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**WORKING REGULATIONS OF THE GENERAL MEETING OF SHAREHOLDERS
VIET CAPITAL COMMERCIAL JOINT STOCK BANK (BVBANK)**

Article 1. Working Principles of the General Meeting

1. Uphold the principles of transparency, fairness and democracy in the conduct of business.
2. Serve the interests of shareholders and to meet the sustainable development needs of the Bank.

Article 2. Eligibility to Attend the General Meeting

Shareholders whose names appear on the shareholder register as of the record date for attendance are entitled to attend in person or to appoint a proxy to attend and vote at the Meeting on their behalf.

Article 3. Order and conduct of the General Meeting

1. All shareholders attending the General Meeting are required to dress appropriately and presentably.
2. Attending shareholders must be seated in the positions and areas designated by the Meeting Organizing Committee.
3. Smoking is prohibited inside the meeting venue.
4. Private conversations and the use of mobile phones during the General Meeting should be kept to a minimum.

Article 4. Rights and Obligations of Shareholders or authorized representatives

1. Vote on all matters on the Meeting's agenda in accordance with the Charter of Viet Capital Commercial Joint Stock Bank (BVBANK) and applicable law.
2. Each shareholder or authorized representative must present their national identity card or other valid identification document, together with the General Meeting invitation and proxy letter (if applicable), to the Shareholder Credentials Verification Committee for verification and shall receive an open voting ballot upon registration.
3. Speak directly at the General Meeting or to submit written comments on the opinion form provided and forward them to the General Meeting Organizing Committee for consideration. Written submissions shall carry the same weight as oral statements made at the General Meeting.
4. Comply with the direction of the Meeting Chair and to refrain from causing disruption or disorder during the General Meeting.
5. In order to maintain the required quorum for voting, shareholders are requested to remain in the General Meeting room throughout the proceedings. Should a shareholder need to leave, they must complete the proxy authorization procedure, delegating their attendance and voting rights to the Meeting Chair or to one of the persons named on the official proxy recipient list.

Article 5. Rights and Obligations of the Shareholder Credentials Verification Committee

1. The Shareholder Credentials Verification Committee shall be responsible for:
 - a) Verifying the attendance rate of shareholders or their authorized representatives;
 - b) Checking the national identity cards or other valid identification documents, meeting invitations and proxy letters (if any) of attending shareholders or their authorized representatives;
 - c) Distributing voting ballots and meeting materials to shareholders or their authorized representatives;
 - d) Reporting to the General Meeting on the results of the shareholder attendance verification and presenting the Working Regulations.
2. The Shareholder Credentials Verification Committee may establish a support sub-committee to fulfill its duties.

Article 6. Rights and Obligations of the Vote-Counting Committee

1. The Vote-Counting Committee shall be nominated by the Meeting Chair and approved by the General Meeting. The Vote-Counting Committee shall be responsible for:
 - a) Announcing the voting procedures to the General Meeting;
 - b) Providing guidance on the use of the open voting ballot;
 - c) Conducting the counting of open voting ballots, consolidating and announcing the voting results for each agenda item and preparing the minutes of the voting results.
2. The Meeting Chair may establish a support team for the Vote-Counting Committee to assist in the completion of its duties.

Article 7. Rights and Obligations of the Meeting Chair and the Secretariat

1. Rights and obligations of the Meeting Chair:
 - a) Conduct the General Meeting in accordance with the approved agenda and the procedures and regulations adopted by the General Meeting;
 - b) Require all attendees to submit to inspection or other lawful and reasonable security measures;
 - c) Request the competent authority to maintain order at the meeting; to invite persons who fail to comply with the authority of the Meeting Chair, who intentionally disrupt order, obstruct the normal progress of the meeting, or fail to comply with security inspection requirements, to leave the General Meeting;
 - d) The Meeting Chair shall have the right to adjourn a General Meeting at which the required number of registered attendees is present for a maximum of three (03) working days from the date the meeting was scheduled to commence and may only adjourn the meeting or change the venue in the following circumstances:
 - The venue does not provide adequate seating for all attendees;
 - The communication facilities at the venue do not ensure that attending shareholders can participate, deliberate and vote;

- An attendee is causing obstruction or disruption, posing a risk that the meeting cannot proceed in a fair and lawful manner.
- e) In the event that the Meeting Chair adjourns or suspends the General Meeting in contravention of the provisions of Clause 1 of this Article, the General Meeting shall elect another person from among the attendees to replace the Meeting Chair in presiding over the meeting until its conclusion; all resolutions adopted at such meeting shall be legally effective and binding.
- 2. The Secretariat shall be responsible for:
 - a) Recording fully and faithfully all proceedings of the General Meeting and all matters approved by shareholders, including matters held in reservation at the General Meeting;
 - b) Receiving opinion contribution forms from shareholders;
 - c) Drafting the minutes of the meeting and the resolution on matters approved at the General Meeting;
 - d) Performing other support duties as assigned by the Meeting Chair.

Article 8. Voting at the General Meeting

1. All agenda items of the General Meeting shall be approved by means of an open vote (show of hands) by all shareholders, except for items approved by secret ballot.
2. Forms of voting:
 - Shareholders vote by show of hands to approve matters relating to the organizational affairs of the General Meeting, the Minutes and the Resolution of the General Meeting;
 - Shareholders vote by casting ballots into ballot boxes to approve certain substantive agenda items of the General Meeting.
3. The General Meeting shall deliberate and vote on each agenda item in sequence. The voting results shall be announced by the Meeting Chair immediately prior to the adjournment of the meeting.

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

(Signed)

LE ANH TAI

REPORT**On the assessment of the Board of Directors' performance, the implementation of the General Meeting of Shareholders' Resolutions and the business results of Viet Capital Commercial Joint Stock Bank in 2025****To: SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK**

The Board of Directors (BOD) hereby respectfully reports to the General Meeting of Shareholders on the BOD's performance, the implementation of the General Meeting of Shareholders' Resolutions and the business results of Viet Capital Commercial Joint Stock Bank (BVBank) in 2025 as follows:

I. REPORT ON CHANGES IN BOD MEMBERSHIP IN 2025

From January 1, 2025 to December 26, 2025, the BVBank Board of Directors for the 2020–2025 term operated with 05 members. At the Extraordinary General Meeting of Shareholders held on December 26, 2025, the General Meeting elected the Board of Directors for the 2025–2030 term, comprising 06 members, the details are as follows:

<i>Full name</i>	<i>Position</i>	<i>Appointment/Re-appointment effective from</i>
Mr. Le Anh Tai	Chairman	Re-appointed on December 26, 2025
Mr. Ly Hoai Van	Member cum General Director	Appointed on December 26, 2025
Mr. Nguyen Nhat Nam	Member	Re-appointed on December 26, 2025
Mr. Pham Quang Khanh	Member	Appointed on December 26, 2025
Ms. Nguyen Thi Thu Ha	Member	Appointed on December 26, 2025
Mr. Pham Thanh Son	Independent Member	Appointed on December 26, 2025

II. REPORT ON THE ORGANIZATION AND EXECUTION OF THE BOARD OF DIRECTORS' DUTIES IN 2025

- Strategic direction and business results: In alignment with the operational orientation and business plan approved by the 2025 General Meeting of Shareholders and in compliance with the guidelines of the Government and the State Bank of Vietnam (SBV), the BOD issued policies and directed Executive Board to implement business solutions. As a result, in 2025, the Bank maintained a sustainable growth trajectory, upheld system safety indicators and achieved a number of notable accomplishments.

- Board of Directors' activities: In 2025, the BOD maintained a structured, responsible and practice-oriented working approach through the following activities:
 - **In-person meetings:** The BOD convened **10 meetings**, characterized by in-depth contributions, a high sense of responsibility and unanimous agreement among all members on the resolutions adopted, comprising:
 - 05 regular meetings (04 under the 2020–2025 term and 01 under the 2025–2030 term).
 - 05 extraordinary meetings to resolve urgent matters.
 - **Written resolutions:** For matters arising between meetings, the BOD flexibly adopted the written consultation procedure to ensure timeliness and proper authority. During the year, a total of **206 important matters** were approved and implemented, ensuring that business operations remained aligned with the strategic roadmap and direction approved by the General Meeting of Shareholders.
- Consolidation of Board of Directors and Supervisory Board membership for the 2025–2030 term: On December 26, 2025, the BOD and Executive Board successfully organized the Extraordinary General Meeting of Shareholders to elect the BOD and Supervisory Board for the 2025–2030 term and to adopt new strategic orientations to drive BVBank's rapid, strong and exceptional growth in the coming period.

III. REPORT ON THE IMPLEMENTATION OF THE GENERAL MEETING OF SHAREHOLDERS' RESOLUTIONS IN 2025

1. Overview: As at December 31, 2025, BVBank's total assets exceeded VND 133.048 billion, an increase of 29% compared to 2024, surpassing the set plan. Total Capital mobilization from economic organizations and individuals exceeded VND 98.107 billion, growing 31% compared to 2024. Total Outstanding credit reached VND 78.240 billion, up 15%, profit before tax reached 522 billion, representing an increase of nearly 34% compared to 2024, with credit quality improved in line with the direction approved by the General Meeting of Shareholders.

2. Product development, customer segment expansion in line with BVBank's scale and long-term development orientation continued to be emphasized. During the year, the proportion of lending to customer segments/Outstanding credit related to import-export activities, public investment, manufacturing, trade and services and customers utilizing multiple services beyond credit recorded significant growth within the Bank's total customer portfolio and Outstanding credit.

3. Credit assessment, post-disbursement monitoring, debt resolution and credit quality control continued to receive focused attention. The monitoring and tracking model for the status and developments of loans under recovery continued to be enhanced through modernization and the application of information technology, yielding positive results, risks (if any) were identified early, credit quality improved and debt resolution results in 2025 were more effective, contributing significantly to the Bank's overall performance.

4. The development and investment in information technology have been implemented appropriately, in line with BVBank's financial capacity and long-term development orientation.

During the year, the information technology systems operated safely at all times, while also supporting management, administration, product development and the continuous enhancement of customer experience.

5. In 2025, BVBank continued to gradually improve its centralized organizational model and to continuously enhance governance quality at the Head Office. Operations, credit approval, pricing, business management and customer service were consistently conducted on the principles of transparency and efficiency. Professional training and skills development for staff were implemented in a timely and comprehensive manner, contributing to business development and the enhancement of professionalism at business units, laying the groundwork for continued rapid, strong and safe growth going forward.

6. Branch network:

BVBank continued to maintain a stable branch network of 126 business units (comprising 01 Head Office, 41 Branches and 84 Transaction Offices). In 2025, the Bank temporarily halted physical network expansion in order to concentrate resources on technology and in-situ human capital investment. At the same time, the Bank proactively prepared for the reorganization and merger of provincial and district-level administrative units in accordance with the Government's policy, with a view to ensuring the long-term relevance, efficiency and stability of the branch network.

