

**VIETNAM ASIA COMMERCIAL  
JOINT STOCK BANK**

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

No: 01/2026/BB-DHĐCĐ

*Hanoi, April 25, 2026*

**MEETING MINUTES**  
**ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026**

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Organization name: **VIETNAM ASIA COMMERCIAL JOINT STOCK BANK**  
Head office address: 4th and 5th floors, Samsora Premier building, 105 Chu Van An street, Ha Dong ward, Hanoi city.  
License for Establishment and Operation: *Number 55/GP-NHNN dated May 31, 2019, issued by the State Bank of Vietnam, and its amendments and supplements.*

Today, April 25, 2026, at 08:00 at VICC convention center – Nam An Khanh, located at CT6 Nam An Khanh, An Khanh commune, Hanoi. The 2026 Annual General Meeting of Shareholders (“AGM”) of VietNam Asia Commercial Joint Stock Bank (VAB) was held as follows:

**PART A. INTRODUCTION OF AGM PARTICIPANTS**

The invited members to attend the 2026 Annual General Meeting of Shareholders (the General meeting) include:

1. Members of the Board of Directors (“BOD”) of VAB;
2. Members of the Supervisory Board (“SB”) of VAB;
3. Members of the Board of Executive of VAB;
4. Shareholders: Shareholders legally owning shares of VAB and those authorized by shareholders to attend the General Meeting (in this Minutes, for ease of monitoring, references to shareholders are obliged to include both shareholders and those authorized by shareholders);
5. Attendees: Representatives of State regulatory authorities.

**PART B. MEETING CONTENT**

**SECTION I. PROCEDURES FOR START OF CONGRESS**

**1. Opening of the Annual General Meeting of shareholders**

Announcement of the voting rules at the AGM and approved the list of the Shareholder Eligibility verification committee, including:

- Ms. Nguyen Kim Phuong - Head of the Supervisory Board: Head of the Board;
- Mr. Tran Tien Dung - Member of the BOD, Deputy CEO: Member;
- Mr. Nguyen Van Thanh - Member of the Supervisory Board: Member;
- Ms. Le Thi Hong An - Head of IT Services & Support Department: Member;
- Ms. Vu Thi Quynh - Senior special list of BOD's Office: Member.

## **2. Report on Shareholder Eligibility verification**

Ms. Nguyen Kim Phuong head of the Shareholder Eligibility verification committee, present the verification results as follows:

- Total number of shareholders and total shares of VAB as of the record date: 9,861 shareholders, with 816,360,672 shares eligible to attend the AGM.
- Total number of shareholders invited to attend the AGM: 9,861 shareholders, representing 816,360,67 voting shares of VAB.
- Number of shareholders present and authorized to attend as of 08:30 AM on April 25, 2026: 180 shareholders (directly attending: 80, attending via authorization: 99 and 01 shareholders attended via written voting submission), representing 690,558,999 shares, accounting for 84,59% of VAB's total voting shares. Conclusion: The 2026 AGM was legally and validly held and met the requirements for convening under VAB's Charter and relevant laws.

*Attached: Shareholder Eligibility verification report.*

## **3. Approval of the AGM agenda and rule**

- Approval of the meeting agenda of the 2026 AGM.  
*Voting results:* 100% shareholders with voting rights approved.
- Approval of the rule for organizing the 2026 AGM.  
*Voting results:* 100% shareholders with voting rights approved.

## **4. Election of Presidium, Secretariat, Election and Vote counting of the AGM.**

### ***4.1 The Presidium consists of the following members:***

- Mr. Phuong Thanh Long - Chairman of the Board of Directors: Chairperson;
- Mr. Phan Van Toi - Vice Chairman of Board of Directors;
- Mr. Nguyen Van Trong – Member of the Board of Directors, CEO;
- Mr. Nguyen Hong Hai - Member of Board of Directors;
- Mr Le Hong Phuong – Independent member of Board of Directors.

*Voting results:* 100% shareholders with voting rights approved.

### ***4.2 The Secretariat consists of:***

- Mr. Nguyen Thanh Cong – Chief Accountant: Head of the Secretariat;
- Mr. Vy Duc Thien - Head of Financial Planning and Management Department.

*Voting results:* 100% shareholders with voting rights approved.

