professional securities investors. List and share allocations for each investor as attached.
14. Purpose of offering	To (i) recognize and retain managements, staffs, employees, and key partners who have/will contribute to the growth of The Company and (ii) increase charter capital, provide additional funding for business activities, and diversify The Company's ownership structure.
15. Transfer restrictions	The shares offered are restricted from transfer for one (01) year from the completion date of the offering, as stipulated in Article 31 of the Law on Securities 2019.
16. Handling of shares unsubscribed or unpaid by investors, and fractional shares	In accordance with Article 42 of Decree No. 155/2020/ND-CP issued by The Government on 31/12/2020 elaboration of some articles of The Law on Securities and its amendments, supplements (if any). The handling plan is as follows: <ul style="list-style-type: none"> - Fractional shares/shares for which investors do not register or pay (if any) will be distributed by The Company to one or more investors who meet the criteria set by the Board of Directors, ensuring that offering conditions, rights, and obligations of the investors are no more favorable than those for existing shareholders, unless otherwise approved by the GMS. - In case there is no investor who meets the criteria determined by the Board of Directors, the fractional shares/shares for which investors do not register or pay (if any) will not be offered and The Company will only increase the charter capital according to the number of shares that have been successfully offered in reality.
17. Expected offering period	Expected in 1 st and 2 nd quarter of 2025. The GMS assigned/authorized the Board of Directors of The Company to determine the offering date immediately following the approval of the private placement by the State Securities Commission, in compliance with legal regulations, and to maximize the benefits of shareholders and The Company.

IV. Plan for using proceeds from the Private Placement

- The total estimated proceeds from the Private Placement of shares by the Company amount to **1,376,713,913,085 VND**, which will be used to supplement capital for the Company's securities business operations according to the following proposed plan:
 - Investment in brokerage activities, margin trading, advance payment for sales proceeds, etc., to meet the expectations of continued growth in market share, customer base, and customer demand in the stock trading and margin lending business in the coming period: approximately **481,849,869,580 VND**; and
 - Investment in securities trading activities (including but not limited to investments in stocks,

bonds, etc.) to maintain the Company's high return rates, especially in the current period when the market is attractively valued: approximately **894,864,043,505 VND**.

2. The General Meeting of Shareholders authorizes the Board of Directors to implement the allocation and utilization of the proceeds for specific business activities of the Company in accordance with the capital utilization plan mentioned above (in accordance with the Company's internal regulations)/.

APPENDIX 01: LIST AND SHARE ALLOCATIONS FOR EACH INVESTOR

No.	Investor's full name	ID/Passport No.	Subjects	Estimated shares to allocate for each investor
1.	Nguyễn Xuân Minh		Professional securities investor	106,109,748
2.	Nguyễn Thị Thu Hiền		Professional securities investor	10,610,991
3.	Nguyễn Thị Hoạt		Professional securities investor	283,599
4.	Bùi Thị Thu Hằng		Professional securities investor	184,563
5.	Phạm Diệu Linh		Professional securities investor	298,278
6.	Trần Thị Thu Trang		Professional securities investor	271,269
7.	Nguyễn Tuấn Cường		Professional securities investor	54,396
8.	Phạm Thúy Quỳnh		Professional securities investor	42,498
9.	Nguyễn Đăng Minh		Professional securities investor	101,997
10.	Ninh Thị Hương		Professional securities investor	42,498
11.	Đặng Trung Thành		Professional securities investor	56,664
12.	Đoàn Mai Hạnh		Professional securities investor	62,325
13.	Phạm Nguyên Khôi		Professional securities investor	42,498
14.	Bùi Minh Quân		Professional securities investor	61,200
15.	Võ Kim Ngọc		Professional securities investor	73,665
16.	Trịnh Thế Thành		Professional securities investor	84,996
17.	Nguyễn Hà Thanh		Professional securities investor	79,326
18.	Ngô Thanh Tâm		Professional securities investor	48,159
19.	Dương Vũ Thi		Professional securities investor	25,497
20.	Đỗ Thanh Tùng		Professional securities investor	25,497
21.	Nguyễn Thị Xuân Mai		Professional securities investor	49,581
22.	Quách Thùy Linh		Professional securities investor	84,996
23.	Trần Thị Huế		Professional securities investor	84,996
24.	Lê Văn Khuyến		Professional securities investor	28,332
25.	Nguyễn Văn Sang		Professional securities investor	28,332



**AGENDA OF THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
TECHCOM SECURITIES JOINT STOCK COMPANY**

1. Time: 09:30 AM., Tuesday, April 22, 2025.
2. Venue: Seoul Meeting Room, 12A Floor, Techcombank Building, No. 6 Quang Trung Street, Hoan Kiem District, Hanoi City.

Agenda	Estimated Time
I. OPENING PROCEDURE:	
1. Welcoming delegates and inspecting shareholders attending the General Meeting	09:00 – 09:30
2. Organizers: Notice of reason; Introduction of the Chairperson of the Meeting.	09:30 - 09:35
3. Chairperson of the Congress: Introduction of the presidium and appointment of the secretary of the Meeting	
4. Report on inspection and registration of shareholders to attend the General Meeting	09:35 - 09:40
5. Nomination and Election of the General Assembly Vote Counting Committee	
6. Approval of the Regulation on Working at the General Meeting	09:40 – 09:45
7. Approval of the Meeting Agenda	
II. CONTENT OF THE MEETING:	
Presentation of Reports and Proposals: (presenting the main contents)	09:45 – 09:55
1. Report of the Board of Directors on governance and performance of the Board and each member for 2024, along with the operational plan for 2025.	
2. Report of the Supervisory Board on activities in 2024 and the activity plan for 2025.	
3. Proposal to approve the 20254 business performance report and the 2025 business plan of Techcom Securities Joint Stock Company.	
4. Proposal to approve the Financial Statements and Profit Distribution Plan for 2024.	
5. Proposal to select an independent auditing firm to audit the financial statements and financial safety ratios for the fiscal year 2025 of Techcom Securities Joint Stock Company.	
6. Proposal for payment of bonus based on the results of the completion of tasks in 2024 for the members of the Board of Directors of TCBS.	
7. Proposal to approve the 2025 budget of the Board of Directors and the Supervisory Board of TechcomSecurities Joint Stock Company.	



8. Proposal for approval of listing of public offering bonds issued by Techcom Securities Joint Stock Company	
9. Proposal to approve the Company's indirect investment in foreign markets	
10. The proposal to approve the detailed plan for utilizing the expected proceeds from the private placement and to approve the full text of the amended and supplemented Placement and Capital Utilization Plan.	
11. Other matters within the authority of the General Meeting of Shareholders	
12. Discussion at the General Meeting on the contents presented	09:55 – 10:00
13. Voting on the Contents Presented	10:00 – 10:05
14. Breaks and vote counting	10:05 – 10:20
15. Announcement of vote counting results	10:20 – 10:25
III. CLOSING SUMMARY: The Chairman made a concluding speech at the Meeting	10:25 – 10:30



Hanoi, March 28, 2025

**WORKING REGULATIONS
2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
TECHCOM SECURITIES JOINT STOCK COMPANY**

Article 1. Base

- 1.1. Law on Enterprises No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 ("Law on Enterprises");
- 1.2. Law No. 03/2022/QH15 was approved by the National Assembly of the Socialist Republic of Vietnam on January 11, 2022 ("Law No. 03");
- 1.3. Law on Securities No. 54/2019/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 ("Law on Securities");
- 1.4. Decree No. 155/2020/ND-CP of the Government dated December 31, 2020 detailing the implementation of a number of articles of the Law on Securities ("Decree No. 155");
- 1.5. Charter of Techcom Securities Joint Stock Company.

Article 2. Objectives of the Regulation

- 2.1. Ensure compliance with the provisions of the law and the Charter of Techcom Securities Joint Stock Company.
- 2.2. Ensure the principle of publicity and legality of all shareholders.
- 2.3. Ensure the security, order and working efficiency of the General Meeting of Shareholders.

Article 3. Participants

Participants in the General Meeting are shareholders or authorized (valid) representatives of shareholders who are not restricted from the right to attend the General Meeting in accordance with the law named in the List of shareholders on the closing date of the right to attend the General Meeting (March 27, 2025). The authorized person may not be re-authorized to a third party.

Article 4. Regulations on order

- 4.1. Shareholders (individuals, organizations) who are considered to attend and vote at the 2025 Annual General Meeting of Shareholders are shareholders, legal representatives of shareholders who directly attend the meeting and/or authorize in writing one or several individuals, other organizations directly attend the meeting. At the General Meeting, each shareholder, legal representative of the shareholder, authorized representative or authorized person when attending the General Meeting must present and submit:
 - 4.1.1. For individual shareholders

4.1.1.1. In case shareholders directly attend, shareholders need to present: Original legal documents of the individual: Citizen Identity Card, Identity Card, Passport, other valid personal identification papers;

4.1.1.2. In case a shareholder authorizes another person to attend the meeting, the person authorized to attend the meeting must produce the original of his/her personal legal papers (as in Article 4.1.1.1 of this Regulation), produce and submit the original valid power of attorney (according to the provisions of Article 144 of the Law on Enterprises) at the time of examination and registration of shareholders.

A valid power of attorney must simultaneously satisfy the following provisions:

- (i) Original power of attorney, filled in correctly and fully informed;
- (ii) The total number of authorized shares must not exceed the number of voting shares owned by shareholders (in case the shareholder authorizes many people to attend the General Meeting, the total number of authorized shares on the power of attorney must not exceed the total number of voting shares owned by shareholders);
- (iii) The power of attorney is not allowed to erase, delete, modify or assemble information; and must have signatures, clearly stating the full names of shareholders and authorized persons to attend the meeting.

4.1.2. For institutional shareholders:

4.1.2.1. In case the legal representative of the shareholder directly attends, he must present:

- a. Original legal papers of his/her individual: Citizen Identity Card, Identity Card, Passport, other valid personal identification papers;
- b. A certified copy of the valid Enterprise Registration Certificate/Operation License/Establishment Decision (in case the Establishment Decision does not show the incumbent head of the organization, it is requested to bring the valid Appointment Decision), or other equivalent documents.

4.1.2.2. In case the shareholder is an organization that authorizes a person other than the legal representative to attend the meeting, the person authorized to attend the meeting must produce:

- a. Original legal papers of his/her individual: Citizen Identity Card, Identity Card, Passport, other valid personal identification papers;
- b. A certified copy of the valid Enterprise Registration Certificate/Operation License/Establishment Decision (in case the Establishment Decision does not show the incumbent head of the organization, it is requested to bring the valid Appointment Decision), or other equivalent documents;
- c. Present and submit the original valid power of attorney (according to the provisions of Article 144 of the Law on Enterprises) at the time of inspection and registration of shareholders. A valid power of attorney must simultaneously satisfy the following provisions:
 - (i) Original power of attorney, filled in correctly and fully informed;

- (ii) The total number of authorized shares must not exceed the number of voting shares owned by shareholders (in case the shareholder authorizes many people to attend the General Meeting, the total number of authorized shares on the power of attorney must not exceed the total number of voting shares owned by shareholders);
- (iii) The power of attorney must not erase, delete, modify or assemble information; must be signed by the legal representative of the shareholder and the authorized person, clearly state the full name, and affix the organization's seal to the signature of the legal representative.

- 4.1.3. Shareholders, legal representatives of shareholders, authorized representatives or authorized persons (hereinafter collectively referred to as "*shareholders/authorized representatives of shareholders*") when attending the General Meeting shall present all documents as prescribed in Section 4.1 of this Regulation for the Shareholder Inspection Board to check and receive voting cards. Voting papers (corresponding to Article 6 of this Regulation) after being certified by the Shareholders' Inspection Board. In case the shareholders/authorized representatives of shareholders fail to present or insufficiently present the above documents for the Organizing Committee of the General Meeting to verify the qualifications of the meeting participants, the Organizing Committee of the General Meeting has the right to refuse to attend the General Meeting and this refusal will be made in writing.
- 4.2. Shareholders/authorized representatives of shareholders when entering the meeting room must sit in the right position or area prescribed by the Organizing Committee of the General Meeting, complying with the arrangement of positions of the Organizing Committee.
- 4.3. Shareholders/authorized representatives of shareholders attending the General Meeting must comply with general regulations on culture of conduct in public places. Shareholders/authorized representatives of shareholders attending the General Meeting do not talk privately, do not use telephones during the General Meeting. All mobile phones must be turned off or not allowed to ring. The audio and video recording of the Congress must be publicly announced and approved by the Organizing Committee/Chairman of the Congress. The Organizing Committee has the right to invite Shareholders/authorized representatives of shareholders who do not comply with the general regulations to leave the General Meeting so as not to affect the common agenda.
- 4.4. The Organizing Committee may require the Shareholders/authorized representatives of shareholders to attend the General Meeting to be subject to inspection or security measures as the Organizing Committee deems appropriate. In case the Shareholder/authorized representative of the shareholder refuses to comply with the regulations on inspection or the above-mentioned security measures, the Organizing Committee may, after careful consideration, refuse or expel the shareholder or the authorized representative of the

shareholder participating in the General Meeting from the area where the General Meeting is held will be made in Minutes.