Branch development was also carried out in compliance with the SBV's two-tier banking industry management model.

7. Debt resolution

The Bank continued to apply multiple decisive debt resolution measures simultaneously to accelerate the resolution of NPLs and overdue loans, while also upgrading the modern debt monitoring and recovery management system, which allows real-time updates of loan status to be delivered to relevant levels of authority, ensuring timely decision-making in all recovery matters.

In parallel with the application of modern techniques in debt resolution, the BOD further expanded the delegation of authority, creating greater proactivity for Executive Board and the relevant departments.

Owing to the combination of governance technology and a flexible operational mechanism, debt resolution results in 2025 achieved remarkable outcomes.

Total overdue loans and NPLs recovered during 2025 amounted to VND 3.406 billion (an increase of 16,3% compared to 2024), of which:

- Principal recovered: VND 3.110 billion.
- Interest recovered: VND 296 billion.

8. Digital Banking

The development of Digital Banking continues to be one of BVBank's key strategic business priorities. In 2025, a significant milestone was achieved when BVBank officially digitized its

consumer credit segment, optimizing the capital access process and enabling customers to access consumer loans quickly through digital channels, thereby laying the foundation for a breakthrough in and the expansion of digital business in the years ahead.

9. Customer service enhancement:

In 2025, under the direction of the BOD, BVBank implemented a shift in its operating model towards integrating operations with business activities. In addition to ensuring safe, stable and seamless system operations and progressively deepening its engagement in service development, BVBank contributed to growth in non-interest income and improvements in the Bank's operating efficiency. Customer service was repositioned towards proactive outreach, advisory services and customer needs identification. Concurrently, BVBank continued to place customer experience at the center of its activities, through process optimization, reduced processing time, greater automation and enhanced service quality, thereby creating a seamless and trustworthy service experience.

IV. REGARDING THE EXECUTION OF THE BOARD OF DIRECTORS' DUTIES

(i) Assessment of Board of Directors members' performance: In 2025, all BOD members fulfilled their assigned duties and responsibilities. They fully participated in the adoption of Resolutions and Decisions within their governance and management authority; proactively researched and proposed policies and initiatives to advise the BOD and Executive Board, making an important contribution to the Bank's management and operational activities, upholding the principle of Safe – Efficient – Sustainable Development.

(ii) Credit assessment and approval: Closely monitoring market developments, credit orientation and the Bank's risk appetite, the BOD issued credit policies and adjusted approval authority in a flexible and appropriate manner. In addition, standing BOD members directly participated in meetings to present credit limit proposals within their authority, ensuring objectivity and system safety. As a result, in 2025, BOD members approved a total of 362 credit applications, with a total new credit limit granted of 53.946 billion.

(iii) Senior personnel management and organizational consolidation: To ensure operational efficiency and to enhance objectivity and transparency, in addition to issuing reasonable personnel policies and staffing norms, standing BOD members directly participated in senior personnel recruitment. In 2025, the BOD directly approved a total of 43 cases, comprising: 08 new recruits; 01 appointment; 19 re-appointments; 02 employment contract terminations; and the assignment of appropriate management positions for 13 incumbent staff members.

(iv) Activities at subsidiary Committees and Councils: In addition to participating in BOD-affiliated Committees and Councils, BOD members also participated and performed well in duties assigned at other Committees and Councils of the Bank, including the Risk and Loss Resolution Committee, the Debt Trading Committee, etc. The presence of BOD members at these Committees and Councils ensured that decisions on risk resolution and asset management were implemented decisively and in compliance with applicable law.

(v) Report on the implementation of the 2026 charter capital increase plan approved by the General Meeting of Shareholders pursuant to Resolution No. 02/25/BVBank/NQ-ĐHĐCĐBT dated December 26, 2025

At the 2025 Extraordinary General Meeting of Shareholders, the General Meeting approved BVBank's plan for charter capital increase in 2026 as follows:

- Current charter capital: VND 6.408.200.000.000.
- Planned charter capital increase in 2026: VND 3.504.100.000.000.
- Maximum projected total charter capital after increase: VND 9.912.300.000.000.

Further details will be presented in Board Proposal No. 44/26/BVBank/TT-HĐQT dated March 26, 2026, included in these General Meeting documents.

(vi) Report on self-nomination and nomination of candidates for election as Board of Directors and Supervisory Board members for the 2025–2030 term

Based on the election results at the Extraordinary General Meeting of Shareholders (GMS) held on December 26, 2025, Viet Capital Commercial Joint Stock Bank (BVBank) has officially consolidated its senior personnel for the new term (2025–2030). The list of members is as follows:

A. List of Board of Directors (BOD) members:

1. Mr. Le Anh Tai – Chairman of the Board of Directors
2. Mr. Ly Hoai Van – BOD Member cum General Director
3. Mr. Nguyen Nhat Nam – BOD Member
4. Mr. Pham Quang Khanh – BOD Member
5. Ms. Nguyen Thi Thu Ha – BOD Member
6. Mr. Pham Thanh Son – Independent BOD Member

B. List of Supervisory Board (SB) members:

1. Mr. Ly Cong Nha – Head of the Supervisory Board
2. Mr. Le Hoang Nam – SB Member
3. Ms. Nguyen Thi Thanh Thuy – SB Member
4. Ms. Nguyen Thi Thanh Tam – SB Member
5. Ms. Bui Thi Quanh – SB Member

Pursuant to Clause 1, Article 69 of the Law on Credit Institutions 2024: BVBank is lack of 01 Independent BOD Member and will submit this matter to Shareholders at this General Meeting.

V. DISCLOSURE OF INFORMATION PURSUANT TO POINTS A, B, D OF CLAUSE 1 AND POINTS A, C, D OF CLAUSE 2, ARTICLE 49 OF THE LAW ON CREDIT INSTITUTIONS 2024:

In order to ensure transparency in bank governance and compliance with applicable law, the BOD reports on information disclosure as follows:

- a) **Disclosure of information on Insiders and Related Parties** (pursuant to Points a, b, d of Clause 1, Article 49 of the Law on Credit Institutions 2024): Based on information provided by

BOD members, Supervisory Board members, the General Director, Deputy General Directors and equivalent positions as prescribed, the Bank has compiled, stored and fully reported to the State Bank of Vietnam (SBV). Specific details are set out in Appendix 01 attached to these documents.

- b) **Disclosure of the list of shareholders holding 1% or more of charter capital** (*pursuant to Points a, c, d of Clause 2, Article 49 of the Law on Credit Institutions 2024*): With the objective of enhancing risk governance and preventing cross-shareholding, BVBank has reviewed and updated the list of shareholders holding 1% or more of charter capital in accordance with the Law on Credit Institutions 2024. The Bank has duly consolidated, archived, and fully reported the information to the State Bank of Vietnam. The detailed list and specific ownership percentages are set out in Appendix 02 attached to these documents.

VI. REPORT ON THE IMPLEMENTATION OF MATTERS DELEGATED BY THE GENERAL MEETING OF SHAREHOLDERS TO THE BOARD OF DIRECTORS

1.1 Matters completed:

- (i) Decided on remuneration, bonuses and other benefits for each BOD and Supervisory Board member based on BVBank's business results in 2025.
- (ii) Decided to consider and adjust business plan targets for 2025 in line with actual conditions pursuant to the directives of the Government, the SBV and BVBank's business operations.
- (iii) Decided on delegated matters related to the implementation of the charter capital increase issuance plan approved by the 2025 Annual General Meeting of Shareholders, including issuing decisions and directing the execution of procedures related to the listing of the Bank's publicly offered securities upon completion of offering tranches on the securities trading system/stock exchange in accordance with applicable law.
- (iv) Decided on delegated matters related to the registration of BVBank's bonds issued from 2025 with the Vietnam Securities Depository and Clearing Corporation (VSDC) and their listing on the trading system of the Hanoi Stock Exchange (HNX) upon completion of the respective offering tranches.
- (v) Decided on delegated matters related to the detailed approval, in accordance with regulations, of the expected Early Intervention Plan.
- (vi) Decided on the adjustment of Charter provisions approved by the General Meeting of Shareholders and undertook the necessary legal procedures in accordance with applicable law to complete the Charter amendment.
- (vii) Decided on matters related to the issuance of the Regulations on the Organization of Online General Meetings of Shareholders and electronic voting and ballot casting.

1.2 Matters not yet completed:

- (i) Decision related to the transfer of BVBank shares from UPCOM to official stock exchange listing.

(ii) Decisions on delegated matters related to the implementation of the charter capital increase issuance plan for 2026 approved by the 2025 Extraordinary General Meeting of Shareholders.

VII. BUSINESS RESULTS FOR 2025

Based on the results achieved during the year, the BOD respectfully reports to the General Meeting of Shareholders on BVBank's business results for 2025 as follows:

Unit: Billion VND

No.	Indicator	2025	2025 GMS- approved target	Target achievement rate
1	Total assets	133.048	122.000	109%
2	Customer deposits	98.107	91.431	107%
3	Outstanding credit	78.240	80.459	97%
4	Profit Before Tax (PBT)	522	550	95%
5	NPL ratio	2,13%	< 3%	
6	Number of business units	126	126	

The foregoing constitutes the report on the assessment of the Board of Directors' performance, the implementation of the General Meeting of Shareholders' Resolutions and the business results of Viet Capital Commercial Joint Stock Bank in 2025.

The BOD sincerely thanks Shareholders and State regulatory authorities for their support and confidence in the operations of BVBank in general and the BOD in particular for the past time. We look forward to your continued engagement and support of the BOD going forward.

We sincerely thank you!

Recipients:

- GMS;
- BOD, SB;
- Archive: BOD Office.

**ON BEHALF OF THE BOARD OF
DIRECTORS**

CHAIRMAN

(Signed)

LE ANH TAI

PROPOSAL

On the Approval of the Business Orientation and 2026 Business Plan of Viet Capital Commercial Joint Stock Bank

To: VALUED SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

I. 2026 BUSINESS ORIENTATION

With the assessment that 2026 is forecast to be a year of considerable challenges for both the domestic economy and the banking industry, despite numerous positive developments in the domestic economy, shifts in economic structure and the continued expansion and rapid advancement of service industries, tourism and public investment, which create many development opportunities, the current global context of instability, geopolitical conflicts and the tariff and trade protection policies of the United States, which are adversely affecting domestic prices and Vietnam's export markets and creating multiple challenges for the economy – the BOD directs the following strategic orientation for 2026: to continue development on the basis of caution and selective growth, prioritizing high-quality customer segments that use multiple products and services generating high efficiency; to strengthen cost management in alignment with operational efficiency; to enhance risk management and loan administration and recovery; to continue shifting the customer structure towards sustainable development in line with BVBank's orientation; to continuously improve service quality in order to better serve customers; and to make rational investments in information technology to ensure operational safety, risk prevention and improved support for management as well as for customer development.