### ***4.3 The Election and Vote counting General Meeting consists of:***

- Mr. Nguyen Van Thanh - Member of the Member of the Supervisory Board: Head of the board;
- Mr. Trieu Viet Thang - Head of Legal and Compliance Department: Member;
- Ms. Le Thi Hong An - Head of IT Services & Support Department: Member;
- Ms. Vu Thi Quynh - Senior special list of BOD's Office: Member.

Voting results: 100% shareholders with voting rights approved.

## **SECTION II. SUMMARY OF THE MEETING**

### **1. Presentation of Reports and Proposal:**

- 1.1. Mr. Nguyen Văn Trong - Member of the Board of Directors - CEO, presented:  
Report No.61/2026/BC-HĐQT dated April 03, 2026 of the Board of Directors on the performance results in 2025 and orientation for 2026.
- 1.2. Ms. Nguyen Kim Phuong - Head of the Supervisory Board, presented:  
Report of the Board of Supervisors at the 2026 AGM according to Report No. 20/2026/BC-BKS dated April 03, 2026 of the Supervisory Board.
- 1.3. Mr. Phan Van Toi - Vice Chairman of the Board of Directors, presented:
  - Proposal No. 62/2026/TTr-HĐQT dated April 03, 2026, on the approval of VAB's audited 2025 Financial Statements;
  - Proposal No. 63/2026/TTr-HĐQT dated April 03, 2026, on the plan for profit distribution and fund allocation in 2025;
  - Proposal No. 64/2026/TTr-HĐQT dated April 03, 2026, on the remuneration of the Board of Directors and Board of Supervisors for 2025 and estimated remuneration for 2026.
- 1.4. Mr. Le Hong Phuong - Independent member of Board of Directors, presented:
  - Proposal No. 65/2026/TTr-HĐQT dated April 03, 2026, on approving VAB's 2026 business plan;
  - Proposal No. 66/2026/TTr-HĐQT dated April 03, 2026, on approving the plan to increase Charter Capital in 2026;
  - Proposal No. 67/2026/TTr-HĐQT dated April 03, 2026, on listing of bonds issued by VAB to the public;
  - Proposal No. 68/2026/TTr-HĐQT dated April 03, 2026, on approving investment plans, capital contribution/share purchase; establishment, acquisition of subsidiaries and affiliated companies.
- 1.5. Mr. Nguyen Hong Hai - Member of Board of Directors, presented:
  - Proposal No. 82/2026/TTr-HĐQT dated April 16, 2026, on selecting an independent Auditing firm to audit the financial statements and provide assurance services on the operation of the internal control system in relation to the preparation and presentation of the financial statements for the fiscal year 2027.
  - Proposal No. 69/2026/TTr-HĐQT dated April 03, 2026, on approving amendments and supplements to the VAB Charter in 2026;

- Proposal No. 70/2026/TTr-HĐQT dated April 03, 2026, on approving amendments and supplements to VAB's internal Governance Regulations in 2026;
- Proposal No. 71/2026/TTr-HĐQT dated April 03, 2026, on approving amendments and supplements to the Regulations on organization and operation of the Board of Directors.

## **2. Discussion section**

- Shareholders raised questions and discussed the reports and proposals through written opinions or direct inquiries to the Presidium.
- The Presidium addressed and responded to shareholders' concerns

## **3. Voting on reports and proposals:**

The Meeting conducted voting on the reports and proposals

## **4. Other matters discussed at the General Meeting:**

VAB publicly discloses the list of Members of the Board of Directors, Members of the Supervisory Board, the Chief Executive Officer, Deputy Chief Executive Officers, and equivalent positions in accordance with the Charter of VAB; and shareholders owning 1% or more of VAB's charter capital in compliance with Article 49 of the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, and its amendments and supplements.

# **SECTION III. ANNOUNCEMENT OF THE RESULTS OF THE VOTING ON REPORTS AND PROPOSALS AT THE AGM**

## **1. Voting results on the approval of Reports and Proposals at the AGM**

Mr. Nguyen Van Thanh - Head of the Election and Vote counting Board, reported to the AGM on the vote counting results for the matters voted on at the 2026 Annual General Meeting of Shareholders of VAB:

**Content 1.** Approving of the Board of Directors' Report on 2025 performance results and 2026 orientation according to Report No. 61/2026/BC-HĐQT dated April 03, 2026 of the Board of Directors.