- 4.5. Shareholders attending the General Meeting are responsible for attending the General Meeting of Shareholders from the beginning of the General Meeting to the end of the General Meeting. In case a shareholder attending the General Meeting for objective reasons has to leave the meeting before the end of the General Meeting, such shareholder may contact the Vote Counting Committee/Organizing Committee to exercise his/her right to vote on the contents of the ballot (shareholders signing, clearly state their full names and mark the corresponding selected opinions on the ballots). The ballots shall be transferred to the Vote Counting Committee/Organizing Committee (which will be put into a sealed and sealed envelope by the shareholders themselves and this handover will be recorded in handover) in this case will still be accepted and counted according to the provisions of this Regulation.

Article 5. Conditions for conducting the General Meeting

- 5.1. The General Meeting shall be conducted when the number of shareholders/authorized representatives of shareholders attending represents more than 50% of the total voting shares of the Company according to the list of shareholders made at the time of closing the list of shareholders attending the General Meeting.
- 5.2. In case the General Meeting does not meet the conditions for conducting as prescribed in Article 5.1 of this Regulation, the convening and conduct of the next General Meeting of Shareholders (the 2nd convening) shall be conducted in accordance with the provisions of the Company's Charter and the provisions of the Law on Enterprises.

Article 6. Voting at the Congress

- 6.1. Issues on the agenda of the Congress must be approved by direct voting at the Congress. Each shareholder/authorized representative of the shareholder is issued a Voting Card, a Voting Slip with the shareholder code (attending) and affixed with the hanging seal of Techcom Securities Joint Stock Company.
- 6.2. To vote with a Ballot Card:
- 6.2.1. Characteristics: Voting card is a card with the Company's seal, information of the Shareholders/authorized representatives of the shareholders, the shareholder code (attending) and the number of shares with voting rights at the General Meeting meeting.
- 6.2.2. Purpose: Used to vote on the contents that need to be approved right at the Congress in the form of HOLDING UP CARDS such as: Approval of the Agenda, Working Regulations of the Congress, election of the Vote Counting Committee, approval of the Minutes and Resolution of the Congress or other contents arising at the congress at the request of the Chairman of the Congress.
- 6.2.3. How to use: Shareholders/authorized representatives of shareholders will have to hold up their voting cards to vote "Approve", or "Disapprove", or "No opinions" with voting contents when the Organizing Committee or the Chairman of the General Meeting requests to vote by holding up their voting cards. The voting is carried out by checking the voting

cards in favor, then checking the voting cards against and voting cards without opinions, and finally counting the votes to gather the number of votes in favor, disapproval, and no opinions, the corresponding ratio to the total number of votes of shareholders/authorized representatives of shareholders attending the meeting.

6.2.4. In the following cases:

- a) Shareholders/authorized representatives of shareholders who do not raise their cards: in this case, the shareholders/authorized representatives of shareholders who do not raise their cards will be considered as Shareholders/authorized representatives of shareholders who do not participate in voting.
- b) If the shareholder/authorized representative of the shareholder raises the card for 02 or more opinions for the same voting content, the final voting opinion raised by the shareholder/authorized representative of the shareholder will be considered as the opinion of the shareholder/authorized representative of the shareholder and will be included in the voting result of the content that vote.

6.2.5. The results of the vote counting will be announced by the Chairperson/Vote Counting Committee immediately after voting on each content.

6.3. How to vote by Ballot:

6.3.1. Characteristics: A voting slip is a slip with the Company's seal, inscribed with information of the Shareholders/authorized representative of the shareholder, the shareholder code (attending) and the number of shares entitled to vote at the General Meeting and the corresponding number of voting votes. Each ballot will have one or more contents (in which each content may have many sub-items to vote on) will be voted on at the General Meeting and numbered by the Organizing Committee in the order of voting.

6.3.2. Purpose: To vote on the contents to be approved at the General Meeting by voting. The Organizing Committee arranges ballot boxes at the hall for shareholders to vote and vote.

6.3.3. How to use: On the Voting Sheet, the Organizing Committee of the Congress will print all the contents to be voted on. Corresponding to each content to be voted on, there are 3 voting options: "Approve", "Disapprove" or "No opinion". When the Chairman requests shareholders to vote, shareholders shall mark ("X" or "V") on that option and cast their votes in the ballot box, except for cases where shareholders have handed over their ballot papers to the Vote Counting Committee/Organizing Committee as prescribed in Article 4.5 of this Regulation.

6.3.4. Validity of Ballots:

- Valid voting votes: are those issued by the Organizing Committee of the General Meeting according to the form, with the hanging seal of Techcom Securities Joint Stock Company and marked in accordance with regulations for each content to be voted on (for each content to be voted on, shareholders/authorized representatives of shareholders are only allowed to choose one of three the options are: Approve - Disagree - No opinion; in case the Shareholders/authorized representatives of shareholders change their opinions before completing the voting, they will re-mark and sign on the right side of their final selection

plan); sign clearly stating the full name of the shareholder/authorized representative to attend the meeting; The ballot papers shall be submitted to the Vote Counting Committee before the Chairperson of the General Assembly announces the end of the voting period and the ballot boxes shall not be sealed and the ballot papers shall be submitted to the Vote Counting Committee/Organizing Committee in the case specified in Article 4.5 of this Regulation.

- Invalid ballots: are those not issued by the Organizing Committee of the Congress; Slips without hanging seals of Techcom Securities Joint Stock Company; Ballot papers are torn, bricked, erased; The slip contains additional information; The slip does not have a signature and does not clearly state the full name of the shareholder/authorized representative to attend the meeting; The ballot papers shall be submitted after the time the Chairman declares the voting to be closed (after the Chairman asks the General Meeting whether there are any shareholders who have not yet voted but no shareholder has an opinion). If the voting vote contains 02 different opinions in the same content (but does not have the signature of the shareholders on the final option) or does not select any opinion, the voting for that content is considered invalid. The voting for each content/sub-item to be approved in the Voting Slip is independent of each other and the validity is determined on each voting content/sub-item.

- Handling of invalid ballots:

Invalid ballots for reasons not issued by the Organizing Committee of the General Meeting, without the hanging seal of Techcom Securities Joint Stock Company; Ballot papers are torn, bricked, erased for general information or all voting contents; The slip contains additional information; If the vote does not have a signature and clearly states the full name of the Shareholders/authorized representatives, the entire voting content shall not be included in the vote counting results.

For votes with many voting sub-items but one or several invalid voting sub-items are not counted, the invalid voting sub-items shall not be included in the vote counting results.

6.4. Voting rules:

6.4.1. Each common share owned or authorized to represent corresponds to one voting vote.

6.4.2. The voting ratio ("Approve" – "Disapprove" – "No opinion") on each voting content is determined by the ratio of the total number of valid voting votes collected of such opinion of the Shareholders/authorized representatives divided by the total number of votes issued (corresponding to the total number of voting votes of shareholders attending the meeting) up to the time vote on voting contents.

6.4.3. Time for counting votes and announcing the results of vote counting: The votes will be counted by the Counting Committee and reported on the results of the counting after voting on that issue.

6.5. The minimum ratio to be achieved when voting to approve a content at the General Meeting of Shareholders:

- 6.5.1. Adoption of the issue: Type of shares and total number of shares of each type; Change of business lines and fields; Changing the organizational structure of the Company's management; Approve and decide on all contracts and transactions with a value of 50% or more of the total asset value recorded in the Company's latest financial statements; The reorganization and dissolution of the Company is approved when there are at least 65% of the total votes of all shareholders/authorized representatives of shareholders who have the right to vote to attend the meeting and vote at the General Meeting in favor.
- 6.5.2. Through other issues: approved by the number of shareholders/authorized representatives of shareholders representing more than 50% of the total number of votes of all shareholders/authorized representatives of shareholders with voting rights attending the meeting and voting at the General Meeting for approval.
- 6.5.3. Time to count votes and announce the results of vote counting: Ballots will be counted by the Vote Counting Committee and report on the results of vote counting right at the Congress.

Article 7. Speech at the Congress

- 7.1. When shareholders attending the meeting wish to express their opinions for discussion, they must register the contents of their speeches in the questionnaire, in case they do not have a questionnaire, they shall register the contents of their speeches on paper and transfer them to the assisting team to send them to the Secretariat for submission to the Chairman of the General Meeting.
- 7.2. In case the Chairman of the General Meeting requests the shareholders to speak directly, the shareholders need to raise their hands to propose to speak and only express their opinions when the Chairman of the General Meeting invites them to speak.
- 7.3. All shareholders have the right and are encouraged to participate in expressing their opinions at the General Meeting. However, in case there are too many comments leading to the prolongation of the Congress time or there are many overlapping opinions on the content, the Chairman of the Congress has the right to choose the most common or closest comments to the agenda to answer and refuse to answer issues outside the agenda. ensure the time for discussion according to the agenda approved by the Congress.
- 7.4. Shareholders when making speeches need to be concise, avoid duplication and focus on the focus to be discussed, in accordance with the content of the agenda of the approved General Meeting. The Chairman of the General Meeting will arrange for shareholders to speak in the order of registration, and at the same time answer questions of shareholders.

Article 8. Rights and responsibilities of the Chairman of the General Assembly

- 8.1. The Chairman of the Board of Directors of Techcom Securities Joint Stock Company is the Chairman of the General Meeting.
- 8.2. Rights and responsibilities of the Chairman of the Congress:
- 8.2.1. To administer the activities of the General Meeting of Shareholders of Techcom Securities Joint Stock Company according to the agenda approved by the General Meeting of Shareholders.

- 8.2.2. Guide the delegates and the Congress to discuss.
- 8.2.3. Submit drafts and conclusions on necessary issues for the General Meeting of Shareholders to vote on.
- 8.2.4. Answering/appointing persons responsible for answering questions requested by the Congress.
- 8.2.5. The Chairman of the General Meeting works according to the principles of fairness and objectivity, conducts the General Meeting in a valid and orderly manner and reflects the wishes of the majority of shareholders and representatives of shareholders attending.
- 8.2.6. Other rights under the Charter of Techcom Securities Joint Stock Company and the provisions of law.
- 8.3. Support Department of the Chairman of the General Meeting: The Chairman of the General Meeting will appoint a number of individuals who are professional, reputable and knowledgeable about the Company's activities (may be representatives of the Executive Board and/or Controllers) to assist the Chairman of the General Meeting in the process of running the meeting.

Article 9. Shareholder Inspection and Registration Board

The Inspection and Registration Committee for shareholders attending the General Meeting is appointed by the Organizing Committee of the General Meeting. The Shareholder Inspection and Registration Committee is responsible for checking delegates, distributing Voting Cards/Voting Slips, and documents related to the General Meeting. Report to the General Meeting of Shareholders on the results of inspection and registration of shareholders, the legality and validity of the organization of the General Meeting in accordance with the provisions of law and the Charter of Techcom Securities Joint Stock Company.

Article 10. Secretary of the General Assembly

- 10.1. The Chairman of the Congress shall appoint one or several persons to serve as the Secretary of the Congress.
- 10.2. The Secretary of the Congress has the following tasks:
 - 10.2.1. Fully and honestly record all contents of the General Meeting and issues that have been approved or noted by the shareholders in the Minutes of the General Meeting and approved before closing.
 - 10.2.2. Assisting the Chairman of the Congress in announcing the draft documents, conclusions and minutes of the Congress.
 - 10.2.3. Receive questions from shareholders through the support department of the Chairman of the General Meeting.