Specifically:

1. Regarding management and operational efficiency enhancement:

To continue refining the centralized management model; to ensure that prudential safety indicators and ratios comply with applicable regulations; to implement rigorous cost management and to increase business efficiency.

2. Credit Activities and Risk Management:

- To continue focusing on growth within specific customer groups and target segments, consistent with the Bank's scale and sales capacity and linked to the business results delivered to BVBank.
- To focus on developing credit products aligned with BVBank's orientation; product development and customer acquisition activities shall be consistently linked to improving customer quality, increasing the use of other products and services and ensuring business efficiency.

- To continue improving the quality of Credit Assessment, pricing, Credit Approval and Post-Disbursement Monitoring; to limit lending to customers located far from the managing business unit's territory; to ensure that all customers receive timely management and attention.
- To enhance the effectiveness of inspection and monitoring with an orientation towards early detection of material risks; to strengthen post-disbursement monitoring; to emphasize technology solutions that facilitate timely risk detection; and to reinforce information sharing among lines of internal compliance control, departments and divisions to increase the effectiveness of inspection and monitoring.

3. Debt resolution:

To continue concentrating resources on debt management and Debt resolution; to further strengthen coordination among Business Units as well as the relevant divisions and departments; to apply flexible resolution measures with the spirit of delivering optimal results for BVBank.

4. Capital mobilization:

To continue focusing on capital mobilization with an emphasis on efficiency; to ensure an appropriate balance in support of credit development and treasury operations at each stage; to develop diverse policies and products to strengthen Capital mobilization, particularly in increasing CASA (Current Account and Savings Account) Deposits as a proportion of BVBank's total funds mobilized.

5. Information technology:

To continue paying attention to and emphasizing rational information technology investment consistent with BVBank's resources and orientation, to ensure safety in all operations, risk prevention and enhanced support for management as well as customer development.

6. Training, customer service quality improvement and branch development:

- To continue advancing professional training programs and strengthening professional ethics awareness, combined with incentive policies to further enhance staff professionalism. All stages of customer management and service – from customer service to credit assessment, post-disbursement monitoring and credit operations – are to be approached as acts of customer care and advisory, in order to provide customers with an excellent experience and to build a service culture and staff professionalism as a competitive advantage for BVBank.
- Branch development: To continue strengthening and expanding the Branch Network in line with BVBank's targeted development scale. In 2026, BVBank will continue to develop an additional ten (10) Branches/Transaction Offices.

II. **2026 FINANCIAL PLAN(**)**

In light of the above business orientations, the BOD respectfully submits to the GMS for approval the following 2026 financial plan of BVBank:

Unit: Billion VND

No.	Indicator	2025 Actual	2026 plan	Growth rate
1	Total assets	133.048	155.000	16%
2	Customer deposits (TT1)	98.107	111.686	14%
3	Outstanding credit (*)	78.240	92.552	18%
4	Total profit before tax (PBT)	522	700	34%
5	Non-performing loan ratio (NPL ratio)	2,13%	< 3%	

() As approved by the SB of Vietnam.*

*(**) In order to provide flexibility to BOD in the Bank's governance, the General Meeting of Shareholders authorizes BOD to adjust the targets set out in the 2026 business plan in line with actual conditions and in accordance with the directives of the Government, the SB of Vietnam, and BVBank's business operations.*

In order to provide the BOD with the flexibility required to manage and govern the Bank effectively in response to market dynamics and to deliver maximum value to Valued Shareholders, the BOD respectfully requests that the GMS authorize the BOD to adjust the KPI targets in the 2026 business plan in line with actual conditions, as directed by the Government, the SBV and in accordance with BVBank's business operations.

The BOD sincerely thanks Valued Shareholders and State regulatory authorities for their support of and confidence in the operations of BVBank in general and in the BOD's activities in particular for the past time. We respectfully hope that you will continue your association with and support of the BOD going forward.

We sincerely thank you.

**ON BEHALF OF THE BOARD OF
DIRECTORS**

CHAIRMAN

(Signed)

LE ANH TAI

Nơi nhận:

- GMS;
- BOD, SB;
- Archive: BOD Office.

EXECUTIVE BOARD REPORT ON BUSINESS PERFORMANCE OVERVIEW (FISCAL YEAR 2025)

To: GENERAL MEETING OF SHAREHOLDERS OF BVBank

The Executive Board of BVBank respectfully submits to the General Meeting of Shareholders (GMS) the following report on the business performance results for 2025 and the 2026 implementation plan for business orientations. The report covers:

- Part I: Results of key performance indicators in 2025
- Part II: Business operations in 2025
- Part III: Business support activities in 2025
- Part IV: business plan for 2026

I. RESULTS OF KEY PERFORMANCE INDICATORS IN 2025

In 2025, the global economy remained volatile; however, the Vietnamese economy maintained its positive recovery momentum with GDP growth of 8,02% and inflation controlled at 3,31%, creating space for monetary policy to continue supporting growth. BVBank maintained close alignment with actual conditions and managed flexibly in line with economic developments throughout the year. As a result, BVBank's business performance recorded certain significant achievements, specifically:

- Total assets exceeded VND 133.000 billion, an increase of 29% compared to the previous year.
- Capital mobilization reached VND 98.107 billion, an increase of 31% compared to 2024.
- Total outstanding credit reached VND 78.240 billion, an increase of 15% compared to the previous year. NPLs were controlled at 2,13%.

Unit: Billion VND; times

Indicators in 5 years	2025	2024	2023	2022	2021	25/21
Total assets	133.048	103.536	87.884	79.067	76.511	1,7
Customer deposits	98.107	74.915	67.162	59.614	55.822	1,8
Total outstanding credit	78.240	68.142	57.768	50.859	46.389	1,7
Profit before tax	522	391	72	456	311	1,7
NPL ratio (Circular 31)	2,13%	2,69%	2,77%	2,41%	2,11%	
Branch development (Number of business units)	126	126	116	108	88	1,4

Profit before tax reached VND 522 billion, an increase of 34% compared to the previous year, of which:

- Total operating income (TOI) amounted to VND 2.910 billion, up 17%. This growth was primarily driven by a 16% increase in net interest income, supported by effective management of funding costs alongside accelerated credit growth from the beginning of the year to ensure a stable stream of interest income. In addition, non-interest income improved by 34% due to the expansion of international payment services combined with foreign exchange trading; accordingly, net income from foreign exchange trading increased by 88%. Other income also rose significantly, driven by intensified recovery of written-off debts in the final months of the year.
- Operating expenses (OPEX) increased by 16% as the Bank continued to invest in infrastructure, digital transformation, service quality enhancement and productivity improvement, while also strengthening system security and customer data protection.
- Loan loss provision increased by 11% compared to 2024. BVBank consistently maintains proactive loan loss provisioning to enhance asset quality and to build a robust Capital Buffer.

Unit: Billion VND

Indicators	2025	Plan 2025	vs Plan	vs 2024
Total operating income	2.910	3.000	97%	17%
Total operating expenses	(1.708)	(1.650)	103%	16%
Profit before provisions	1.202	1.350	89%	20%
Provision expenses	(680)	(800)	85%	11%
Profit before tax	522	550	95%	34%
Cost-to-income ratio (CIR)	58,7%	55,0%		

II. BUSINESS OPERATIONS IN 2025

With a strategic focus on retail banking, by the end of 2025, BVBank continued to rapidly expand its customer base through strong digital transformation efforts, with a focus on individual customers and small and medium-sized enterprises (SMEs). As of year-end 2025, BVBank's total customer base exceeded 2,9 million, up 28% compared to the end of 2024. Individual customers accounted for over 95% of the total, with a growth rate of 28%.

1. Capital mobilization activities from financial institutions and population

Capital mobilization continues to be an important driving force contributing to the development of the bank's scale. By the end of 2025, residential and institutional capital mobilization will reach more than VND 98,100 billion, an increase of 31% compared to 2024. Customer deposit interest rates remained stable in the first months of the year and increased slightly at the end of the year, along with the trend of market.

By customer segment:

- Deposits from individual customers: As at December 31, 2025, the Individual Customer deposit segment accounted for over 70% of total deposits, with growth of 13% compared to end of 2024. In the first nine months of 2025, term deposit growth was managed and administered based on credit growth rates and the maintenance of the Bank's liquidity. The Bank continued to focus on growing mass-retail deposits, a source of low-cost, low-volatility funding in the face of interest rate competition, through online deposit products and Debt Securities, preferential interest rate packages and small promotional gifts. With an average Renewal Rate exceeding 80% and an 18% expansion of the customer base, deposit interest rates remained stable, effectively supporting credit growth by reducing pressure on lending rates. Simultaneously, growth in CASA (Current Account and Savings Account) Deposits was prioritized through activities to attract new customers to use Digital Banking and smart payment solutions. In 2025, the Bank continued to manage deposit interest rates flexibly but cautiously, in close alignment with SBV directives, inflation developments and market credit demand. The Bank maintained a firm commitment to restructuring its funding mix towards greater mass-retail penetration, migration to digital channels and expansion of CASA growth through direct, effective and smart attraction tools.
- Deposits from corporate customers: Deposit mobilization in 2025 exhibited two relatively distinct phases. In the first half of the year, the market maintained a stable environment with low interest rates. However, the latter part of the year saw localized liquidity pressure, pushing deposit interest rates up by 0,5–1,2% within approximately two months. In response to these developments, BVBank remained committed to the goal of sustainable development, in close alignment with SBV directives, proactively regulating deposit size and mix to correspond with credit growth and to manage the funding cost at a reasonable level, while simultaneously contributing to the stabilization of the monetary market. BVBank also continued its strategic orientation to increase the proportion of CASA deposits through the development of its digital banking ecosystem, expansion of the payments platform and enhancement of service utility, with the CASA ratio reaching approximately 20%, contributing to the optimization of the Funding costs and improvement of the net interest margin (NIM) against a backdrop of increasing interest rate competition, as well as achieving effective and sustainable growth over the medium to long term.

2. Lending operations to economic organizations and individuals

Lending operations achieved solid growth, in close alignment with SBV directives. Outstanding credit increased by 15% compared to 2024, reaching over VND 78.200 billion. The credit growth rate was stable from the beginning of the year, with net growth in the first six months accounting for 52% of the full-year increase.

a. Individual customer (retail) lending:

Individual customer outstanding credit reached nearly VND 36.900 billion, representing nearly 50% of total outstanding credit. The retail credit portfolio orientation in 2025

proactively reduced the proportion of large-balance loans, shifting strategically towards mass-market retail, increasing the number of customers and improving net interest margin (NIM) per loan, while simultaneously improving the risk diversification of the portfolio. The Bank simultaneously implemented multiple coordinated measures including optimizing the funding structure, advancing credit process digitization, improving products and applying flexible interest rate policies, thereby creating conditions for retail credit growth in the subsequent phases.