### ***Voting results:***

- Approval: 649,859,086 shares, accounting for 94.106% of the total voting shares at the General Meeting.
- Disapproval: 0 shares, accounting for 0% of the total voting shares at the General Meeting.
- No opinion: there are 40,558,093 shares, accounting for 5.873% of the total voting shares at the General Meeting.
- Invalid: has 0 shares, accounting for 0% of the total voting shares at the General Meeting.

**Content 2.** Approving of the Report of the Supervisory Board at the 2026 Annual General Meeting of Shareholders according to Report No. 20/2026/BC-BKS dated April 03, 2026 of the Supervisory Board.

***Voting results:***

- Approval: 649,859,086 shares, accounting for 94.106% of the total voting shares at the General Meeting.
- Disapproval: 0 shares, accounting for 0% of the total voting shares at the General Meeting.
- No opinion: there are 40,558,093 shares, accounting for 5.873% of the total voting shares at the General Meeting.
- Invalid: has 0 shares, accounting for 0% of the total voting shares at the General Meeting.

**Content 3.** Approving of VAB's audited 2025 Financial Statements according to the content of Proposal No. 62/2026/TTr-HĐQT dated April 03, 2026 of the Board of Directors.

***Voting results:***

- Approval: 649,859,086 shares, accounting for 94.106% of the total voting shares at the General Meeting.
- Disapproval: 0 shares, accounting for 0% of the total voting shares at the General Meeting.
- No opinion: there are 40,558,093 shares, accounting for 5.873% of the total voting shares at the General Meeting.
- Invalid: has 0 shares, accounting for 0% of the total voting shares at the General Meeting.

**Content 4.** Approving profit distribution and fund allocation for 2025 according to the content of Proposal No. 63/2026/TTr-HĐQT dated April 03, 2026 of the Board of Directors.

***Voting results:***

- Approval: 641,931,389 shares, accounting for 92.958% of the total voting shares at the General Meeting.
- Disapproval: 48,484,790 shares, accounting for 7.021% of the total voting shares at the General Meeting.
- No opinion: there are 1,000 shares, accounting for 0.0001% of the total voting shares at the General Meeting.
- Invalid: has 0 shares, accounting for 0% of the total voting shares at the General Meeting.

**Content 5.** Approving remuneration for the Board of Directors and Supervisory Board members in 2025 and estimated remuneration in 2026 according to the content of Proposal No. 64/2026/TTr-HĐQT dated April 03, 2026 of the Board of Directors.

***Voting results:***

- Approval: 641,929,989 shares, accounting for 92.958% of the total voting shares at the General Meeting.
- Disapproval: 7,928,697 shares, accounting for 1.148% of the total voting shares at the General Meeting.
- No opinion: there are 40,558,493 shares, accounting for 5.873% of the total voting shares at the General Meeting.
- Invalid: has 0 shares, accounting for 0% of the total voting shares at the General Meeting.

**Content 6.** Approving of VAB's 2026 Business plan according to the content of Proposal No. 65/2026/TTr-HĐQT dated April 03, 2026 of the Board of Directors.

***Voting results:***

- Approval: 649,860,086 shares, accounting for 94.106% of the total voting shares at the General Meeting.
- Disapproval: 0 shares, accounting for 0% of the total voting shares at the General Meeting.
- No opinion: there are 40,557,093 shares, accounting for 5.873% of the total voting shares at the General Meeting.
- Invalid: has 0 shares, accounting for 0% of the total voting shares at the General Meeting.

**Content 7.** Approving of the plan to increase charter capital in 2026 according to the content of Proposal No. 66/2026/TTr-HĐQT dated April 03, 2026 of the Board of Directors.

***Voting results:***

- Approval: 619,357,395 shares, accounting for 89.689% of the total voting shares at the General Meeting.
- Disapproval: 71,058,784 shares, accounting for 10.29% of the total voting shares at the General Meeting.
- No opinion: there are 1,000 shares, accounting for 0.0001% of the total voting shares at the General Meeting.
- Invalid: has 0 shares, accounting for 0% of the total voting shares at the General Meeting.

**Content 8.** Approving of listing of bonds issued by VAB to the public in Proposal No. 67/2026/TTr-HĐQT dated April 03, 2026 of the Board of Directors.

***Voting results:***

- Approval: 649,859,086 shares, accounting for 94.106% of the total voting shares at the General Meeting.
- Disapproval: 0 shares, accounting for 0% of the total voting shares at the General Meeting.
- No opinion: there are 40,558,093 shares, accounting for 5.873% of the total voting shares at the General Meeting.
- Invalid: has 0 shares, accounting for 0% of the total voting shares at the General Meeting.