Article 11. Vote Counting Committee

- 11.1. The Chairperson of the General Meeting nominates/introduces one or several participants of the Vote Counting Committee and the participants of the Vote Counting Committee must be approved by the General Meeting of Shareholders in the form of voting by holding up voting cards.

11.2. The vote counting committee has the following tasks:

- 11.2.1. Dissemination of rules, principles for voting, instructions for the use of voting papers/ballot cards.
- 11.2.2. Counting voting cards/Collecting voting votes after the General Meeting votes and counting votes.
- 11.2.3. Report to the Chairman of the Congress/Congress on the results of vote counting.
- 11.2.4. Consider and report to the Congress for decision on cases of violation of voting rules or complaints about voting (if any).

Article 12. Minutes and resolutions of the General Meeting of Shareholders

12.1 All meeting contents at the General Meeting of Shareholders must be recorded by the Secretary in the Minutes of the General Meeting. The section on exchanges and discussions between shareholders and the Chairman will be prepared, attached to the Minutes, and publicly disclosed to all shareholders and the public as required. The minutes are read and approved before the meeting adjourns and are kept at the Company's headquarters.

12.2 Based on the Minutes of the General Meeting, the Secretary prepares the Resolution of the General Meeting with the contents approved by the shareholders for the Chairman to issue.

Article 13. Enforcement Terms

The working regulations of the 2025 Annual General Meeting of Techcom Securities Joint Stock Company take effect immediately after being voted on and approved by the General Meeting of Shareholders. Shareholders/authorized representatives, attendees, and parties involved in the meeting are responsible for implementing these regulations.

These regulations may be amended from time to time and must be approved by a vote of the General Assembly./.

**ON BEHALF OF THE BOARD
CHAIRMAN**



NGUYEN XUAN MINH

**Note: This document may be amended and supplemented appropriately and submitted to the General Meeting of Shareholders for consideration and decision at the General Meeting.*

**REPORT OF THE BOARD OF DIRECTORS ON GOVERNANCE AND
PERFORMANCE OF THE BOARD OF DIRECTORS AND EACH MEMBER OF
THE BOARD OF DIRECTORS IN 2024 AND OPERATIONAL ORIENTATION IN
2025**

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

Implementing the rights and duties of the Board of Directors (hereinafter referred to as "BOD") as prescribed by the Enterprise Law and Charter of Techcom Securities Joint Stock Company (hereinafter referred to as "Charter"), The Company's BOD reports to the General Meeting of Shareholders ("hereinafter referred to as the "AGM") on the results of the BODs' activities in 2023 of the BOD and each member of the BOD as follows:

I. BOD's performance in 2024

As of December 31, 2024, the Board of Directors of Techcom Securities Joint Stock Company (referred to as "the Company" or "TCBS") operates with 06 members, including:

- Mr. Nguyễn Xuân Minh – Chairman
- Ms Nguyen Thi Diu - Vice Chairman, Independent Member of the BOD
- Ms Nguyễn Thị Thu Hiền – Member cum CEO
- Mr Alexandre Charles Emmanuel Macaire – Member
- Mr Phan Thanh Sơn – Member
- Mr Lê Huy Hoàng – Member

In 2024, the Board of Directors held regular and extraordinary meetings to timely issue decisions, business plans, and set important targets for the Company, directing the implementation of the following contents:

1. Guiding and monitoring the implementation of the 2024 business plan

In 2024, Vietnam's stock market demonstrated stability and positive growth with VNIndex reaching 1,266.78 points at year end, marking a 12.11% increase year-over-year, while total market capitalization rose to VND 7,080.26 trillion, up 20% from 2023, equivalent to nearly 70% of Vietnam's GDP. Market liquidity also saw significant improvement, with average trading value increasing by 16.8% and over 2.4 million new investment accounts opened.

2024 marks a significant milestone in TCBS's growth journey as we continue to lead the Vietnamese securities industry, maintaining our position as the most profitable securities firm for 6 consecutive years. TCBS delivered outstanding business results in 2024, surpassing planned targets and further strengthening our solid market position:

- TCBS recorded total revenue of over VND 7,642 billion and profit before tax exceeding VND 4,802 billion, achieving 119% and 130% respectively of the targets set by the Annual General Meeting of Shareholders. These results underscore the company's sustainable growth strategy, financial management agility, and ability to capitalize on market opportunities.
- Profitability continued to improve, with Return on Average Equity (ROAE) reaching 15% and Return on Average Assets (ROAA) at 8% as of 31/12/2024, both exceeding year-end 2023 levels.
- By optimizing operations and investing in human resources, technology, and infrastructure, the cost-to-income ratio (CIR) decreased from 19% in 2023 to 14% in 2024.
- TCBS's total assets surpassed VND 53 trillion, reflecting a 22% growth compared to the end of 2023. This expansion was primarily driven by the strong growth in margin lending, reinforcing TCBS's pioneering role in providing flexible and optimized financial solutions for investors. Leveraging its strong equity capital base, TCBS increased its margin loan balance to nearly VND 26 trillion by year-end, maintaining its position as the securities firm with the largest market share in margin lending.
- At the end of 2024, TCBS's equity capital exceeded VND 26 trillion, reflecting a solid financial foundation and a commitment to sustainable value creation for shareholders. During the year, the Board of Directors approved a 55% cash dividend payment and successfully completed a rights issue at a 1:8 ratio, raising charter capital to over VND 19 trillion, securing the No.2 position in the securities industry by charter capital.
- As of 31/12/2024, TCBS's liquid capital ratio stands at 381.39%, significantly higher than the 180% minimum requirement set by the Securities Law.

Unit: billion dong

No.	Criteria	2024 Target	2024 Actual	% Completion	% vs 2023
1	Total income	6.420	7.642	119%	45%
2	Profit before tax	3.700	4.802	130%	59%

2. The implementation of resolutions approved by the General Meeting of Shareholders

In 2024, the Board of Directors and the Board of Management of the Company fully and strictly implemented the contents of the resolutions approved by the General Meeting of Shareholders as follows:

STT	Number of Resolutions/Decisions	Dated	Content
1.	042902/24/NQ-ĐHĐCĐ-TCBS	29/02/2024	<p>(i) Approving the full text in the Report to the General Meeting of Shareholders on the amendment and supplementation of the Operation Regulation of the Supervisory Board of TCBS;</p> <p>(ii) Approving the full text in the Report to the General Meeting of Shareholders on the amendment and supplementation of the Charter of TCBS;</p> <p>(iii) Approving the full text of the Report of the BOD on the implementation of the plan to offer of covered warrant products according attached to resolution No. 010804/21/NQ-ĐHĐCĐ-TCBS dated April 8, 2021, by the AGM;</p> <p>Assign and authorize the BOD to organize the implementation of all other necessary procedures and work to successfully implement the above contents after being approved by the General Meeting of Shareholders, in accordance with the provisions of law and the Company's Charter.</p>
2.	052902/24/NQ-ĐHĐCĐ-TCBS	29/02/2024	Approval of the Private Placement Plan to increase charter capital of TCBS.
3.	012604/24/NQ-ĐHĐCĐ-TCBS	26/04/2024	<p>(i) Approving the Report of the BOD on governance and performance of the BOD and each member in 2023 and plan for 2024 according to the contents of Report No. 010204/24/BC-ĐHĐCĐ-TCBS;</p> <p>(ii) Approving the Report of the Supervisory Board about 2023 operation and 2024 operation plan as detailed in Report No. 020204/24/BC-ĐHĐCĐ-TCBS;</p> <p>(iii) Approving the Report on TCBS's 2023 Business Performance and 2024 Business Plan as detailed in Report No. 020204/24/TT-ĐHĐCĐ-TCBS;</p> <p>(iv) Approving the 2023 Financial Statements and Profit Distribution Plan as outlined in Proposal No. 030204/24/TT-ĐHĐCĐ-TCC;</p> <p>(v) Approval of the selection of an independent auditor to audit the financial statements and financial adequacy ratio statements for the fiscal year 2024 of TCBS as outlined in proposal No. 040204/24/TT-ĐHĐCĐ-TCBS;</p>

			<p>(vi) Approval of the Payment of bonus based on the results of the completion of tasks in 2023 for the members of the Board of Directors of TCBS as outlined in proposal No. 050204/24/TT-DHĐCĐ-TCBS;</p> <p>(vii) Approval of the 2024 budget of the BOD and the Supervisory Board of TCBS as outlined in proposal No. 060204/24/TT-DHĐCĐ-TCBS;</p> <p>(viii) Approved the listing of public offering bonds issued by the Company as outlined in proposal No. 070204/24/TT-DHĐCĐ-TCBS;</p> <p>(ix) Approval of the amendment and supplementation of Appendix 02 of the Framework Regulation on the issuance of shares to employees of TCBS as outlined in proposal No. 080204/24/TT-DHĐCĐ-TCBS;</p> <p>(x) Approval of the Dividend Distribution Plan in Cash from Retained Earnings of 2021 and 2022 as outlined in Proposal No. 090204/24/TT-DHĐCĐ-TCBS ;</p> <p>(xi) Approval of the Plan to issue shares to increase share capital from equity sources to existing shareholders and increase charter capital in 2024 as outlined in Proposal No. 100204/24/TT-DHĐCĐ-TCBS;</p> <p>(xii) Assign and authorize the Chairman to carry out all necessary procedures and other tasks to successfully implement the aforementioned contents after approval by the General Meeting of Shareholders, in accordance with the law and the Company's Charter.</p>
4.	010410/24/NQ-DHĐCĐ-TCBS	04/10/2024	<p>(i) Approving the full text of the Proposal to the General Meeting of Shareholders No. 011209/24/TT-DHĐCĐ-TCBS on amending and supplementing the Charter of TCBS.</p> <p>(ii) Approving the full text of the Proposal to the General Meeting of Shareholders No. 021209/24/TT-DHĐCĐ-TCBS on amending and supplementing the Regulation on operation of the BOD of TCBS.</p> <p>(iii) Approval of the Report of the BOD to the General Meeting of Shareholders No. 011209/24/BC-DHĐCĐ-TCBS on changing the implementation plan of the Share Issuance Plan to increase share capital from the equity of Techcom Securities Joint Stock Company, as outlined Proposal No. 100204/24/TT-DHĐCĐ-TCBS which was approved by GMS in Resolution No. 012604/24/NQ-DHĐCĐ-TCBS.</p> <p>(iv) Assign and authorize the Chairman of the BOD to carry out all necessary procedures and other tasks to successfully implement the aforementioned contents after approval by the General Meeting of Shareholders, in accordance with the law and the Company's Charter.</p>

5.	020410/24/NQ-ĐHĐCĐ-TCBS	04/10/2024	Approval of the Share Issuance Plan to increase share capital from the equity for existing shareholders and increase charter capital in 2024.
6.	011712/24/NQ-ĐHĐCĐ-TCBS	17/12/2024	Approving the Private Placement of Shares Plan to increase charter capital of TCBS.
7.	012412/24/NQ-ĐHĐCĐ-TCBS	24/12/2024	<p>(i) Approving the number of Members of the BOD for the remaining period of the term 2023 – 2028 and the election of additional members of the BOD of the Company as detailed in Proposal No. 010212/24/TT-ĐHĐCĐ-TCBS.</p> <p>(ii) Approval of the Regulation for the appointment of additional independent members of the Board of Directors for the remaining term of 2023 – 2028.</p> <p>(iii) Election of additional members of the BOD of the Company with the following results:</p> <ul style="list-style-type: none"> - Full name: Nguyen Thi Diu - Year of birth: 1973 - Qualification: Master of Business Administration - Elected position: Independent member of the Board of Directors - Term: 2023-2028

The BOD has supervised the implementation of the targets assigned by the General Meeting of Shareholders, based on an analysis of actual conditions and market developments to guide the company's operations. At the same time, it has reviewed, adjusted, supplemented, and issued regulations to ensure full and timely compliance with periodic disclosure, extraordinary disclosure, and disclosures as required by the Securities Commission and relevant authorities.