In addition to internal strategic factors, the macroeconomic context and financial market conditions in 2025 continued to exhibit considerable volatility, particularly the uneven recovery of the real estate market, the slow pickup in individual consumer demand in the first half of the year and the generally more cautious credit approach across the banking system. In this context, the Bank proactively managed growth in higher-risk segments, while prioritizing the development of small-scale retail credit products targeting mass-market individual customers, salary account holders and customers with stable cash flows.

b. Corporate customer lending:

In 2025, corporate lending activities continued to be affected by the slow recovery of the global economy, periodically elevated funding costs, exchange rate fluctuations and increasing interest rate competition.

In this context, the Corporate Banking division focused on selective growth, placing credit quality, capital utilization efficiency and portfolio sustainability at the center of its approach. Through the coordinated implementation of business and risk management measures, corporate outstanding credit in 2025 reached nearly VND 41.400 billion, recording strong growth compared to 2024.

The portfolio structure continued to shift in line with strategic orientation. The SME and micro-SME (MSME) segments accounted for 90% of total corporate outstanding loans, serving as the primary growth driver. Meanwhile, the large corporate segment (CIB) represented 10%, focusing on enterprises with strong financial foundations and transparent governance.

Implementation Priorities for the Year:

- Focus on expanding the SME and MSME customer base in line with the retail-focused operational strategy; develop industry-specific credit solutions tailored to cash flow characteristics and business cycles, thereby broadening the customer base and enhancing profitability.
- Process simplification and digital acceleration: Standardize customer onboarding, appraisal and approval processes for the micro-segment by simplifying documentation, shortening processing time and accelerating disbursement, thereby improving customer experience and sales productivity.
- Diversification of flexible funding instruments: In addition to working capital and medium- to long-term loans, the Bank accelerated the development of overdraft

facilities and corporate credit cards, enabling customers to proactively manage cash flows, optimize working capital and access timely funding.

- Flexible pricing policy management: Implement targeted incentive programs by phase, prioritizing key industries and strategic customers; integrate cash flow management solutions and cross-selling initiatives to optimize overall efficiency. At the same time, develop tailored financing packages for public investment projects, healthcare and pharmaceutical sectors and corporate auto loans, with structures aligned to actual cash flows.
- Enhanced risk management: Strengthen cash flow appraisal, post-disbursement monitoring and industry trend analysis; proactively restructure the portfolio toward prioritizing financially sound customers, controlling concentration risk and maintaining asset quality.

In parallel with growth objectives, BVBank continued to implement debt restructuring and selectively provide interest rate support to customers facing temporary difficulties but demonstrating recovery potential, thereby reinforcing a stable and sustainable development foundation.

3. Digital banking

2025 marked a historic milestone when BVBank officially transformed into a bank powered by digital technology. No longer merely a support channel, the digital ecosystem has become the **primary growth engine** through a "Digital-First" strategy, with three breakthrough achievements:

- **Growth in scale and performance of digital channels**

BVBank significantly expanded its digital platforms, positioning them as a core driver of customer acquisition and transaction growth:

- New customer growth: Digital channels contributed up to **89%** of the Bank's new customers (a growth of 30% compared to 2024). This is evidence of superior customer acquisition capability compared to traditional channels.
- Record processing capacity: The system recorded over **730 million transactions** (a strong increase of 188%), with a total transaction value of nearly **VND 192.000 billion**.

- **Creation of a "Digital payment ecosystem"**

BVBank has actively entered the digital payment market:

- Partnership Network: Deep and extensive collaboration with leading players (Momo, ZaloPay, Payoo, FinViet, etc.) has for the first time placed BVBank among the **top-ranked institutions** in the payment collection and disbursement agency market.
- VietQR Global Implementation: As one of the pioneering institutions in connecting with Napas to implement Cross-Border Payments (Laos, Thailand, Cambodia, China) via QR code. This is a technological highlight that positions BVBank to capitalize on the

wave of tourism from these countries, which together account for over 50% of international visitors to Vietnam.

- **DigiStore – Payment Solution for Merchants: DigiStore attracted over 20.000 merchants and achieved 6.000 billion in transaction value** in its very first pilot year, deeply exploiting the SME and household business customer segment and opening up a large growth frontier for the future.

- **Implementation of digital financial solutions – Buy Now Pay Later (BNPL)**

Understanding the consumption behavior of Generation Z, BVBank's digital banking segment rapidly expanded into modern financial solutions. Through partnerships with leading fintech companies such as Kredivo and FinViet to implement the Buy Now Pay Later (BNPL) model, BVBank has successfully positioned itself as a youthful, dynamic bank with a strong understanding of emerging consumer trends.

III. BUSINESS SUPPORT ACTIVITIES IN 2025

1. Risk Management

In 2025, BVBank assessed conditions as more positive than in 2024, as the credit growth rate across the market in general and at BVBank in particular improved, with BVBank achieving a credit growth rate of 14,95% for the full year 2025.

Amid an incomplete recovery of the real estate market, suboptimal debt resolution and recovery performance and continued pressures from potential non-performing loans and elevated credit risk, BVBank maintained a context-appropriate risk management strategy. This included implementing a series of risk control policies while still encouraging credit growth aligned with defined segments and risk appetite; upgrading monitoring and debt resolution systems; continuing the implementation of Basel II-compliant risk control frameworks; and strengthening early warning systems in credit activities to promptly detect signs of customer risk, thereby mitigating potential losses. In addition, the Bank undertook a comprehensive organizational restructuring and implemented a centralized credit approval strategy at Head Office to optimize credit risk management through standardized processes, enhanced specialization and greater transparency, thereby contributing to the reduction of future non-performing loans.

Continuing its efforts to modernize risk management in line with international standards, BVBank developed risk management frameworks for credit and digital banking, as well as a fraud risk management framework. The Bank also implemented and progressively applied the Risk-Adjusted Return on Capital (RAROC) metric in business operations and initiated the IFRS 9 project to support risk-based measurement, decision-making and forward-looking risk assessment. Furthermore, BVBank clearly defined its risk appetite for 2025, focusing on lower-risk customer segments and prioritized credit growth sectors, thereby enhancing overall credit quality.

Although debt resolution activities in 2025 did not fully meet expectations, BVBank made significant efforts to improve recovery efficiency. During the year, the Bank reduced its non-

performing loan (NPL) ratio from 2,69% to 2,13% (in accordance with Circular 31, including both Market 1 and Market 2 exposures).

Given the significant proportion of assets secured by real estate, the loan-to-value (LTV) ratio reflects distinct characteristics across customer segments and loan products, specifically as follows:

As at December 31, 2025, %

Customer segment	Average LTV as at December 31, 2025	Average LTV as at December 31, 2024
Individual customers	53%	59%
Corporate customers	80%	71%
Bank-wide	65%	62%

The Bank-wide average LTV ratio increased slightly from 62% to 65%. Notably, the average LTV for corporate customers rose at a faster pace than the overall average, reflecting BVBank's adjustments to its risk management strategy to better align with the SME segment, with a stronger focus on assessing financial health and cash flow of corporate borrowers.

In terms of maintaining prudential ratios, in 2025, all of BVBank's safety indicators were in full compliance with the regulations of the SBV, specifically as follows:

<i>Unit: Billion VND</i>				
Indicators	2025	2024	2023	2022
1. Capital adequacy				
Charter capital	6.408	5.518	5.017	3.671
Equity (own capital)	10.349	8.024	7.697	7.803
Capital adequacy ratio (CAR)	13,27%	11,90%	11,33%	13,15%
2. Asset quality				
Overdue loan ratio	2,86%	3,68%	4,50%	4,67%
Non-performing loan (NPL) ratio	2,13%	2,69%	2,77%	2,41%
Earning assets / Total on-balance sheet assets	94,60%	95,09%	94,51%	94,55%
3. Liquidity				

Average high-quality liquid assets / Average total assets	12,16%	12,40%	15,20%	13,76%
Short-term funding used for medium- and long-term lending ratio	27,52%	24,86%	19,96%	16,58%
Loans-to-deposits ratio (LDR)	67,64%	76,78%	72,78%	74,14%

2. Operations

2025 marked a strong transformation for BVBank, as operations not only focused on optimization and ensuring a stable and secure operating system, but also became more deeply integrated into business activities, directly contributing to service fee growth and overall profitability.

a) Strong shift from operations to business integration

- Repositioning the role of customer service teams: BVBank restructured its customer service model to align more proactively with business objectives, gradually transitioning from a purely operational support function to direct participation in service development.
- Customer service has become a driving force for the growth of banking services: Through enhanced advisory quality, increased customer touchpoints and proactive identification of customer needs, customer service teams have contributed to the growth of service products, thereby increasing the proportion of non-interest income and contributing positively to BVBank's total income.

b) Customer experience remains a core focus

Despite the strong shift toward a business-oriented approach, BVBank remains firmly committed to placing customer experience at the center of all activities:

- Agile and lean operations: Continuously improving processes and optimizing operations in a lean direction, reducing customer request processing times. The effective combination of automation and human capability helps improve operational efficiency and optimize costs, while maintaining service quality.
- Omni-channel experience synchronization: Strengthening connectivity and synchronization between traditional and digital channels, enabling customers to have a seamless, convenient and consistent experience throughout the entirety of their banking service journey.
- Upgrading the role of the operational team: The operational staff are progressively transitioning from a role of "executing procedures" to one of "analysis – advisory – value creation", not only ensuring smooth operations but also proactively contributing to service development and the enhancement of value delivered to customers.

c) Next-Stage orientation

- In the coming time, BVBank will continue to promote the central role of operations in ensuring a safe, stable and efficient system, while further strengthening the integration of operations with service-driven business activities.
- The harmonious combination of a business mindset, modern operational capabilities and an outstanding customer experience will be the critical foundation supporting BVBank's continued creation of sustainable value and positive contribution to the Bank's growth in 2026 and the following years.

3. Information technology activities

Information Technology System: accelerating digital transformation, improving system security

2025 marked a significant milestone for BVBank's Information Technology (IT) Division in modernizing its digital infrastructure and comprehensively advancing digital transformation. With a strategic focus on customer-centricity and system security, IT operations achieved notable breakthroughs, laying a solid foundation for the Bank's sustainable growth.

- Digital Infrastructure and security: International standards, optimized operations

BVBank continued to reinforce its commitment to safeguarding customer assets and data by maintaining and upgrading to the highest international standards:

- Multi-layer security architecture: Reinforcement of layered defense systems in compliance with stringent standards such as PCI-DSS and ISO 27001, significantly mitigating cybersecurity risks in the digital era.
- Advanced security governance solutions: Coordinated deployment of Data Loss Prevention (DLP), Privileged Access Management (PAM) and Mobile Device Management (MDM) systems. These solutions not only protect sensitive data but also ensure rigorous compliance with SBV regulations and Decree 13/2023/ND-CP on personal data protection.
- Service continuity assurance: Critical IT systems maintained System Uptime of over 99,5%, ensuring seamless transaction experience for customers at all times.