**Content 9.** Approving of investment plans, capital contribution/share purchase; establishment, acquisition of subsidiaries and affiliated companies according to the content of Proposal No. 68/2026/TTr-HĐQT dated April 03, 2026 of the Board of Directors.

***Voting results:***

- Approval: 619,357,395 shares, accounting for 89.689% of the total voting shares at the General Meeting.
- Disapproval: 7,928,697 shares, accounting for 1.148% of the total voting shares at the General Meeting.
- No opinion: there are 63,131,087 shares, accounting for 9.142% of the total voting shares at the General Meeting.
- Invalid: has 0 shares, accounting for 0% of the total voting shares at the General Meeting

**Content 10.** Approving of the selection of an independent Auditing firm to audit the financial statements and provide assurance services on the operation of the internal control system in relation to the preparation and presentation of the financial statements for the fiscal year 2027 to the content of Proposal No. 82/2026/TTr-HĐQT dated April 16, 2026 of the Board of Directors.

***Voting results:***

- Approval: 641,929,989 shares, accounting for 92.958% of the total voting shares at the General Meeting.
- Disapproval: 7,927,697 shares, accounting for 1.148% of the total voting shares at the General Meeting.
- No opinion: there are 40,559,493 shares, accounting for 5.873% of the total voting shares at the General Meeting.
- Invalid: has 0 shares, accounting for 0% of the total voting shares at the General Meeting

**Content 11.** Approving the amendment and supplement to the VAB Charter in 2026 according to the content of Proposal No. 69/2026/TTr-HĐQT dated April 03, 2026 of the Board of Directors.

***Voting results:***

- Approval: 649,860,086 shares, accounting for 94.106% of the total voting shares at the General Meeting.
- Disapproval: 0 shares, accounting for 0% of the total voting shares at the General Meeting.
- No opinion: there are 40,557,093 shares, accounting for 5.873% of the total voting shares at the General Meeting.
- Invalid: has 0 shares, accounting for 0% of the total voting shares at the General Meeting.

**Content 12.** Approving the amendment and supplement to the VAB internal Governance Regulations in 2026 according to the content of Proposal No. 70/2026/TTr-HĐQT dated April 03, 2026 of the Board of Directors.

***Voting results:***

- Approval: 649,860,086 shares, accounting for 94.106% of the total voting shares at the General Meeting.
- Disapproval: 0 shares, accounting for 0% of the total voting shares at the General Meeting.
- No opinion: there are 40,557,093 shares, accounting for 5.873% of the total voting shares at the General Meeting.
- Invalid: has 0 shares, accounting for 0% of the total voting shares at the General Meeting.

**Content 13.** Approving the amendment and supplement to the Regulation on organization and operation of the Board of Directors according to the content of Proposal No. 71/2026/TTr-HĐQT dated April 03, 2026 of the Board of Directors.

***Voting results:***

- Approval: 649,860,086 shares, accounting for 94.106% of the total voting shares at the General Meeting.
- Disapproval: 0 shares, accounting for 0% of the total voting shares at the General Meeting.
- No opinion: there are 40,557,093 shares, accounting for 5.873% of the total voting shares at the General Meeting.
- Invalid: has 0 shares, accounting for 0% of the total voting shares at the General Meeting.

## **SECTION IV. APPROVED OF THE MINUTES AND CLOSURE OF THE ANNUAL GENERAL MEETING 2026**

1. The Minutes of the 2026 AGM were completed at 12 hour 00 minutes on April 25, 2026, immediately after the conclusion of the 2026 Annual General Meeting of VAB.

2. The Minutes were presented by the Head of the Secretariat at AGM, and 100% shareholders with voting rights at the AGM agreed to approve them.
3. The 2026 Annual General Meeting of VAB concluded at 12 hours 05 minutes on the same day.
4. These Minutes consist of 09 (nine) pages and are made in 02 (two) original copies, duly signed by the Chairperson and the Head of the Secretariat of the General Meeting.

**HEAD OF  
THE SECRETARIAT**

**(signed)**

**Nguyễn Thành Công**

**ON BEHAFL OF THE  
PRESIDIUM  
CHAIRPERSON**

**(signed)**

**Phường Thành Long**