3. The meetings of the Board of Directors and the activities of each member

In 2024, the BOD held four regular meetings and four extraordinary meetings, ensuring compliance with legal and Charter requirements by conducting one regular meeting per quarter. The participation rates were as follows:

No.	Board Members	Number of meetings attended	Attendance rate	Reason for not attending the meetings
1	Mr. Nguyen Xuan Minh	08/08	100%	
2	Ms. Nguyen Thi Thu Hien	07/08	87.5%	Personal reasons

3	Mr. Phan Thanh Son	08/08	100%	
4	Mr. Le Huy Hoang	08/08	100%	
5	Mr. Alexandre Charles Emmanuel Macaire	08/08	100%	
6	Ms. Nguyen Thi Diu	00/08	0%	Appointed on 24/12/2024

- In addition to periodic meetings, in order to serve timely decisions for business activities, the BOD has approved Resolutions in the form of collecting written opinions of Members of the Board of Directors. These resolutions and decisions were issued based on the consensus of the majority of the Board members. A detailed list of the Board of Directors' resolutions and decisions in 2024 is provided in Appendix 01 attached to this report.
- In 2024, the Board Members have coordinated to work with a high sense of responsibility to make accurate and timely decisions. The BOD plays an important role in orienting, directing and supervising the implementation of policies and supporting the Board of Management in the Company's production and business activities.

4. Evaluation of the BOD's activities in relation to Board of Management and Supervisory Board

4.1. In relation to Board of Management:

- The Board of Directors has regularly monitored the situation, urged the Company to implement the resolutions of the BOD, and coordinated with the Board of Management to timely adjust appropriate measures to manage the business, rectify, supplement, and improve management aspects of corporate governance.
- The Board of Directors regularly exchanges information with the Board of Management to grasp the business situation and provide guidance, direction, as well as resolve proposals and suggestions in the Company's business activities.

4.2. In relation to the Supervisory Board:

- The Board of Directors has collaborated with Supervisory Board to enhance the monitoring, management, and direction functions of the Company to implement the objectives set by the General Meeting of Shareholders and comply with the regulations of the law and the Company's charter.
- Facilitate the Supervisory Board in fulfilling its functions and duties in accordance with the Company's Charter and legal regulations.

5. Results of the BOD's monitoring of Board of Management

- The Board of Directors has proactively implemented the approved tasks and targets, in the process of management, always showing a high sense of responsibility, overcoming

difficulties to develop, expand the market, seek new opportunities for the Company, increase revenue and profit.

- Comply with the provisions of law, Charter and Resolution of the Board of Directors, absorb and implement necessary solutions in corporate governance under the direction of the Board of Directors and proposals of the Company's Supervisory Board. The financial situation is basically well controlled. Equity preservation and development next year is higher than the previous year.
- In 2024, the General Director and the Board of Directors have been proactive in arranging the company's key staff, well implementing salary policies, improving working and living conditions and welfare regimes for employees.
- The Board of Directors has directed and supervised the General Director and the Company's managers in strictly complying with the provisions of the Law related to corporate governance and the Company's business tasks.
- Supervise the use, management and investment of assets; supervise the implementation of Resolutions and Decisions of the Board of Directors.
- Directing and supervising the assurance of the regime in accordance with the State's regulations; working environment conditions, implementation of collective labor agreements, and other regimes for employees.
- Form of supervision: The Board of Directors attends a meeting with the Company's Executive Apparatus to review the results of business performance periodically. Supervise through the inspection and control of the Company's Internal Control Board.
- The inspection and supervision of the Board of Directors are in accordance with their competence, do not obstruct or overlap the management of the General Director and the Company's operating apparatus. Through inspection and supervision, the Board of Directors has promptly grasped the operation situation, the results of the implementation of the Company's business plan, and given timely directions to ensure that business activities are highly efficient, limiting errors and risks.

6. Overall evaluation of BOD:

- According to the operation plan of the BOD, the tasks carried out in 2024 were aligned with the resolutions of the General Meeting of Shareholders and complied with the Company's Charter, corporate governance regulations and internal regulations.
- All members of the Board of Directors have a high sense of responsibility, perform their roles correctly and have proposed many solutions and made correct and timely decisions, and at the same time complied with the provisions of the Law. The Board of Directors has also well performed the Company's development-oriented functions, through planning, controlling and adjusting strategic decisions. The decisions of the Board of Management are analyzed and consulted in a timely manner by the BOD in order to have optimal solutions for the interests of the Company and shareholders.

- The Board of Directors has led and managed the Company to complete the revenue and profit targets of 2024, well fulfill its obligations to the State budget, bring efficiency to shareholders and stable income for employees in the Company.

II. ORIENTATION AND ACTION PLAN OF BOD FOR 2025

The Board of Directors will continue to promote existing resources, and at the same time properly and fully implement the contents approved by the Annual General Meeting of Shareholders. Supervise and direct the Board of Management to implement the strategic directives approved by the General Meeting of Shareholders and the BOD.

The Board of Directors directs the Board of Management to further enhance corporate governance quality across the entire system, promote the application of information technology, improve transparency, and prevent conflicts of interest in corporate governance. Towards the development focuses in 2025 of TCBS as follows:

- **People Excellence** –Investing in top-tier financial and technology professionals.
- **Technology Excellence** – Leveraging AI and Big Data to enhance operational efficiency and customer experience
- **Data Excellence** – Utilizing advanced data analytics to support accurate and timely investment decisions.

Above is the report on the performance of the Board of Directors in 2024 and the 2025 operating plan, the BOD respectfully submits this report to the General Meeting of Shareholders for consideration and approval./.

ON BEHALF OF THE BOARD

CHAIRMAN



NGUYỄN XUÂN MINH

Appendix 01

Board Resolutions/Decisions (in 2024)

No	Resolution No.	Date	Contents	Rate (%)
1.	010901/24/NQ-HĐQT-TCBS	09/01/2024	Approve risk appetite and risk limits for TCBS in 2024	80%
2.	020901/24/NQ-HĐQT-TCBS	09/01/2024	Designate a Board of Directors member to oversee risk management at TCBS	100%
3.	012901/24/NQ-HĐQT-TCBS	29/01/2024	Approve personnel plan for TCBS	100%
4.	022901/24/NQ-HĐQT-TCBS	29/01/2024	Reappoint the General Director of TCBS	100%
5.	030102/24/NQ-HĐQT-TCBS	01/02/2024	Approve bonus payment for the General Director's Board based on 2023 performance	100%
6.	010502/24/NQ-HĐQT-TCBS	05/02/2024	Approve secured warrant issuance	100%
7.	010702/24/NQ-HĐQT-TCBS	07/02/2024	Approve transactions with Internal Person/Related Person	100%
8.	020702/24/NQ-HĐQT-TCBS	07/02/2024	Approve organization of shareholder meetings in writing	100%
9.	010803/24/NQ-HĐQT-TCBS	08/03/2024	Approve foreign exchange and interest rate derivatives transactions with TCB	100%
10.	020803/24/NQ-HĐQT-TCBS	08/03/2024	Approve foreign exchange and interest rate derivatives transactions with CUB	100%

11.	011103/24/NQ-HĐQT-TCBS	11/03/2024	Approve private placement of shares in 2024	100%
12.	011203/24/NQ-HĐQT-TCBS	12/03/2024	Approve plan for the 2024 Annual General Meeting of TCBS	100%
13.	010104/24/NQ-HĐQT-TCBS	01/04/2024	Approve documents for the 2024 Annual General Meeting of TCBS	100%
14.	020804/24/NQ-HĐQT-TCBS	08/04/2024	TCBS is the underwriter and advisor for bonds issued by Techcombank in 2024	100%
15.	010205/24/NQ-HĐQT-TCBS	02/05/2024	Adjust risk limits for iBond series with brokerage services	100%
16.	010305/24/NQ-HĐQT-TCBS	03/05/2024	Adjust basic salary for 2024 for BOM of TCBS	100%
17.	020905/24/NQ-HĐQT-TCBS	09/05/2024	Approve costs for purchasing storage equipment and upgrading IBM Power systems	100%
18.	030905/24/NQ-HĐQT-TCBS	09/05/2024	Establish internal document management policy at TCBS	100%
19.	012005/24/NQ-HĐQT-TCBS	20/05/2024	Approve establishment of a branch in Hanoi for TCBS	100%
20.	022005/24/NQ-HĐQT-TCBS	20/05/2024	Approve plan and costs for renting office space for the Hanoi branch	100%
21.	010706/24/NQ-HĐQT-TCBS	07/06/2024	Approve bond issuance in 2024 of TCBS	100%
22.	011106/24/NQ-HĐQT-TCBS	11/06/2024	Approve foreign exchange and interest rate derivatives transactions with Techcombank	100%

23.	021406/24/NQ-HĐQT-TCBS	14/06/2024	Approve dividend payment in cash based on the 2024 Annual General Meeting's resolution.	100%
24.	012506/24/NQ-HĐQT-TCBS	25/06/2024	Implementing the Share Issuance Plan to increase share capital from equity for existing shareholders, increasing charter capital in 2024 and approving the issuance registration dossier of TCBS	100%
25.	022506/24/NQ-HĐQT-TCBS	25/06/2024	Approval of the contents related to the registration to increase charter capital of TCBS after the end of the private placement in 2024	100%
26.	042506/24/NQ-HĐQT-TCBS	25/06/2024	Approve costs for purchasing warranty and technical support packages for IBM	100%
27.	010107/24/NQ-HĐQT-TCBS	01/07/2024	Approve contracts for corporate bond and certificate of deposit transactions between TCBS and Techcombank's Related Person	100%
28.	012507/24/NQ-HĐQT-TCBS	25/07/2024	Approve transactions with Internal Person/Related Person	100%
29.	013007/24/NQ-HĐQT-TCBS	30/07/2024	Approval for contracts, transactions, loan agreement between TCBS and related person of Techcombank	100%
30.	010708/24/NQ-HĐQT-TCBS	07/08/2024	Approval of transactions in ETF operations with TCC – related party of the Company	100%
31.	010808/24/NQ-HĐQT-TCBS	08/08/2024	Issuing the information disclosure regulations at TCBS	100%
32.	011608/24/NQ-HĐQT-TCBS	16/08/2024	Amendments to the offering and issuance of covered warrants	100%
33.	012008/24/NQ-HĐQT-TCBS	20/08/2024	Approval of the covered warrant offering registration dossier	100%

34.	010909/24/NQ-HĐQT-TCBS	09/09/2024	Approving the cost for enhancing information security and backup for TCBS's Trading System	100%
35.	020909/24/NQ-HĐQT-TCBS	09/09/2024	Appointment of Head of Branch	100%
36.	011209/24/NQ-HĐQT-TCBS	12/09/2024	Changing the implementation plan of the Share Issuance Plan to increase share capital from the equity of TCBS	100%
37.	021209/24/NQ-HĐQT-TCBS	12/09/2024	Approval for collecting shareholders' opinion in writing	100%
38.	010710/24/NQ-HĐQT-TCBS	07/10/2024	Implementing the Share Issuance Plan to increase share capital from equity for existing shareholders, increasing charter capital in 2024 and approving the issuance registration dossier of TCBS	100%
39.	011410/24/NQ-HĐQT-TCBS	14/10/2024	Approval for Collaboration on Introducing Corporate Clients with Techcombank - Related Person	100%
40.	011510/24/NQ-HĐQT-TCBS	15/10/2024	Transactions of Related Person	100%
41.	010111/24/NQ-HĐQT-TCBS	01/11/2024	Approval of the transaction limit for the role of Authorized Participant, Distribution Agency, and Market Maker for the exchange-traded fund established and managed by Techcom Capital Joint Stock Company	100%
42.	010511/24/NQ-HĐQT-TCBS	05/11/2024	Approving the record date to close the list of shareholders to issue shares to increase share capital from equity	100%
43.	012111/24/NQ-HĐQT-TCBS	21/11/2024	Transactions of Related Person	100%
44.	012611/24/NQ-HĐQT-TCBS	26/11/2024	Approval for collecting shareholders' opinion in writing	100%
45.	010212/24/NQ-HĐQT-TCBS	02/12/2024	Approval for collecting shareholders' opinion in writing	100%