- Data governance and internal digital transformation

The optimization of internal operations through technology has directly contributed to cost reduction and productivity improvement:

- Automated management reporting: Developing the SBV DataMart system and automated periodic reporting to the State Bank of Vietnam and Head Office, ensuring data transparency, accuracy and timeliness, thereby supporting management in making well-informed strategic decisions.
- Application of AI and Cloud Technology: Implementing AI-powered chatbots for internal support and robotic process automation (RPA) solutions, reducing processing time from several days to just a few hours while eliminating manual errors.

- **Key strategic projects**

The major projects implemented in 2025 are a testament to BVBank's long-term vision:

- Customer Data Platform (CDP): The customer data platform helps banks deeply understand the customer journey, thereby implementing personalized marketing and automated customer care effectively.
- Microsoft 365 & Cloud Ecosystem: Modernizing the digital workplace, enhancing collaboration capabilities and strengthening end-to-end information security across the system.

4. Human resources development, management and training

In 2025, amid a volatile business environment and increasing demands for organizational transformation, operational efficiency and risk management, BVBank identified human resources as a fundamental pillar for stability and sustainable development. HR activities were implemented in a manner that is aligned, flexible and responsive to business needs, with a focus on enhancing workforce quality, optimizing cost efficiency and strengthening employee engagement.

- As at year-end 2025, the Bank's total headcount reached 2,888 employees, slightly increasing compared to the same period in 2024. Internal recruitment and promotion accounted for 27%, with a focus on key positions and areas requiring enhanced expertise and service quality. At the same time, workforce restructuring was carried out to align with organizational transformation requirements, replacing underperforming staff while maintaining strict control over headcount.
- The employee management and evaluation system continued to be refined in 2025, ensuring fairness, transparency and clear differentiation. KPI-based performance evaluation and ranking were consistently implemented across the system, closely linked to both unit performance and individual contributions.
- Salary and bonus mechanisms were adjusted to better reflect market conditions and enhance competitiveness. KPI-based income and business incentive schemes were flexibly applied from Head Office to business units and continuously refined alongside other regular incentive programs to motivate and improve productivity.
- The Bank maintained its welfare programs, including overseas travel incentives for management staff of business units achieving performance targets. These programs proved effective in enhancing engagement and contributing to talent attraction and retention.
- Policies and regulations were strengthened to enhance risk control and workforce quality. In 2025, the Bank handled 63 cases of employee violations, including 15 disciplinary actions. Other cases were addressed through formal warnings, alongside increased system-wide risk awareness and communication.
- Training:

- In 2025, BVBank organized 261 training programs with 62,835 employee participations, delivered through in-person, online and blended learning formats. Training content focused on sales management for leadership levels and updates on products, policies, processes and regulations for frontline sales staff.
- In addition, BVBank continued to implement professional training programs in areas such as risk management, credit appraisal and credit management, while strengthening training on professional ethics, compliance and information security. The Bank also regularly sent staff to training programs organized by the State Bank of Vietnam and industry seminars to stay updated on regulatory requirements and market developments. Furthermore, BVBank implemented capacity-building programs for senior executives (SECO) and the pipeline of future leaders.

Regarding the learning culture development, BVBank enhanced its 24/7 digital learning library on the e-learning platform and implemented the program “Promoting a culture of learning and teaching”, encouraging self-learning, knowledge sharing and continuous capability development among employees.

5. Finance and accounting

In 2025, financial and accounting management continued to be emphasized, focusing on compliance with state regulations, effective financial management and gradual alignment with international practices. To ensure close adherence to targets from the beginning of the year, asset–liability management continued to be closely monitored and aligned with market developments to ensure system safety and financial efficiency. In addition, growth forecasting, strict cost control and monitoring of plan implementation across the Bank were carried out in accordance with the set orientation. Other activities were also implemented, including:

- Establishing the Asset–Liability Management Department to promote specialization in balance sheet management in an optimal and efficient manner.
- Coordinating with partners to implement Phase 4 of the E-office software, upgrading and enhancing the features developed in Phase 3.
- Continuing the review, assessment and preparation for the adoption of IFRS 9 financial reporting in accordance with the roadmap of the State Bank of Vietnam.
- Implementing automation for certain reports and deploying automated bill payment for recurring services across the system.
- Continuing to improve tools for managing and monitoring the efficient use of operating expenses.

IV. BUSINESS PLAN FOR 2026

Vietnam’s economy in 2026 is expected to achieve solid growth; however, it will continue to face certain challenges such as geopolitical tensions, rising trade protectionism and fluctuations in energy prices, which may continue to affect global trade and supply chains.

Nevertheless, based on the results achieved in 2025, BVBank will continue to pursue a strategy of efficient, safe and sustainable growth in accordance with the direction of the BOD, while further accelerating digitalization, with digital platforms serving as a key driver for customer expansion.

Key business targets for 2026

Unit: Billion VND

Indicators	Plan 2026	2025	%
Total assets	155.000	133.048	16%
Customer deposits	111.686	98.107	14%
Total outstanding credit (*)	92.552	78.240	18%
Profit before tax	700	522	34%
NPL ratio (Circular 31)	< 3%	2.13%	
Number of business units	136	126	8%

(*) This is an estimated target, subject to approval by the State Bank of Vietnam and will be a key driver affecting the remaining targets.

The above presents an overview and summary of the business performance for the financial year 2025 and the business plan for 2026.

We respectfully submit the above to the General Meeting of Shareholders for consideration and approval.

Recipients:

- GMS;
- BOD. SD;
- Archives: BOD Office, Finance Department.

ON BEHALF OF THE EXECUTIVE BOARD

GENERAL DIRECTOR

(Signed)

LY HOAI VAN

REPORT ON THE PERFORMANCE OF DUTIES IN 2025

To: **GENERAL MEETING OF SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK**

The Supervisory Board of Viet Capital Commercial Joint Stock Bank (BVBank) respectfully reports to the Annual General Meeting of Shareholders (GMS) on its operational results in 2025 as follows:

1. Report on BVBank's business performance in 2025 and the performance of the Board of Directors (BOD) and the General Director (GD)

The business performance of BVBank in 2025 is as follows:

Unit: Billion VND

Indicators	2025 Actual	2025 Plan	2024 Actual	Compared to 2025 Plan	Compared to 2024
Total assets	133.048	122.000	103.536	109%	29%
Customer deposits	98.107	91.431	74.915	107%	31%
Total outstanding credit	78.240	80.459	68.142	97%	15%
Profit before tax	522	550	391	95%	34%
NPL ratio	2,13%	< 3%	2,69%		

In 2025, BOD and the CEO managed business operations in a flexible manner, in line with prevailing economic conditions, thereby maintaining BVBank's stable and prudent development. Accordingly, the BVBank's business performance in 2025 recorded certain key results as follows: total assets reached 133.048 billion, up 29% compared to 2024; customer deposits increased by 31% year-on-year to 98.107 billion; outstanding credit balance reached 78.240 billion, up 15% compared to the previous year; non-performing loans were controlled at 2,13%; and profit before tax reached 522 billion, representing an increase of 34% compared to 2024.

The Board of Directors directed the implementation of the Bank's development orientation on a prudent basis with selective growth; strengthened risk management; and restructured the customer portfolio toward sustainable development in line with BVBank's strategic direction. The Bank also made appropriate investments in information technology and integrated IT applications into governance, management, and risk management activities,

thereby contributing to improved labor productivity and enhanced control and mitigation of risks across BVBank's operations.

Debt resolution and non-performing loan control were consistently prioritized and closely managed by the BOD and the GD. As a result, overdue loans and non-performing loans were well controlled, ensuring that the NPL ratio remained within safe limits.

2. Report on the organization and implementation of activities of the Supervisory Board (SB)

In 2025, the SB held 08 meetings. All members of the SB fully attended the meetings, jointly discussed, provided opinions and unanimously approved matters and contents such as: the Internal Audit plan for 2025, appraisal results of the financial statements, reports of the Internal Audit Department and other matters within the duties and authority of the SB. The Head of the SB fully attended all regular and ad hoc meetings of the BOD.

The SB assigned responsibilities to its members and implemented its duties and authority in accordance with the Law on Credit Institutions, the Charter of BVBank and the Regulations on organization and operation of the SB.

SB members fulfilled their assigned responsibilities, directed and supervised the Internal Audit Department effectively and completed the annual audit plan.

3. Report on the performance of the Supervisory Board:

3.1. Direction and supervision of the Internal Audit (IA) Department

The SB directed and supervised the IA Department in implementing and completing the 2025 audit plan. In 2025, the IA Department conducted direct audits of 09 thematic areas, issued 04 periodic monitoring reports, audited 21 business units and prepared 07 audit programs in accordance with the plan approved by the Head of the SB.

Through audits at business units, thematic audits and monitoring of certain key operational areas of BVBank, the IA Department made recommendations and issued risk warnings to the BOD and the GD. All recommendations and warnings from the IA Department were directed by the BOD for the Executive Board (EB) to implement corrective and remedial measures in a timely manner. The IA Department also provided comments and recommendations on shortcomings and limitations in processes, regulations, policies and products and issued warnings for the General Director and relevant divisions to review and adjust processes, regulations, policies, etc. in line with BVBank's operations and in compliance with the regulations of the State Bank of Vietnam (SBV).

3.2. Supervisory results over the BOD and the Executive Board (EB).

The SB conducted supervision over the activities of the BOD and the EB in governance and management, ensuring compliance with legal regulations, internal regulations, the Charter of BVBank and directives of the SBV.

Internal policies and regulations related to BVBank's operations were closely directed by the BOD and the EB, ensuring that internal regulations were issued fully and timely in accordance with SBV regulations and relevant legal provisions and in line with economic developments and BVBank's business activities;

The EB directed and closely supervised the operations of business units, departments, divisions and individuals across the BVBank system in accordance with operational orientation and directives of the BOD. Decisions and solutions were implemented by the EB in a timely manner, in line with business conditions, market developments and BVBank's strategic direction, while complying with the Law on Credit Institutions and regulations of the SBV.

The BOD directed the Bank's EB to implement the tasks assigned by the GMS. The EB strictly implemented the decisions and resolutions of the BOD.

3.3. Assessment of coordination between the SB, the BOD, the GD and shareholders:

In 2025, the coordination between the SB, the BOD, the GD and shareholders was carried out in accordance with legal regulations and BVBank's internal regulations. The SB was provided with information and documents as requested to perform its duties.

All internal audit reports were sent by the SB to the BOD and the GD. The recommendations and risk warnings stated in the internal audit reports were directed by the BOD for the EB to implement timely corrective and remedial actions.

In accordance with the direction of the BOD, the EB implemented and took thorough measures to address the recommendations and risk warnings and directed relevant departments and units to review, implement, supplement, or adjust regulations, processes and operational guidelines in line with actual conditions and in compliance with the regulations of the SBV.

Thanks to the close coordination between the SB, the BOD and the GD, audit activities achieved good results; recommendations and risk warnings of the IA were handled and remedied in a timely manner, contributing to minimizing BVBank's risks.