46.	020212/24/NQ-HĐQT-TCBS	02/12/2024	Transactions of Blockholders related person	100%
47.	010512/24/NQ-HĐQT-TCBS	05/12/2024	Approval of the work related to the public offering of bonds with a total par value of VND 2,000,000,000,000	100%
48.	020512/24/NQ-HĐQT-TCBS	05/12/2024	Approval of the work related to the public offering of bonds with a total par value of VND 3,000,000,000,000	100%
49.	030512/24/NQ-HĐQT-TCBS	05/12/2024	Risk management process for the offering and trading of covered warrants at Techcom securities joint stock company	100%
50.	011312/24/NQ-HĐQT-TCBS	13/12/2024	Approval of the dossier of registration for public offering of corporate bonds with a total face value of up to VND 2,000,000,000,000	100%
51.	021312/24/NQ-HĐQT-TCBS	13/12/2024	Approval of the dossier of registration for public offering of corporate bonds with a total face value of up to VND 3,000,000,000,000	100%
52.	031312/24/NQ-HĐQT-TCBS	13/12/2024	Approval of the contents related to the registration to increase charter capital of TCBS after the end of the Issuance Plan to increase share capital from equity for existing shareholders	100%
53.	041312/24/NQ-HĐQT-TCBS	13/12/2024	Approval for the foreign exchange and/or interest rate derivative transactions with Techcombank	100%
54.	022012/24/NQ-HĐQT-TCBS	20/12/2024	Approving the Private Offering document and the implementation of Private Offering Plan	100%
55.	032012/24/NQ-HĐQT-TCBS	20/12/2024	Implementing attraction bonus for employees	100%
56.	012412/24/NQ-HĐQT-TCBS	24/12/2024	Risk Appetite of Techcom securities joint stock company 2025	100%

57.	013012/24/NQ-HĐQT-TCBS	30/12/2024	Election of the Vice Chairman of the Board of Directors of TCBS	83,33%
58.	023012/24/NQ-HĐQT-TCBS	30/12/2024	Issuing the Financial regulation of TCBS	83,33%
59.	033012/24/NQ-HĐQT-TCBS	30/12/2024	Issuing Bonus regulations for employees at TCBS	83,33%
60.	043012/24/NQ-HĐQT-TCBS	30/12/2024	Issuing Salary regulations at TCBS	83,33%



**REPORT OF THE SUPERVISORY BOARD
ABOUT 2024 OPERATION AND 2025 OPERATION PLAN**

To: Annual General Meeting Shareholders of Techcom Securities Joint Stock Company

Pursuant to:

- *The Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020, and & implementation guidance documents;*
- *The Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019, and implementation guidance documents;*
- *Current Charter of Techcom Securities Joint Stock Company (from now on referred to as “the Company” or “TCBS”);*
- *Regulation on the operation of the Supervisory Board of TCBS*
- *Actual operating situation of the Company.*

1. The Member of the Supervisory Board (“BOS”):

The Company's BOS consists of three members, specifically as follows:

#	Members of BOS	Position	Appointment date/ dismissal date	The number of meetings attended
1	Mr Đặng Văn Khải	Chief of BOS	Appointment date: 31/05/2018	03/03 (100%)
2	Ms Hoàng Thị Kim Cúc	Member	Appointment date: 31/05/2018	03/03 (100%)
3	Ms Lê Thị Thu Hương	Member	Appointment date: 26/4/2023	03/03 (100%)

2. Summary of meetings of the BOS and conclusions, recommendations of the BOS

- During the operating period, the BOS held regular meetings twice a year to review and evaluate the half-yearly reviewed financial statements, the annual audited financial statements, the Financial safety ratio report as of June 30, 2024, and the Financial safety ratio report as of December 31, 2024.
- Through inspection and control, the BOS has made proposals and recommendations to the Company Leadership to make timely adjustments to limit risks and continuously improve risk management and compliance control at the Company, such as:

- ✓ The Company Leadership should thoroughly remedy the conclusions of inspection and control teams while also strengthen the operation of the internal control system to ensure that errors and violations are not repeated.

3. Report on the results of monitoring the Company's business and financial activities

- In 2024, the Company's business results have achieved a number of achievements reflected in a number of indicators as follows:

(Unit: billion dong)

No.	Item	Year 2024	Year 2023
1	Total revenue	7,642	5,276
2	Total expense	2,840	2,248
3	Profit before tax	4,802	3,028
4	Profit after tax	3,850	2,403

- The BOS concurs with the view of the Independent auditor EY, that the attached financial statements provide a faithful and reliable representation, with regards to all significant aspects, of the financial position of the Company as of December 31, 2024, of the results of its operations, its cash flows, and its changes in owner's equity for the year ended on the same date, in compliance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies, and statutory requirement relevant to the preparation and presentation of financial statements.

4. Results of supervision of the activities of the Board of Directors ("BOD") and Board of Management ("BOM")

4.1 Regarding the implementation of Annual General Meeting of Shareholders's resolution

The resolutions of the Annual General Meeting of Shareholders ("AGM") (approved at the annual meetings and/or solicited written opinions) have been directed by the BOD to be fully implemented, according to regulations and reported on implementation results at the AGM.

✓ **Regarding the implementation of the 2024 AGM's resolution (April 26, 2024):**

- Business results in 2024 have been actively implemented by the Company Leadership to meet and exceed the plan.

Unit: billion dong

Item	Plan 2024	Actual 2024	% Complete
Total revenue	6,420	7,642	119%
Profit before tax	3,700	4,802	130%

- The profit distribution of 2023 have been completed.
- The payment of bonuses based on work completion results in 2023 for members of the BOD of TCBS has been completed.

- ✓ ***Regarding the implementation of AGM's resolution approved by solicited written opinions (February 29, 2024)***
 - The new Charter of the Company according to the content approved by the AGM has been issued.
 - The new Regulation on the operation of the BOS of the Company according to the content approved by the AGM has been issued.
 - The issuance and listing of covered warrants according to the content approved by the AGM has been completed.
- ✓ ***Regarding the implementation of AGM's resolutions approved by solicited written opinions (October 4, 2024)***
 - The new Charter of the Company according to the content approved by the AGM has been issued.
 - The new Regulation on the operation of the BOD of the Company according to the content approved by the AGM has been issued.
 - The issuance of shares to increase equity capital from equity sources for existing shareholders and increase charter capital in 2024 has been completed.
- ✓ ***Regarding the implementation of AGM's resolution approved by solicited written opinions (December 17, 2024)***
 - The procedures for private offering of shares and increasing the Company's charter capital is being carried out and expected to increase by a maximum of VND 1,188,359,010,000.
- ✓ ***Regarding the implementation of AGM's resolution approved by solicited written opinions (December 24, 2024)***
 - The procedures for appointing independent member of the BOD for the term 2023 - 2028 approved by the AGM have been completed.

4.2 Activities of the BOD

- The company's BOD held regular and extraordinary meetings in accordance with the Law on Enterprises and the Company's Charter;
- The BOD also approved resolutions in the form of on-site meetings and in the form of written opinions in accordance with the provisions of the law and the Company's Charter;
- Meetings of the BOD have specific content, are recorded in minutes, and resolutions or decisions are issued in the right order, in accordance with authority, and comply with the provisions of the law and the Company's Charter.

4.3 Activities of the BOM

- The BOM promptly implemented the AGM's Resolutions and the BOD's Resolutions

5. Report on assessment of performance of the BOS and members of the BOS

The BOS has carried out the tasks delegated by the AGM and has operated in compliance with the provisions of the Law, the Company's Charter and the Regulation on the operation of the BOS, specifically as follows:

- ✓ Overseeing implementation of the AGM's Resolutions, the BOD's Resolutions, the Company's Charter and the provisions of Law.
- ✓ Examining BOM's financial and business summary reports;
- ✓ Review the audit of semi-annual and annual financial statements to ensure there are no material errors in financial data, reflect honestly, reasonably, and comply with the provisions of law.
- ✓ Arrange regular meetings in line with the Company's Charter and internal regulations to discuss the BOS's operations and the Company's operations;
- ✓ Other tasks in accordance with the BOS's functions and obligations.

6. Assessment results of cooperation between the BOS and the BOD, the BOM and Shareholders

- The BOS regularly exchanges work-related information via email, phone, and other online means to ensure timely provision of advice and support to the BOD and the BOM for maximum efficiency in evaluating the Company's control activities, reviewing progress on Company's plans, monitoring compliance with the resolutions of AGM, as well as adherence to provisions of law, internal regulations of the BOD and the BOM in the management and implementation of tasks in 2024.
- The BOS closely coordinates with the BOD and the BOM while maintaining its independence.
- The BOD and the BOM ensure the right to access documents of the BOS as stipulated by the law.
- The BOD has strengthened its monitoring of the BOM's activities and management departments to ensure the implementation of resolutions of the AGM/BOD in accordance with the law and the Company's Charter.

In 2024, the BOS did not receive any requests from shareholders or shareholder groups holding 05% or more of the shares to review the Company's activities or the management of the BOD and the BOM. Overall, during the performance of its duties, the BOS was provided with favorable conditions by the BOD and the BOM to fulfill their duties.

7. The focus for 2025

In 2025, with various changes in the economic situation as well as the policies of regulatory agencies, the BOS will focus on the following tasks:

- Regularly and periodically inspect and supervise the implementation and compliance with policies and regulations of the Law, the Company's Charter, Resolutions of AGM and Resolutions, Decisions approved by the BOD of the Company.
- Organize and implement the internal audit function according to the provisions of the Company's Charter.
- Review and assess the periodic financial statements.
- Monitor and supervise the implementation of the Company's internal regulations.
- Perform other tasks as required by law and the Company's Charter.

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The above is the report on the 2024 activities and the plan for 2025 of the BOS, presented to the General Meeting of Shareholders./.

ON BEHALF OF THE SUPERVISORY BOARD

CHIEF OF THE SUPERVISORY BOARD



ĐANG VĂN KHẢI



**TECHCOM SECURITIES JOINT
STOCK COMPANY**

TECHCOMSECURITIES 

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

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No.: 012703/25/TT-ĐHĐCĐ-TCBS

Hanoi, March 27, 2025

PROPOSAL

2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

*(Regarding: Report on 2024 business performance and Approval for 2025 business plan of
Techcom Securities Joint Stock Company)*

- Pursuant to the current Charter of Techcom Securities Joint Stock Company ("the Company" or "TCBS");
- Based on the business situation of the Company;

**To: General Meeting of Shareholders of Techcom Securities Joint Stock Company
("AGM")**

I. 2024 business performance

1. Overall assessment of 2024 business performance

In 2024, Vietnam's stock market demonstrated stability and positive growth with VNIndex reaching 1,266.78 points at year end, marking a 12.11% increase year-over-year, while total market capitalization rose to VND 7,080.26 trillion, up 20% from 2023, equivalent to nearly 70% of Vietnam's GDP. Market liquidity also saw significant improvement, with average trading value increasing by 16.8% and over 2.4 million new investment accounts opened. These positive indicators reflect the sustainable development of the stock market, reinforcing its critical role in mobilizing medium- and long-term capital for the economy. Additionally, the global economic environment benefited from controlled inflation in developed markets and stable energy prices, providing a foundation for economic recovery.

2024 marks a significant milestone in TCBS's growth journey as we continue to lead the Vietnamese securities industry, maintaining our position as the most profitable securities firm for 6 consecutive years. TCBS delivered outstanding business results in 2024, surpassing planned targets and further strengthening our solid market position.

✓ *Business performance snapshot:*

Unit: billion dong

No.	Criteria	2024 Target	2024 Actual	% Completion	% vs 2023
1	Total revenue	6,420	7,642	119%	45%
2	Profit before tax	3,700	4,802	130%	59%

Source: TCBS's audited 2024 financial statements

- By the end of 2024, TCBS recorded total revenue of over VND 7,642 billion and profit before tax exceeding VND 4,802 billion, achieving 119% and 130% respectively of the targets set by the Annual General Meeting of Shareholders. These results underscore the company's sustainable growth strategy, financial management agility, and ability to capitalize on market opportunities.
- Profitability continued to improve, with Return on Average Equity (ROAE) reaching 15% and Return on Average Assets (ROAA) at 8% as of 31/12/2024, both exceeding year-end 2023 levels.
- By optimizing operations and investing in human resources, technology, and infrastructure, the cost-to-income ratio (CIR) decreased from 19% in 2023 to 14% in 2024.