The SB reported on the performance of its duties to shareholders at annual and extraordinary GMS meetings.

3.4. Assessment of transactions between BVBank and related parties in 2025

Transactions arising in 2025 between BVBank and related parties were conducted in accordance with the Charter of BVBank, resolutions of the BOD and legal regulations. Material related-party transactions during the year were presented in the semi-annual and annual 2025 audited financial statements.

3.5. Results of appraisal of financial statements

The separate and consolidated financial statements for the first six months of 2025 and for the full year 2025 of BVBank were reviewed and audited by Ernst & Young Vietnam Limited and disclosed in accordance with current regulations.

Based on the appraisal results, the SB assessed that the separate and consolidated financial statements for the first six months of 2025 and for the full year 2025 of BVBank fairly, accurately and reasonably reflected, in all material respects, the business performance and financial position of BVBank and its subsidiary, in accordance with Vietnamese Accounting Standards and relevant legal regulations on the preparation and presentation of financial statements.

3.6. Report on supervision of approval and implementation of investment projects, procurement and disposal of fixed assets, contracts and other transactions of BVBank

In performing its duties and authority as prescribed by the Law on Credit Institutions and the Bank's Charter, the SB supervised the approval and implementation of investment projects, procurement and disposal of fixed assets, contracts and other transactions of BVBank under the decision-making authority of the GMS and the BOD. In 2025, no transactions under the decision-making authority of the GMS were recorded; transactions under the approval authority of the BOD were carried out in accordance with proper order, procedures and authority.

4. Report on remuneration, operating expenses and other benefits of the SB

The total remuneration and operating expenses of the SB in 2025 were within the budget approved by the GMS under Resolution No. 01/25/BVBank/ NQ-DHDCD dated April 24, 2025. Specifically, the total remuneration for the Board of Supervisors in 2025 amounted to 2.634 million, operating expenses is 299 million.

5. Orientation of the SB's activities in 2026

Based on the functions and duties of the SB and the operational direction of BVBank, the SB sets out the following orientations for 2026:

- Continue to supervise the governance and management activities of the BOD and the EB in compliance with legal regulations, internal regulations, the Charter of BVBank and directives of the SBV.
- Supervise and assess the reasonableness, legality, accuracy and prudence in accounting, statistics and preparation of financial statements.
- Direct and supervise the IA Department in the development, adjustment and implementation of the internal audit plan based on risk orientation and in accordance with directives of the SBV.
- Perform other functions and duties in accordance with legal regulations and BVBank's internal regulations.

6. Recommendations:

Based on the results of supervision over BVBank's operations in 2025, the SB acknowledges and highly appreciates the efforts of the BOD and the EB in managing business operations flexibly in response to difficulties and fluctuations in the economic environment.

In order for the operation of BVBank to be safe and stable, the SB recommends the BOD and the EB to:

- Strengthen inspection and supervision of key operational areas such as mobilization, credit, payment, digital banking, etc.
- Upgrade security and risk management systems; promote the application of technology and automation solutions; and focus on training to improve workforce quality and compliance awareness with legal and internal regulations among all BVBank employees.
- Continue to direct the timely and full remediation of recommendations and risk warnings stated in internal audit reports.

The above is the report of the SB respectfully submitted to the GMS for approval.

Recipients:

- GMS;
- BOD, GD
- Archives: SB, BOD Office.

ON BEHALF OF BOARD OF SUPERVISORS

HEAD OF BOARD OF SUPERVISORS

(Signed)

LY CONG NHA

PROPOSAL

Re: Selection of independent auditor for the 2026 and 2027

To: GENERAL MEETING OF SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to the Law on Independent Audit No. 67/2011/QH12 dated March 29, 2011;
- Pursuant to Circular No. 51/2024/TT-NHNN dated November 29, 2024 of the State Bank of Vietnam on independent audit applicable to commercial banks, non-bank credit institutions, microfinance institutions, and foreign bank branches;
- Pursuant to the Charter of Viet Capital Commercial Joint Stock Bank;
- Pursuant to the List of audit firms approved to conduct audits for public interest entities in the securities sector as announced by the State Securities Commission of Vietnam.

In order to ensure proactiveness and timeliness in financial management, the Board of Directors (BOD) respectfully submits to the General Meeting of Shareholders (GMS) for consideration and approval the plan for selection of an independent auditing firm for the fiscal years 2026 and 2027 as follows:

Based on the assessment of capacity, reputation and service quality, the BOD proposes to select an audit firm that fully meets the following criteria:

- Being a reputable independent audit firm with extensive experience and legally operating in Vietnam.
- Being included in the list of audit firms approved by the State Securities Commission and the Ministry of Finance to audit public interest entities and credit institutions.
- Having a team of auditors with high professional qualifications and a strong understanding of the financial and banking sector.

The BOD respectfully submits to the GMS for approval: the selection of **Ernst & Young Vietnam Limited (EY)** as the firm to:

- Audit the 2026 and 2027 financial statements.
- Provide assurance services on the operation of the internal control system in the preparation and presentation of financial statements in accordance with applicable regulations for the fiscal years 2026 and 2027.

The BOD commits that the selection will ensure objectivity, strict compliance with legal regulations and the highest benefits for the Bank and its Shareholders.

Respectfully submitted to the General Meeting of Shareholders for approval.

Recipients:

- GMS;
- BOD, SB;
- Archive: BOD Office

**ON BEHALF OF THE BOARD OF
DIRECTORS**

CHAIRMAN

(Signed)

LE ANH TAI

PROPOSAL***Re: Approval of the audited financial statements for for year of 2025*****To: GENERAL MEETING OF SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK**

The Board of Directors of Viet Capital Commercial Joint Stock Bank respectfully submits to the General Meeting of Shareholders for approval the 2025 financial statements (including separate financial statements and consolidated financial statements) of Viet Capital Commercial Joint Stock Bank, which have been audited by Ernst & Young Vietnam Limited. The 2025 financial statements have been disclosed in accordance with regulations, including:

1. Independent Auditor's Report;
2. Statement of financial position as at December 31, 2025;
3. Statement of profit or loss for the financial year ended December 31, 2025;
4. Statement of cash flows for the financial year ended December 31, 2025;
5. Notes to the financial statements for the financial year ended December 31, 2025.

Key indicators in the audited separate and consolidated financial statements for 2025*Unit: Million VND*

No.	Key indicators	Consolidated financial statements	Separate financial statements
1	Total assets	133.047.699	133.148.496
2	Profit before tax	521.919	521.462
3	Profit after tax	416.672	416.475

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

Recipients:

- GMS;
- BOD, SB;
- Archive: BOD Office

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

(Signed)

LE ANH TAI

No. 43/26/BVBank/TT-HĐQT

Ho Chi Minh City, March 26, 2026

PROPOSAL
Re: Profit distribution for 2025

To: GENERAL MEETING OF SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to Decree No. 135/2025/ND-CP dated June 12, 2025 on financial regime applicable to credit institutions and foreign bank branches and financial supervision and evaluation of the effectiveness of state capital investment in wholly state-owned credit institutions and credit institutions with state capital;
- Pursuant to Decision No. 94/25/BVBank/QĐ-BOD dated July 01, 2025 on promulgation of the Financial Management Regulation;
- Pursuant to the audited financial statements for 2025 of Viet Capital Commercial Joint Stock Bank conducted by Ernst & Young Vietnam Limited.

The Board of Directors of Viet Capital Commercial Joint Stock Bank respectfully submits to the General Meeting of Shareholders for approval the proposed profit distribution plan for 2025 as follows:

Unit: VND

No.	Items	Amount	Notes
1	Consolidated profit before tax for 2025	416.673.307.375	
2	Consolidated profit after tax for 2025	416.475.231.999	
3	Profit after tax used for appropriation to funds	416.475.231.999	
4	Appropriation to consolidated funds	79.328.369.456	
	Of which, funds of Viet Capital Commercial Joint Stock Bank:		
4.1	Charter capital supplementary reserve fund (10%)	41.647.523.200	(3)x10%
4.2	Financial reserve fund (10% after appropriation in 4.1)	37.482.770.880	[(3)-(4.1)]x10%
5	Retained earnings for 2025 after appropriation to funds as prescribed	337.344.937.919	(5)=(1)-(4)

The above is the proposed profit distribution plan for 2025 of Viet Capital Commercial Joint Stock Bank.

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

Recipients:

- GMS;
- BOD, SB;
- Archive: BOD Office

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

(Signed)

LE ANH TAI

PROPOSAL
(Re: Charter capital increase plan for 2026)

To: GENERAL MEETING OF SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly on January 18, 2024 and its amendments and supplements;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and its amendments and supplements;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and its amendments and supplements;
- Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 on detailing the implementation of a number of articles of the Law on Securities and its amendments and supplements;
- Pursuant to the Charter of Viet Capital Commercial Joint Stock Bank.

At the Extraordinary General Meeting of Shareholders in 2025, the GMS approved the charter capital increase plan for 2026 of BVBank with the following contents:

- Current charter capital: VND 6.408.200.000.000.
- Expected additional charter capital increase in 2026: VND 3.504.100.000.000, of which:

Resolution	Description	Approved plan under the Resolution	Implementation result
Capital increase plan under Resolution No. 02/25/BVBank/NQ-DHDCDBT (Extraordinary) dated December 26, 2025 (Proposal No. 177/25/BVBank/TT-BOD dated December 17, 2025)	Capital increase via public offering of shares (offering to existing shareholders) at the ratio of 2:1	Increase of VND 3.204.100.000.000 equivalent to issuance of 320.410.000 shares	Not yet implemented
	Capital increase under Employee Stock Ownership Plan (ESOP)	Increase of VND 300.000.000.000 equivalent to issuance of 30.000.000 shares	Not yet implemented

- Total expected maximum charter capital after increase: VND 9.912.300.000.000.

The Board of Directors respectfully submits to the GMS for approval the continuation of the implementation of the above-mentioned charter capital increase plan for 2026.

Respectfully./.