✓ *Financial safety indicators:*

Unit: billion dong

No.	Criteria	31/12/2024	31/12/2023	% Change
1	Total assets	53,244	43,788	22%
2	Total liabilities	26,947	20,159	34%
3	Owners' equity	26,297	23,630	11%
4	Liquid capital ratio	381.39%	348.50%	9%

Source: TCBS's 2024 audited financial statements and financial safety ratio report

- TCBS's total assets surpassed VND 53 trillion, reflecting a 22% growth compared to the end of 2023. This expansion was primarily driven by the strong growth in margin lending, reinforcing TCBS's pioneering role in providing flexible and optimized financial solutions for investors. Leveraging its strong equity capital base, TCBS

increased its margin loan balance to nearly VND 26 trillion by year-end, maintaining its position as the securities firm with the largest market share in margin lending.

- At the end of 2024, TCBS's equity capital exceeded VND 26 trillion, reflecting a solid financial foundation and a commitment to sustainable value creation for shareholders. During the year, the Board of Directors approved a 55% cash dividend payment and successfully completed a rights issue at a 1:8 ratio, raising charter capital to over VND 19 trillion, securing the No.2 position in the securities industry by charter capital.
- As of 31/12/2024, TCBS's liquid capital ratio stands at 381.39%, significantly higher than the 180% minimum requirement set by the Securities Law.

2. Highlights of 2024

✓ Investment Banking

TCBS's corporate bond advisory market share reached 16% in 2024, rising to 46% when excluding corporate bonds issued by banks, further reinforcing its leadership, expertise, and credibility in this sector.

TCBS has successfully maintained its No. 1 position in corporate bond advisory and brokerage market share for eight consecutive years, from 2017 to 2024. As of 31/12/2024, TCBS has advised on the issuance and provided bond operation services for over 900 corporate bond codes, with a total actual issuance value of nearly VND 682 trillion (equivalent to over USD 27 billion).

At present, TCBS has developed a diverse financial ecosystem serving both corporate and individual clients. Every stage of the bond issuance process, from issuer due diligence and issuance advisory to pre- and post-issuance management, has been integrated into automated electronic data systems to enhance efficiency, accuracy, and seamless execution:

- Pioneering the development of an integrated system for the registration, custody, and centralized trading of privately placed bonds, ensuring compliance with Decree 65/2022/NĐ-CP;
- Automated bond management & issuance advisory system;
- Application of Blockchain technology and smart contracts (Smart Contracts) in transaction management and bond ownership;
- Automated online primary bond offering system;
- Centralized data management system for investment projects and collateral of issuers and/or other third parties related to corporate bonds.

One of TCBS's key achievements in 2024 was its successful advisory on complex restructuring, mergers, and acquisitions (M&A) transactions, requiring balance sheet restructuring, debt resolution, and compliance with stringent investor requirements. This

success not only reaffirms TCBS's advisory expertise but also highlights its strategic focus on expanding M&A advisory services in the future.

✓ *Proprietary Trading*

In 2024, the global economy and financial markets continued to face significant challenges and complex developments. Domestically, while the economy and the stock market showed signs of recovery, they still faced numerous challenges and potential risks. Amidst the overall market conditions, TCBS's proprietary trading segment continued to maintain its strong foundations as a leading financial institution, sustaining strong and abundant liquidity, providing effective investment opportunities while ensuring that obligations were fully and timely met.

- TCBS's strategy consistently prioritized the diversification of investment channels, selecting safe, reputable financial products with good liquidity, while still ensuring the optimization of business profits. TCBS's bond portfolio comprised bonds issued by large, reputable domestic corporations that have never faced any payment violations in the past.
- Retail bond distribution rebounded strongly in 2024, with individual investors purchasing over VND 67 trillion in corporate bonds, while institutional transactions exceeded VND 23 trillion, making a significant contribution to TCBS's bond distribution revenue.
- In addition, TCBS also allocated investments into other financial assets, including government bonds, certificates of deposit, and stocks, to diversify the portfolio and optimize returns according to market conditions.

✓ *Brokerage*

TCBS differentiates itself from traditional securities firms by operating without brokerage agents and instead pursuing a Wealthtech-driven strategy, leveraging technology as the foundation for its business operations.

By remaining committed to this strategy alongside its Zero-Fee policy, TCBS saw its brokerage market share (on the Ho Chi Minh Stock Exchange) accelerate from 6.56% in Q1 2024 to 7.7% in Q4 2024, securing its position among the top three securities firms with the highest brokerage market share, averaging 7.18% for the full year 2024.

✓ *Margin Lending and Advance to investors*

By possessing of the largest equity capital base among Vietnam's securities firms, TCBS strengthened its leadership in margin lending, with outstanding loans exceeding VND 26 trillion and a 10% market share by year-end 2024. In addition to ranking first in absolute value, TCBS also achieved strong lending growth, with loan volume increasing by over 60% compared to the beginning of the year, setting a new record.

Throughout 2024, TCBS continuously introduced preferential margin lending programs, enabling clients to access capital more easily and maximize investment opportunities in the stock market. With the current growth trajectory, TCBS plans to further expand its margin lending business, not only maintaining its competitive edge but also integrating advanced technologies to enhance processes, ensuring maximum convenience and security for clients.

✓ *Financing*

With a strong equity capital base, TCBS leveraged our advantages in negotiating successful credit lines both domestically and internationally:

- The total credit limits provided by domestic banks to TCBS reached nearly VND 17,000 billion in unsecured loans, reflecting the high level of trust and creditworthiness TCBS holds in the market.
- Additionally, the Company raised over \$300 million USD in international capital markets, which included two syndicated loans totaling \$235 million USD, arranged by major global financial institutions such as Standard Chartered Bank, CTBC Bank, and Taishin International Bank, among others. TCBS also secured a bilateral loan with HSBC Singapore for \$30 million USD. Notably, the \$175 million USD syndicated loan broke the record for the largest unsecured international financing deal ever raised by a Vietnamese securities company.
- The successful raising of these large unsecured international loans has demonstrated TCBS's strong position and reputation in the eyes of international financial institutions, reinforcing the confidence of global organizations in TCBS's sustainable long-term growth, as well as in the Vietnamese stock market overall.

✓ *Product, System, and Customer highlights*

- In 2024, more than 107 thousand new accounts were opened on TCInvest, bringing TCBS's cumulative individual client base to over 1 million. The platform also recorded an average of approximately 16.6 million customer visits per month, highlighting strong engagement and adoption among investors.
- TCBS launched four premium membership tiers with numerous financial benefits, personalized experiences, and special customer care services tailored to each membership level.
- TCBS launched a free Chatbot to help customers quickly and accurately resolve legal and financial inquiries without needing direct assistance from experts. The company also rolled out "Clever Shark," a personalized AI assistant that advises on portfolios and suggests suitable stocks for each customer based on their investment profile and market data.

- TCBS has introduced the Recap feature on TCInvest, an AI application to create unique images and visualize investment data, bringing a personalized financial story to customers. Images and figures are updated periodically every month and on special occasions, making it easy for investors to share on social networks. This feature has attracted great attention from the investor community.
- With its Wealthtech financial technology strategy, TCBS harnesses advanced technology solutions and GenAI models, delivering an impressive go-live average of over 1,000 project deployments annually. TCBS's capabilities in information security and system operations are underscored by outstanding metrics: a Microsoft Security Score of 83.09/100 and an AWS Foundation Security Best Practices score of 84/100.

✓ *Awards and Recognitions in the Finance and Technology Sectors Honored in 2024*

In 2024, TCBS reaffirmed its leadership in digital transformation, securing more than 10 prestigious technology awards from renowned domestic and international organizations. This achievement underscores the exceptional effectiveness of the company's Wealthtech-driven financial strategy, while also serving as a testament to TCBS's strong capabilities in human capital, technological expertise, and its extensive network of market partners.

Awards	Categories
• Global Business Outlook	- Most Innovative Blockchain Application in Securities
• Finance Asia Country Awards	- Most innovative technology application in Vietnam
• International Finance Awards	- Best Wealthtech Application in Vietnam - TCInvest
• Asian Technology Excellence Awards	- Outstanding AI technology Application in Vietnam - Excellence in Fintech Technology Application in Vietnam
• IBS Intelligence	- Best Wealth Management Firm
• Euromoney Securities Houses Awards	- Most Innovative Securities Firm in Vietnam - Best Bond Advisory and Services Provider in Vietnam
• Asian Experience Awards	- Digital Experience of the Year in Vietnam - Financial Technology Sector
• Vietnam High-Level Wealth Advisors Forum	- Outstanding Technology & Digital Transformation Product - Innovative Personal Finance Solution

	- Outstanding Financial Brokerage Service
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II. 2025 Business Plan

1. Business Environment

Baseline scenario for developing the 2025 Business Plan:

	Forecast
World	<ul style="list-style-type: none"> - The US economy shows signs of slowing growth in 2025. According to the OECD's forecast, the US economy will grow by 2.2%, lower than the 2.8% in 2024. - President Trump's tariff 2.0 policy poses a risk to the overall growth of the global economy, especially export-dependent countries such as Vietnam. - The EU economy is expected to recover in 2025 with a growth rate of 1.3% compared to 0.8% in 2024. - The European Central Bank (ECB) is expected to continue cutting its operating rate to 2% in 2025. - China's economy is expected to prosper again this year as the Chinese government makes positive moves to promote economic growth. The real estate market in this country has signs of recovery.
Vietnam	
GDP	<p>The government expects GDP growth of 8% in 2025 with the main growth driver coming from public investment disbursement packages and the government's policies to support private economic growth. In addition, policies to attract FDI inflows from abroad are also a driving force for GDP growth.</p> <p>The government has set a credit growth target of 16% this year.</p>
Inflation	Average inflation is well controlled at 3.6%.
Exchange rate	The USD/VND exchange rate in 2025 is forecasted to have many fluctuations. The State Bank proactively maintains low interest rates to support economic growth. Exchange rate pressure will decrease in the last months of the year due to the FED's reduction in regulatory interest rates.
Others	The real estate industry will continue to recover in 2025:

	<ul style="list-style-type: none"> - The interest rate level is still supported. - Infrastructure is more synchronized and developed thanks to the acceleration of public investment projects. - The amended Law on Housing and the Law on Real Estate Business take effect from January 1, 2025, contributing to removing legal obstacles and unlocking the source of money.
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2025 is a pivotal year for Vietnam's efforts to upgrade its stock market from frontier to emerging market status under the Stock Market Development Strategy to 2030, which has been actively promoted by the government and the Prime Minister. The recent issuance of Circular 68/2024/TT-BTC marks a significant milestone in addressing legal barriers and meeting the upgrade criteria set by FTSE Russell.

With strong financial resources, TCBS is well-positioned to expand its business activities, complete the targeted financial goals and ready to seize new opportunities as Vietnam's stock market moves toward market upgrade objectives.

2. 2025 Business Plan

❖ Vision – Strategy

TCBS remains committed to maintaining its leadership in profitability and operational efficiency in 2025, reinforcing its dedication to maximizing business performance and leveraging existing resources. In a competitive and dynamic financial market, the Company continues to pursue a sustainable growth strategy to strengthen its market position.

To achieve these objectives, TCBS will focus on three strategic pillars:

- **People Excellence** – Investing in top-tier financial and technology professionals.
- **Technology Excellence** – Leveraging AI and Big Data to enhance operational efficiency and customer experience
- **Data Excellence** – Utilizing advanced data analytics to support accurate and timely investment decisions.

❖ Key objectives in 2025

TCBS's development priorities in 2025 are as follows:

- **Personalized Services & Customer Experience** – Utilizing AI and data analytics to deliver intelligent and tailored financial experiences.
- **Expanding the One-Stop Shop for Wealth Management** – Introducing new digital investment products, including Covered Warrants, ETFs, iTracker, and other digital asset solutions, enabling comprehensive wealth management for clients.
- **Strengthening Distribution Channels** – Enhancing strategic partnerships to expand distribution networks and reach a broader customer base.