Recipients:

- GMS;
- BOD;
- Archive: BOD Office

**ON BEHALF OF THE BOARD OF
DIRECTORS**

CHAIRMAN

(Signed)

LE ANH TAI

PROPOSAL***Re: Total remuneration, full-time allowances and operating expenses
of Members of the Board of Directors and the Supervisory Board in 2026***

To: GENERAL MEETING OF SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

I. Report on remuneration, full-time allowances and utilization of operating expense budget of the BOD and SB in 2025

Pursuant to Resolution No. 01/25/BVBank/NQ-DHDCD of the 2025 Annual General Meeting of Shareholders approving the total remuneration, full-time allowances and operating expenses of Members of the Board of Directors and the Supervisory Board in 2025, the BOD reports the utilization as follows:

Unit: Million VND

<i>Subjects</i>	<i>Remuneration 2025 (**)</i>	<i>Operating expenses 2025</i>	<i>Plan 2025</i>
Board of Directors (*)	8.478		11.000
Supervisory Board	2.634	299	3.500

() A Member of the BOD concurrently holding the position of General Director (GD) has been paid from the staff salary fund; therefore, no BOD remuneration is received.*

*(**) Details of remuneration for each member of the BOD and SB are presented in the audited financial statements for 2025.*

II. Proposed plan for remuneration, full-time allowances and operating expenses of the BOD and SB in 2026

In 2026, with the objective of enhancing governance and supervision efficiency to ensure stable and safe operations of the Bank, alongside continuous expansion and development, the Board of Directors respectfully submits to the General Meeting of Shareholders for approval the following:

- **For members of the Board of Directors:** Total remuneration, allowances and bonuses in 2026 amount to 15 billion. Operating expenses of the Board of Directors shall be implemented in compliance with BVBank's internal regulations and applicable laws.
- **For members of the Supervisory Board:** Total remuneration, allowances and bonuses in 2026 amount to 6,5 billion. Operating expenses of the Supervisory Board shall be implemented in compliance with BVBank's internal regulations and applicable laws.

- Authorize the BOD to decide the remuneration, bonuses and other benefits for each member of the BOD and SB based on the business performance of BVBank.

Respectfully submitted to the General Meeting of Shareholders.

ON BEHALF OF THE BOARD OF DIRECTORS

Recipients:

- GMS;
- BOD, SD;
- Archive: BOD Office.

CHAIRMAN

(Signed)

LE ANH TAI

PROPOSAL

Re: Approval of the listing of bonds and other securities publicly issued after completion of public offerings of Viet Capital Commercial Joint Stock Bank

To: GENERAL MEETING OF SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- Pursuant to the Law on Credit Institutions 2024 (as amended and supplemented);
- Pursuant to the Law on Enterprises 2020 (as amended and supplemented);
- Pursuant to the Law on Securities 2019 (as amended and supplemented);
- Pursuant to Decree 155/2020/ND-CP dated December 31, 2020 of the Government on detailing the implementation of a number of articles of the Securities Law and amending and supplementing documents;
- Pursuant to the Charter of Viet Capital Commercial Joint Stock Bank.

In order to comply with the provisions of the Law on Securities and Decree No. 155/2020/ND-CP regarding the issuance and listing of bonds and other securities publicly issued after the completion of public offerings, the Board of Directors respectfully submits to the General Meeting of Shareholders the following contents:

1. Approval of the registration of bonds publicly issued from 2026 by Viet Capital Commercial Joint Stock Bank (BVBank) at the Vietnam Securities Depository and Clearing Corporation (VSDC) and the listing of such bonds on the securities trading system of the Hanoi Stock Exchange (HNX) after completion of the public offerings, ensuring compliance with applicable laws and regulations.
2. Authorization to the Board of Directors and allowing the Board of Directors to further authorize the Chairman of the Board of Directors and/or the General Director (GD), based on actual conditions, to fully decide, organize implementation, sign relevant documents and decide on other related matters to complete the registration and listing procedures of the bonds at VSDC and HNX in accordance with laws and guidance of competent authorities.

Recipients:

- GMS;
 - BOD, SB;
- Archive: BOD Office

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

(Signed)

LE ANH TAI

PROPOSAL

Re: Report on the utilization of proceeds from bond and share issuances

To: GENERAL MEETING OF SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

1. Purpose of use of proceeds as per issuance plan

- To increase the Bank's operating capital scale and supplement Tier 2 capital in accordance with Circular No. 41/2016/TT-NHNN and its amendments and supplements; specifically: to support the stability and sustainability of the Bank's capital sources to serve credit extension needs and ensure compliance with safety ratios as prescribed by the State Bank of Vietnam.
- To strengthen capital sources to serve business operations and meet customers' credit demand.

2. Results of bond and share offerings

a. Bonds:

- Bond code: **BVB125003**
- Par value: VND **100.000**/bond
- Total number of bonds issued: **12.543.800** bonds
- Total proceeds from bond issuance: **VND 1.254.380.000.000**
- Offering date: **December 16, 2024**
- Issuance date: **January 06, 2025**
- Purpose of issuance: To increase the Bank's operating capital scale and supplement Tier 2 capital in accordance with Circular No. 41/2016/TT-NHNN, relevant amendments and applicable regulations of the State Bank of Vietnam; to supplement medium- and long-term lending capital to meet customer demand.

b. Shares:

- Share code: **BVB**
- Par value: VND **10.000**/share
- Total number of shares issued: **88.973.785** shares
- Total proceeds from share issuance: **VND 889.737.850.000**

Details:

Criteria	Plan: Public offering of shares to existing shareholders	Plan: Issuance under Employee Stock Ownership Plan (ESOP)
Number of shares issued	68.973.785	20.000.000
Proceeds raised	VND 689.737.850.000	VND 200.000.000.000
Offering date	April 01, 2025	May 16, 2025
Issuance date	June 16, 2025	July 01, 2025

- Purpose of issuance: To increase operating capital scale and enhance competitiveness, ensuring stable and sustainable development of the Bank.

3. Utilization of proceeds:

a. Bonds:

Unit: Billion VND

	Purpose of use	Plan	Actual use
1	Increase Tier 2 capital	1.254,38	1.254,38
	+ Lending activities	1.254,38	1.254,38
	+ Investment activities	-	-
	+ Other business activities as prescribed by specialized laws	-	-
2	Increase other capital scale	-	-
	+ Lending activities	-	-
	+ Investment activities	-	-
	+ Other business activities as prescribed by specialized laws	-	-

The utilization of proceeds from bond issuance amounting to VND 218,50 billion has been audited by Ernst & Young Vietnam Limited, issued under reference No. 61938007/11.3.2025/BCSDV dated March 12, 2025 regarding the Report on the progress of utilization of proceeds from the public bond issuance in 2024–2025 (Phase 2) and VND 1.035,88 billion is under audit.

b. Shares:

Unit: Billion VND

	Purpose of use	Plan	Actual use
1	Increase share capital	889,74	889,74
	+ Lending activities	889,74	889,74

	+ Investment activities	-	-
	+ Other business activities as prescribed by specialized laws	-	-
2	Increase other capital scale	-	-
	+ Lending activities	-	-
	+ Investment activities	-	-
	+ Other business activities as prescribed by specialized laws	-	-

The utilization of proceeds from share issuance has been audited by Ernst & Young Vietnam Limited, issued under reference No. 61938007_O-10043065_E-69116911_0000_EL02 dated December 05, 2025 regarding the Report on the progress of utilization of proceeds from the public share offering to existing shareholders and ESOP issuance in 2025.

Recipients:

- GMS;
- BOD, SB;
- Archive: BOD Office.

**ON BEHALF OF THE BOARD OF
DIRECTORS**

CHAIRMAN

(Signed)

LE ANH TAI

PROPOSAL

Re: Transfer of trading of BVB shares from UpCom to listing on the Stock Exchange

To: GENERAL MEETING OF SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and its amendments and supplements;
- Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 on detailing the implementation of a number of articles of the Law on Securities and its amendments and supplements;
- Pursuant to the Charter of Viet Capital Commercial Joint Stock Bank;
- Based on the actual situation of Viet Capital Commercial Joint Stock Bank.

At the previous Annual General Meeting of Shareholders sessions, the GMS approved contents related to the transfer of trading of BVB shares from the UpCom trading system to listing on the Ho Chi Minh City Stock Exchange / Vietnam Stock Exchange. However, due to unfavorable market conditions as well as certain other objective factors, BVBank has not yet completed the procedures related to the transfer of the trading platform.

In 2026, the economic outlook is expected to remain challenging along with global geopolitical uncertainties. However, the BOD recognizes that the Vietnam stock market is expected to be upgraded and BVBank's business performance in 2026 is anticipated to improve significantly. Therefore, in order to facilitate and provide a basis for continuing the listing procedures of shares on the Ho Chi Minh City Stock Exchange, the Board of Directors respectfully submits to the GMS for continued approval of the following:

1. Approval of the deregistration of trading of BVBank on UpCom;
2. Approval of the listing of all BVB shares on the Ho Chi Minh City Stock Exchange;
3. Authorization to the Board of Directors to decide on all matters related to the above tasks, including but not limited to: selecting the timing for UpCom deregistration procedures, the timing of listing and initial listing price on the Ho Chi Minh City Stock Exchange, selecting advisory firms, drafting, approving and signing internal regulations, documents and dossiers to be submitted to competent authorities, deciding on other related matters and authorizing others to perform tasks as deemed necessary by the Board of Directors to ensure the successful listing of BVB shares on the Stock Exchange.

Respectfully submitted to the General Meeting of Shareholders.

Recipients:

- GMS;
- BOD, SB;
- Archive: BOD Office.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

(Signed)

LE ANH TAI

PROPOSAL

Re: Approval of the Proposed Remedial Plan in the Event of Early Intervention

To: GENERAL MEETING OF SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly on January 18, 2024 and its amendments and supplements;
- Pursuant to the Official Letter No. 930/QLGS5 dated March 24, 2026 issued by the Authority of Banking Supervision and Inspection regarding the development of a Proposed Remedial Plan;

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the Proposed Remedial Plan in the event of early intervention (the "Remedial Plan") as prescribed in Article 143 of the Law on Credit Institutions, with the following principal contents:

1. Contents of the Remedial Plan include:

- a. Information and assessment of BVBank's organizational structure and business operations;
- b. Current status of BVBank's financial condition and operations;
- c. Specific measures to be implemented to address each case as prescribed in Clause 1, Article 156 of the Law on Credit Institutions, including the following key measures:
 - Increase of charter capital and allocated capital, implementation timeline; roadmap for reducing shareholding and capital contribution ratios of shareholders as prescribed in Point b, Clause 1, Article 159 of the Law on Credit Institutions;
 - Improvement of liquidity; enhancement of holdings of highly liquid assets; sale and transfer of assets and other measures to ensure prudential safety in banking operations
 - Improvement of business performance; enhancement of governance and management capacity;
 - Remediation of existing weaknesses in financial conditions, non-performing loans, collateral assets, and measures to rectify legal violations;
 - Communication and information technology measures to address liquidity difficulties;
 - Other appropriate implementation measures.

- d. Roadmap and specific timelines for implementation of each remedial measure as mentioned in Point (c) of this Section.

(Details of the Remedial Plan are provided in the attached Appendix).

2. This Remedial Plan shall replace BVBank's previous Remedial Plan approved by the General Meeting of Shareholders under Resolution No. 01/25/BVBank/NQ-HĐCĐ.
3. Authorization to the Board of Directors to update and finalize the contents of the Remedial Plan as set out in the attached Appendix in accordance with actual circumstances, requirements of competent authorities, or periodically at least once every two (02) years, and to report to the State Bank of Vietnam in compliance with applicable regulations.

Respectfully submitted to the General Meeting of Shareholders.