- Leading Innovation with Blockchain – Investing in blockchain-powered financial products and services, ensuring transparency, security, and transaction efficiency.
- Continue to strengthen its AI, Quantitative Finance, and data infrastructure applications to enhance operational efficiency, optimize investment strategies, and provide more modern financial solutions for customers.
- Focus on enhancing its trading infrastructure improve customer experience and operational capabilities. Key projects include:
 - Developing a new core securities trading system to ensure full compatibility with the KRX system of HOSE (Ho Chi Minh Stock Exchange), meeting international operational and trading management standards, ensuring the system operates stably, quickly, and securely.
 - Develop a core covered warrant trading system to better support covered warrant (CW) transactions;

❖ **Financial targets for 2025**

Unit: billion dong

No.	Criteria	2025 Target	2024 Actual	% vs 2024
1	Total revenue	9,323	7,642	22%
2	Profit before tax	5,765	4,802	20%

III. Proposal to the AGM for consideration and approval:

- 1. To approve the 2024 business performance and 2025 business plan of Techcom Securities Joint Stock Company specified in Sections I and II of this Proposal.**
- 2. Implementation**
 - To assign the Chairman of the Board of Directors/a person duly authorized by the Chairman of the Board of Directors to be responsible for directing, organizing and assigning the implementation of business objectives approved by the AGM;
 - To assign the Chairman of the Board of Directors/a person duly authorized by the Chairman of the Board of Directors to be responsible for actively deciding the cost items in accordance with the actual operation situation at the Company, ensuring compliance with the current Charter and regulations of the Company;
 - To assign the Chairman of the Board of Directors/a person duly authorized by the Chairman of the Board of Directors to decide on cost items for employees according to the general policy of the Company.

Above is the Proposal on the Company's 2024 business performance and 2025 business plan and we would like to respectfully submit it to the AGM for consideration and approval.

Sincerely./

Archive:

- *Mentioned as above;*
- *VP*

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN



NGUYEN XUAN MINH



Hanoi, March 27th, 2025

PROPOSAL

2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

(About: Approving the 2024 Financial Statements and Profit Distribution Plan)

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

The Board of Directors of Techcom Securities Joint Stock Company ("Company" or "TCBS") submits to the General Meeting of Shareholders for consideration and approval:

I. 2024 Financial Statements

In accordance with the Resolution of the General Meeting of Shareholders No. 012604/24/NQ-ĐHĐCĐ-TCBS dated April 26, 2024 the 2024 Financial Statements of the Company have been audited by Ernst & Young Vietnam Co., Ltd., published on the Company's website at the link: <https://www.tcbs.com.vn>.

II. 2024 profit distribution plan:

#	DESCRIPTION	AMOUNT (VND)
1	2024 Profit before tax	4,802,105,868,186
2	2024 Profit after tax	3,849,694,923,571
3	Accumulated undistributed profit as at December 31, 2024	6,688,712,329,546
	In which: Undistributed profit from previous years	2,839,017,405,975
4	Profit Distribution Plan	0
5	Accumulated after-tax profit (5)=(3)-(4)	6,688,712,329,546

Submit to the AGM for consideration and approval./.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN



NGUYEN XUAN MINH

PROPOSAL

2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

(Regarding: Selection of independent audit firm to audit financial statements and financial safety ratio reports for the fiscal year 2025 of Techcom Securities Joint Stock Company)

To: Techcom Securities Joint Stock Company (“TCBS” or “The Company”) Annual General Meeting of Shareholders (“AGM”)

- Pursuant to Law on Securities No. 54/2019/QH14 dated November 26, 2019 (“Law on Securities 2019”);
- Pursuant to Law on Enterprise No. 59/2020/QH14 dated June 17, 2020 (“Law on Enterprise 2020”); and
- Pursuant to the Charter of the Company.

I. Proposal basis:

Implementing the provisions of law and the Company's Charter, the Supervisory Board of Techcom Securities Joint Stock Company proposes to the General Meeting of Shareholders to approve the selection of an independent audit company to review and audit the Company's financial statements and financial safety ratio report for the fiscal year 2025 in accordance with the provisions of Law.

II. Criteria for selecting the independent audit firm:

1. The audit firm is approved by the State Securities Commission to audit for issuers, listed companies, and securities business organizations in 2025;
2. The audit team has qualified and experienced auditors;
3. The audit firm has a reputation for quality auditing;
4. The audit firm can meet the company's requirements for scope and timing of the audit; and
5. The audit fee is reasonable and appropriate for the quality of the audit.

III. Proposals:

Based on the selection criteria outlined in Section II of this proposal, the Board of Supervisors proposes that the General Meeting of Shareholders review and approve the following:



1. Select Ernst & Young Vietnam Limited as the independent audit firm to audit the Company's financial statements and financial safety ratio report for the 2025 fiscal year.
2. Authorize the Chairman of the Board of Directors to negotiate, sign, and complete any necessary procedures to finalize the selection of Ernst & Young Vietnam Limited as the independent audit firm to audit the Company's financial statements and financial safety ratio report for the 2025 fiscal year.

Respectfully submitted./.

Recipient:

- *As above;*

- *Secretary to the Board.*

**ON BEHALF OF SUPERVISORY BOARD
CHIEF OF SUPERVISORY BOARD**



ĐẶNG VĂN KHẢI



Hanoi, March 27th, 2025

PROPOSAL

2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

(regarding: Payment of bonus based on the results of the completion of tasks in 2024 for the members of the Board of Directors of Techcom Securities Joint Stock Company.)

To: Techcom Securities Joint Stock Company Annual General Meeting of Shareholders

- Pursuant to the Enterprise Law No. 59/2020/QH14 passed by the National Assembly on June 17, 2021, effective from January 1, 2021;
- Pursuant to the Securities Law No. 54/2020/QH14 passed by the National Assembly on November 26, 2020, effective from January 1, 2021;
- Pursuant to the Charter of Techcom Securities Joint Stock Company

The Board of Directors ("BOD") of Techcom Securities Joint Stock Company proposes the following contents to the General Meeting of Shareholders:

1. Approval of payment of bonus based on the 2024 job performance for the members of the Board of Directors of the Company as attached in Appendix 01 to this Proposal.
2. Funding source: The 2024 approved budget of TCBS.

The Board of Directors respectfully requests the General Meeting of Shareholders to consider and approve.

Best regards!

ON BEHALF OF THE BOARD

CHAIRMAN



NGUYEN XUAN MINH

TECHCOM SECURITIES JOINT STOCK
COMPANY



No.: 052703/25/TT-ĐHĐCĐ-TCBS

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

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Hanoi, March 27th, 2025

PROPOSAL

2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

(regarding: Approval of the 2025 budget of the Board of Directors and Board of Supervisory
Techcom Securities Joint Stock Company.)

To: Techcom Securities Joint Stock Company Annual General Meeting of Shareholders

- Pursuant to the Enterprise Law No. 59/2020/QH14 passed by the National Assembly on June 17, 2021, effective from January 1, 2021;
- Pursuant to the Securities Law No. 54/2020/QH14 passed by the National Assembly on November 26, 2020, effective from January 1, 2021;
- Pursuant to the Charter of Techcom Securities Joint Stock Company

The Board of Directors ("BOD") of Techcom Securities Joint Stock Company proposes the following contents to the General Meeting of Shareholders:

1. Approval of the 2025 budget of the Board of Directors and Board of Supervisory Techcom Securities Joint Stock Company.

DESCRIPTION	Budget (VNĐ)
Payment of remuneration, bonus based on the results of the completion of tasks	9,536,000,000
Operating expenses, other expenses (*)	2,797,900,000
Total	12,333,900,000

(*) Other expenses include sports club costs and health care benefits (Techcombank care)

2. Funding source: The 2025 budget of TCBS.

The Board of Directors respectfully requests the General Meeting of Shareholders to consider and approve.

Best regards!

ON BEHALF OF THE BOARD

CHAIRMAN



NGUYỄN XUÂN MINH

Detailed interpretation of the 2025 budget of the Board of Directors and Supervisory Board:

Unit: VND

Remuneration + Bonus	CLBSK	Tel	TCB Care_CBNV level 1	TCB_NT level 1	Reception	Company car	Business travel expenses	Membership fees	Techcomkid	2025 Total budget
9.536.000.000	35.000.000	14.400.000	98.900.000	70.900.000	40.000.000	480.000.000	476.400.000	3.300.000	1.579.000.000	12.333.900.000



TECHCOM SECURITIES JOINT STOCK
COMPANY

TECHCOMSECURITIES 

No.: 062703/25/TT-ĐHĐCĐ-TCBS

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Hanoi, March 27th, 2025

PROPOSAL
2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
(Re: Listing of public offering bonds issued by the Company)

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

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 adopted by the National Assembly on June 17th, 2020 and other implementing regulations;
- Law on Securities No. 54/2019/QH14 adopted by the National Assembly on November 26th, 2019 and other amendments, supplementations and implementing documents;
- Amendments to law on securities, law on accounting, law on independent audit, law on state budget, law on management and use of public property, law on tax administration, law on personal income tax, law on national reserves, and law on penalties for administrative violations adopted by the National Assembly on November 29th, 2024;
- Decree No. 155/2020/ND-CP issued by the Government on December 31st 2020 detailing the implementation of a number of articles of Law on Securities;
- The Charter of Techcom Securities Joint Stock Company (the “**Company**”);
- Resolution of Board of Director (the “**BOD**”) No. 010512/24-NQ-HĐQT-TCBS dated 05 December 2024 on the approval of matters related to the public offering of bonds with a total par value of VND 2.000.000.000.000 (“**Resolution 010512**”);
- Resolution of BOD No. 010512/24-NQ-HĐQT-TCBS dated 05 December 2024 on the approval of matters related to the public offering of bonds with a total par value of VND 3.000.000.000.000 (“**Resolution 020512**”);

To guarantee the Company to list (i) bonds which were issued in form of public offering and being outstanding as approved by the Resolution 010512 and Resolution 020512; and (ii) bonds which shall be issued in form of public offering in 2024 until the 2025 Annual General Meeting of



Shareholders (collectively referred to as the “**Bonds**”) implemented in accordance with the provisions of law, the Board of Directors of the Company would like to submit to the General Meeting of Shareholders as follows:

1. To approve the registration and custody of bonds at Vietnam Securities Depository and Clearing Corporation (as the case may be) (“**VSDC**”) (the “**Securities Registration**”); and
2. To approve the Company to list the Bonds on Vietnam Stock Exchange and/or its subsidiary company(ies) in accordance with applicable laws (the “**Stock Exchange**”) (the “**Securities Listing**”).

The tentative stock exchange on the date of this Resolution is the Hanoi Stock Exchange. If the Company plans to list on other stock exchange, the selection of such stock exchange shall be decided by the Chairman of the Board.

3. To authorize the Board of Directors and/or the managerial personnel authorized by the Board of Directors under (i) the Resolution 010512 and the Resolution 020512; and (ii) resolutions of the Board of Directors from time to time approving the Company to issue bonds in form of public offering, to fully decide and be responsible for implementing required works and procedures to complete the Securities Registration and Securities Listing of the Bonds at VSDC and the Stock Exchange.

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

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN



NGUYEN XUAN MINH



TECHCOM SECURITIES JOINT STOCK
COMPANY

TECHCOMSECURITIES 

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No: 072703/25/TT-ĐHĐCĐ-TCBS

Hanoi, March 27th, 2025

PROPOSAL
2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

(Subject: Proposal for the Company's Indirect Investment in Foreign Markets)

To: General Meeting of Shareholders of Techcom Securities Joint Stock Company ("GMS")

Based on:

- *The Law on Enterprises No. 59/2020/QH14 passed by the National Assembly on June 17, 2020, and its guiding documents;*
- *The Securities Law No. 54/2019/QH14 passed by the National Assembly on November 26, 2019, and its guiding documents;*
- *Decree No. 155/2020/ND-CP issued by the Government on December 31, 2020, detailing the implementation of certain provisions of the Securities Law;*
- *Circular No. 105/2016/TT-BTC dated June 29, 2016, by the Minister of Finance on guidelines for outward portfolio investments by securities trading organizations, securities investment funds, investment companies and insurance enterprises;*
- *The Charter of Techcom Securities Joint Stock Company (the "Company" or "TCBS").*

Starting in 2025, the Company plans to seek investment opportunities in foreign markets to diversify its investment portfolio and capitalize on growth opportunities in some of the world's largest financial markets.

Therefore, the Board of Directors respectfully proposes the following to the General Meeting of Shareholders:

1. Approval for the Company to carry out indirect investments in foreign markets in compliance with current laws under the following terms:
 - Investment Markets: The Company will invest in countries classified by international market classification organizations such as MSCI, FTSE Russell as Developed Markets and Emerging Markets.



- Estimated Investment Capital: VND 3,000 billion (three thousand billion VND).
 - Investment Fundings: The Company's equity capital and other available sources of funds (if any).
 - Investment Instruments:
 - Stocks;
 - Fund certificates;
 - Corporate bonds, treasury bills, promissory notes, and other securities issued by governments and organizations with high credit ratings from international rating agencies: Standard & Poor's, Moody's Investors Service, and Fitch Ratings;
 - Other financial instruments such as derivatives and specialized investment fund certificates.
 - Investment Methods:
 - Direct purchase and sale of securities and other financial instruments in foreign markets;
 - Investment through delegation to other financial intermediary institutions abroad.
2. Authorize the Board of Directors and/or individuals authorized by the Board (according to the Board's resolutions at the time of approval) will have full discretion to decide and take responsibility for organizing and executing necessary procedures to successfully implement the indirect investment strategy in foreign markets.

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

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN



NGUYEN XUAN MINH



TECHCOM SECURITIES JOINT
STOCK COMPANY

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No: 082703/25/TT-ĐHĐCĐ-TCBS

Ha Noi, March 27th, 2025

PROPOSAL

2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

(Re: Approving the Private Placement of Shares Plan to increase charter capital)

To: The General Meeting of Shareholders of Techcom Securities Joint Stock Company
(“The Company” or “TCBS”)

On December 17, 2024, the General Meeting of Shareholders of the Company (“GMS”) approved the Private Placement of Shares Plan and the Plan for Utilizing the Proceeds from the Private Placement (“**Placement and Capital Utilization Plan**”) pursuant to Resolution No. 011712/24/NQ-ĐHĐCĐ-TCBS. Section IV.1 of the Placement and Capital Utilization Plan stipulates the principle for the utilization of funds as follows: *“The proceeds expected to be raised from the private placement will be used to supplement the Company’s capital for its securities business operations.”* To implement the Placement and Capital Utilization Plan in practice, the Board of Directors (“BOD”) respectfully submits to the GMS for approval the detailed plan for utilizing the expected proceeds from the private placement and the amendments and supplements to the Placement and Capital Utilization Plan as follows:

1. **Approval of the detailed plan for the use of proceeds from the Private Placement of Shares:**
 - 1.1. The total estimated proceeds from the Private Placement of shares by the Company amount to **1,376,713,913,085 VND**, which will be used to supplement capital for the Company's securities business operations according to the following proposed plan:
 - Investment in brokerage activities, margin trading, advance payment for sales proceeds, etc., to meet the expectations of continued growth in market share, customer base, and customer demand in the stock trading and margin lending business in the coming period: approximately **481,849,869,580 VND**; and
 - Investment in securities trading activities (including but not limited to investments in stocks, bonds, etc.) to maintain the Company’s high return rates, especially in the current period when the market is attractively valued: approximately **894,864,043,505 VND**.

1.2. The General Meeting of Shareholders authorizes the Board of Directors to implement the allocation and utilization of the proceeds for specific business activities of the Company in accordance with the capital utilization plan mentioned above (in accordance with the Company's internal regulations).

2. Approval of the full text of the amended and supplemented Placement and Capital Utilization Plan:

Approval of the full text of the amended and supplemented Placement and Capital Utilization Plan as attached to this Proposal (including the detailed plan for the use of proceeds from the Private Placement of Shares and the list and the share to allocate to each investor). Once approved by the GMS, the amended and supplemented Placement and Capital Utilization Plan attached to this Proposal shall replace the entire Placement and Capital Utilization Plan previously approved under Resolution No. 011712/24/NQ-ĐHĐCĐ-TCBS dated December 17, 2024 of the GMS.

3. Implementation:

Assign the BOD and/or the Chairman of the BOD to direct relevant units and departments in the Company to implement the utilization of proceeds from the private placement in a safe and efficient manner, in compliance with legal regulations. Additionally, they shall carry out the necessary tasks and procedures to continue executing the Company's private placement of shares in accordance with the Placement and Capital Utilization Plan attached to this Proposal../.

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

BOARD OF DIRECTORS

CHAIRMAN OF THE BOARD OF DIRECTORS



NGUYỄN XUÂN MINH

**THE PRIVATE PLACEMENT OF SHARES PLAN AND THE PLAN FOR UTILIZING
THE PROCEEDS FROM THE PRIVATE PLACEMENT OF TECHCOM SECURITIES
JOINT STOCK COMPANY**

**PART I
INFORMATION ABOUT THE BUSINESS**

1. Name of business: **TECHCOM SECURITIES JOINT STOCK COMPANY**
2. Establishment and Operation License of securities company: No. 125/GP-UBCK issued by the State Securities Commission on May 30th, 2018 (amended and supplemented from time to time).
3. Business Registration Certificate: Enterprise code 0102935813 issued by the Hanoi Department of Planning and Investment for the first time on May 30th, 2018 (amended and supplemented from time to time)
4. Head office address: 27th floor, 28th floor and 29th floor, C5 D'Capitale Building, No. 119 Tran Duy Hung Street, Trung Hoa Ward, Cau Giay District, Hanoi City.
5. Phone: 024 3944 6368
6. Fax: 024 3944 6583
7. Website: www.tcbs.com.vn
8. Main business activities:
 - Securities brokerage;
 - Proprietary trading;
 - Securities underwriting;
 - Securities investment consultancy;
 - Providing other financial services in accordance with legal regulations after reporting in writing to the State Securities Commission.

**PART II
PRIVATE PLACEMENT OF SHARES PLAN AND PLAN FOR USING
PROCEEDS FROM THE PRIVATE PLACEMENT**

I. Legal Basis

- Pursuant to The Law on Enterprises No. 59/2020/QH14 issued by National Assembly dated 17/06/2020;
- Pursuant to The Law on Securities No. 54/2019/QH14 issued by National Assembly dated 26/11/2019;
- Pursuant to Decree No. 155/2020/ND-CP issued by The Government elaboration of some articles of The Law on Securities dated 31/12/2021; and
- Pursuant to The Charter of organization and operation of Techcom Securities Joint Stock Company.

II. The Necessity of Private Placement

In the early part of 2024, the Company successfully offered 225.260 shares to the managements, staffs, employees and key partners of TCBS to express gratitude for their significant contributions to the achievements of The Company.

Following the success of this private placement of shares above, The Company will proceed private placement of shares plan to managements, staffs, employees and key partners of The Company to show appreciation, retain these stakeholders, increase charter capital, provide additional funding for business activities, and diversify The Company's ownership structure.

III. Private Placement of Shares Plan

1. Name of Shares	Techcom Securities Joint Stock Company shares
2. Type of Shares	Common Stock
3. Share per value	10,000 VND/share
4. Charter capital before issuance	19,613,221,200,000 VND
5. Total outstanding shares before issuance	1,961,322,120 shares
6. Number of additional shares expected to be issued	118,835,901 cổ phần
7. Total number of outstanding shares expected after issuance	2,080,158,021 cổ phần
8. Expecting offering price	11,585 VND/share (in accordance with Article 126 of Law on Enterprises 2020)
9. Total additional offering value at par value	1,188,359,010,000 VND
10. Total additional offering value at proposed price	1,376,713,913,085 VND
11. Expected charter capital after offering	20,801,580,210,000 VND
12. Investor selection criteria:	The eligible parties (Parties) in this private placement of share will be professional securities investors who meet the following criteria: (i) Senior leaders, members of the Board of Management (BOM), heads of functional areas, or key roles that are difficult to recruit and

have/will contribute significantly to the Company's strategic execution, achieving at least an A2 performance rating for the eligibility year; or

(ii) Organizations or individuals that are important partners contributing significantly to the development of TCBS, as recommended by the Chairman of the BOD.

The status of a professional securities investor will be determined by the Board of Directors of The Company.

13. Expected number of investors for the offering

25 investors, including 0 strategic investors and 25 professional securities investors.

List and share allocations for each investor as attached.

14. Purpose of offering

To (i) recognize and retain managements, staffs, employees, and key partners who have/will contribute to the growth of The Company and (ii) increase charter capital, provide additional funding for business activities, and diversify The Company's ownership structure.

15. Transfer restrictions

The shares offered are restricted from transfer for one (01) year from the completion date of the offering, as stipulated in Article 31 of the Law on Securities 2019.

16. Handling of shares unsubscribed or unpaid by investors, and fractional shares

In accordance with Article 42 of Decree No. 155/2020/ND-CP issued by The Government on 31/12/2020 elaboration of some articles of The Law on Securities and its amendments, supplements (if any). The handling plan is as follows:

- Fractional shares/shares for which investors do not register or pay (if any) will be distributed by The Company to one or more investors who meet the criteria set by the Board of Directors, ensuring that offering conditions, rights, and obligations of the investors are no more favorable than those for existing shareholders, unless otherwise approved by the GMS.
- In case there is no investor who meets the criteria determined by the Board of Directors, the fractional shares/shares for which investors do not register or pay (if any) will not be offered and The Company will only increase the charter capital according to the number of shares that have been successfully offered in reality.

17. Expected offering period Expected in 1st and 2nd quarter of 2025. The GMS assigned/authorized the Board of Directors of The Company to determine the offering date immediately following the approval of the private placement by the State Securities Commission, in compliance with legal regulations, and to maximize the benefits of shareholders and The Company.

IV. Plan for using proceeds from the Private Placement

1. The total estimated proceeds from the Private Placement of shares by the Company amount to **1,376,713,913,085 VND**, which will be used to supplement capital for the Company's securities business operations according to the following proposed plan:
 - Investment in brokerage activities, margin trading, advance payment for sales proceeds, etc., to meet the expectations of continued growth in market share, customer base, and customer demand in the stock trading and margin lending business in the coming period: approximately **481,849,869,580 VND**; and
 - Investment in securities trading activities (including but not limited to investments in stocks, bonds, etc.) to maintain the Company's high return rates, especially in the current period when the market is attractively valued: approximately **894,864,043,505 VND**.
2. The General Meeting of Shareholders authorizes the Board of Directors to implement the allocation and utilization of the proceeds for specific business activities of the Company in accordance with the capital utilization plan mentioned above (in accordance with the Company's internal regulations)/.

APPENDIX 01: LIST AND SHARE ALLOCATIONS FOR EACH INVESTOR

No.	Investor's full name	ID/Passport No.	Subjects	Estimated shares to allocate for each investor
1.	Nguyễn Xuân Minh		Professional securities investor	106,109,748
2	Nguyễn Thị Thu Hiền		Professional securities investor	10,610,991
3.	Nguyễn Thị Hoạt		Professional securities investor	283,599
4.	Bùi Thị Thu Hằng		Professional securities investor	184,563
5.	Phạm Diệu Linh		Professional securities investor	298,278
6.	Trần Thị Thu Trang		Professional securities investor	271,269
7.	Nguyễn Tuấn Cường		Professional securities investor	54,396
8.	Phạm Thúy Quỳnh		Professional securities investor	42,498
9.	Nguyễn Đăng Minh		Professional securities investor	101,997
10.	Ninh Thị Hương		Professional securities investor	42,498
11.	Đặng Trung Thành		Professional securities investor	56,664
12.	Đoàn Mai Hạnh		Professional securities investor	62,325
13.	Phạm Nguyên Khôi		Professional securities investor	42,498
14.	Bùi Minh Quân		Professional securities investor	61,200
15.	Võ Kim Ngọc		Professional securities investor	73,665
16.	Trịnh Thế Thành		Professional securities investor	84,996
17.	Nguyễn Hà Thanh		Professional securities investor	79,326
18.	Ngô Thanh Tâm		Professional securities investor	48,159
19.	Dương Vũ Thi		Professional securities investor	25,497
20.	Đỗ Thanh Tùng		Professional securities investor	25,497

21.	Nguyễn Thị Xuân Mai		Professional securities investor	49,581
22.	Quách Thùy Linh		Professional securities investor	84,996
23.	Trần Thị Huệ		Professional securities investor	84,996
24.	Lê Văn Khuyến		Professional securities investor	28,332
25.	Nguyễn Văn Sang		Professional securities investor	28,332