Recipients:

- GMS;
- BOD;
- Archive: BOD Office

**ON BEHALF OF THE BOARD OF
DIRECTORS**

CHAIRMAN

(Signed)

LE ANH TAI

PROPOSAL

Re: Amendment and supplementation of the BVBank's Charter

To: GENERAL MEETING OF SHAREHOLDERS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- Pursuant to the Law on Enterprises 2020 (as amended and supplemented);
- Pursuant to the Law on Credit Institutions 2024 (as amended and supplemented);
- Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government on detailing the implementation of a number of articles of the Law on Securities (as amended and supplemented),

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval the amendment and supplementation of the BVBank Charter, specifically as follows:

1. To amend and supplement a number of Articles of the BVBank Charter with detailed contents as attached in the Appendix;
2. To promulgate a consolidated Charter to replace the current Charter for uniform application.

Respectfully submitted./.

**ON BEHALF OF THE BOARD OF
DIRECTORS**

CHAIRMAN

(Signed)

LE ANH TAI

Recipients:

- GMS;
- BOD, SB;
- Archive: BOD Office.

**APPENDIX ON AMENDMENTS AND SUPPLEMENTS TO THE CHARTER OF VIET CAPITAL
COMMERCIAL JOINT STOCK BANK**

(Attached to Proposal No. 50/26/BVBank/TTr-HĐQT dated March 26, 2026)

Article/ Clause	Current Content	Amended and Supplemented Content	Reason/Legal Basis
Amendm ent and supplem entation of Clause 35.4, Article 35	35.4 Decisions of the General Meeting of Shareholders on the matters stipulated in Articles 30.1(a), 30.1(d), 30.1(f) and 30.1(r) of this Charter must be approved by direct voting at the General Meeting of Shareholders.	35.4. Decisions of the General Meeting of Shareholders relating to the following matters must be approved by voting at the General Meeting of Shareholders: (a) Approval of the Bank's development orientation; (b) Decision on the number of members of the Board of Directors and the Supervisory Board for each term; election, dismissal, removal, additional election and replacement of members of the Board of Directors and the Supervisory Board in accordance with the standards and conditions prescribed by the Law on Credit Institutions, this Charter and relevant laws; (c) Consideration and handling, within its authority, of violations committed by the Board of Directors and the Supervisory Board causing damage to the Bank and its shareholders; (d) Decision on division, separation, consolidation, merger, conversion of legal form, dissolution or request for the	Clarify specific cases that must be approved by voting at the General Meeting of Shareholders in accordance with Clause 5, Article 67 of the Law on Credit Institutions 2024.

Article/ Clause	Current Content	Amended and Supplemented Content	Reason/Legal Basis
		Court to open bankruptcy procedures for the Bank.	
Amendment and supplementation of Clause 38.1, Article 38	38.1 The Board of Directors has the right to collect shareholders' opinions in writing to approve decisions of the General Meeting of Shareholders at any time if deemed necessary for the benefit of the Bank.	38.1 The Board of Directors has the right to collect shareholders' opinions in writing to approve decisions of the General Meeting of Shareholders on any matters within the authority of the General Meeting of Shareholders when deemed necessary for the benefit of the Bank, except for the cases specified in Clause 35.4 of this Charter.	Specify that collecting shareholders' opinions in writing does not apply to cases that must be approved by voting at the General Meeting of Shareholders.

PROPOSAL

Re: Nomination of an additional Independent Member of the BOD for the 2025–2030 term

To: Shareholders of Viet Capital Commercial Joint Stock Bank

- Pursuant to Law on Credit Institutions No. 32/2024/QH15 approved by the National Assembly on January 18, 2024;
- Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to Circular No. 20/2025/TT-NHNN dated July 31, 2025 on guiding dossiers and procedures for approval of the proposed list of personnel of commercial banks, foreign bank branches and non-bank credit institutions (as amended and supplemented);
- Pursuant to the Charter of Viet Capital Commercial Joint Stock Bank.

The Board of Directors of Viet Capital Commercial Joint Stock Bank respectfully reports and submits to the General Meeting of Shareholders for consideration and approval the additional election of 01 independent member of the BOD for the 2025–2030 term as follows:

1. Structure and number of members of the BOD for the 2025–2030 term:

- The number of members of the BOD for the term 2025–2030 elected at the Extraordinary General Meeting of Shareholders dated December 26, 2025 is 6 members, including:
 - + Executive member: 01 member
 - + Non-executive members: 04 members
 - + Independent member: 01 member.

Pursuant to Clause 1, Article 69 of the Law on Credit Institutions 2024: the BOD of BVBank lacks 01 independent member.

2. Standards and conditions for members of the BOD:

- Satisfy the standards and conditions for members of the BOD as prescribed by the current Law on Credit Institutions and the Charter of Viet Capital Commercial Joint Stock Bank;
- Comply with regulations on cases of concurrent positions and cases prohibited from holding positions as stipulated in the current Law on Credit Institutions;
- Meet the requirements on professional ethics standards as prescribed in Circular No.

20/2025/TT-NHNN dated July 31, 2025.

3. List of candidates for independent member of the BOD for the term 2025–2030 to be submitted to the General Meeting of Shareholders for election:

The list of candidates will be announced after approval by the State Bank of Vietnam.

Respectfully submitted to the General Meeting of Shareholders for approval./.

Recipients:

- *GMS;*
- *BOD;*
- *Archive: BOD Office*

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

(Signed)

LE ANH TAI

RESOLUTION
ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026
VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- Pursuant to Law on Securities No. 54/2019/QH14 dated November 26, 2019;
- Pursuant to Law on Enterprises No. 59/2020/QH14 dated 17/06/2020;
- Pursuant to Law on Credit Institutions No. 32/2024/QH15 approved by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024;
- Pursuant to the Charter of Viet Capital Commercial Joint Stock Bank;
- Pursuant to the Minutes of vote counting, election and minutes of the 2026 Annual General Meeting of Shareholders of Viet Capital Commercial Joint Stock Bank held on April 16, 2026.

IT IS RESOLVED

On April 16, 2026, at Origami Ballroom – 3rd Floor – Hotel Nikko Saigon – 235 Nguyen Van Cu Street, Cau Ong Lanh Ward, Ho Chi Minh City, Viet Capital Commercial Joint Stock Bank (BVBank) successfully held its Annual General Meeting of Shareholders 2026 (based on charter capital of **VND 6.408.200.000.000**). The General Meeting discussed and unanimously approved the following:

Article 1. Approve Report No. 39/26/BVBank/BC-HĐQT dated March 26, 2026 of the Board of Directors on the assessment of the Board's performance, implementation results of the GMS resolutions and business results of Viet Capital Commercial Joint Stock Bank in 2025 with an approval rate of%.

- Approve the Report on personnel participating in the Board of Directors for the 2025–2030 term;
- Approve the Report on organization and implementation of the Board of Directors' duties in 2025;
- Approve the Report on implementation results of the 2025 GMS resolutions;
- Approve the implementation plan of the Board of Directors' duties;
- Approve the Disclosure Report in accordance with Points a, b, c, d Clause 1 and Points a, c, d Clause 2 Article 49 of the Law on Credit Institutions 2024;

- Approve the Report on implementation results of matters under authority of the GMS delegated to the Board of Directors;
- Approve 2025 business performance results.

Article 2. Approve Proposal No. 40/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the Business Orientation and 2026 Business Plan of Viet Capital Commercial Joint Stock Bank, with approval rate of%

1. Approve 2026 business orientation, including:

- Continue enhance centralized management model; ensure safety ratios and operational prudential indicators are implemented in accordance with regulations; strictly control cost management and improve business efficiency.
- Focus develop credit products in line with BVBank's orientation; ensure product development and customer development are closely associated with improving customer quality and increasing usage of other products and services to enhance business efficiency.
- Continue allocate resources to debt management and recovery; strengthen coordination among business units, divisions and relevant departments; apply flexible recovery solutions to optimize effectiveness for BVBank.
- Continue focus on funding activities with efficiency orientation; ensure balance and appropriate alignment with credit growth and treasury operations in each period; develop diversified policies and products to strengthen mobilization, especially increase CASA (current account savings account) in total funding of BVBank.
- Continue invest in information technology in line with BVBank's resources and orientation; ensure safety in all operations, risk prevention and better support for management and customer development activities.
- Continue strengthen training programs, enhance professional ethics awareness combined with motivation policies to further improve staff professionalism. Treat customer management and service at all stages—from customer service, credit appraisal, post-lending monitoring to credit operations—as customer care and advisory activities, aiming to deliver better customer experience and build a service-oriented corporate culture and professionalism as a competitive advantage of BVBank.
- Branch development: To continue strengthening and expanding the Branch Network in line with BVBank's targeted development scale. In 2026, BVBank will continue to develop an additional ten (10) Branches/Transaction Offices.

2. Approve 2025 financial plan of BVBank ():**

Unit: Billion VND

No.	Indicator	2025 Actual	2026 plan	Growth rate
1	Total assets	133.048	155.000	16%
2	Customer deposits (TT1)	98.107	111.686	14%
3	Outstanding credit (*)	78.240	92.552	18%
4	Total profit before tax (PBT)	522	700	34%
5	Non-performing loan ratio (NPL ratio)	2.13%	< 3%	

(*) As approved by the SB of Vietnam.

(**) In order to provide flexibility to BOD in the Bank's governance, the General Meeting of Shareholders authorizes BOD to adjust the targets set out in the 2026 business plan in line with actual conditions and in accordance with the directives of the Government, the SB of Vietnam, and BVBank's business operations.

Article 3. Approve the Report No.1667/26/BVBank/BC-TC dated March 25, 2026 of the Executive Board on the overall performance in fiscal year 2025, with approval rate of%

a. Approve the Report on key performance indicators for 2025:

Unit: VND billion, times

Performance indicators (5-year period)	2025	2024	2023	2022	2021	25/21
Total assets	133.048	103.536	87.884	79.067	76.511	1,7
Customer deposits	98.107	74.915	67.162	59.614	55.822	1,8
Credit outstanding	78.240	68.142	57.768	50.859	46.389	1,7
Profit before tax	522	391	72	456	311	1,7
NPL ratio (Circular 11)	2,13%	2,69%	2,77%	2,41%	2,11%	
Branch development (Number of business unit)	126	126	116	108	88	1,4

Indicator	2025	2025 plan	vs plan	vs 2024
Total operating income	2,910	3,000	97%	17%
Total operating expenses	(1,708)	(1,650)	103%	16%

Profit before provisions	1,202	1,350	89%	20%
Provision expenses	(680)	(800)	85%	11%
Profit before tax	522	550	95%	34%
CIR	58.7%	55.0%		

- b. Approve the business performance report for 2025;*
- c. Approve the Report on business support activities of Divisions in 2025;*
- d. Approve 2026 business plan.*

Article 4. Approve Report No. 11/26/BVBank/BC-BKS dated March 26, 2026 of the Supervisory Board on the Report on the Performance of Duties in 2025, with an approval rate of%;

Article 5. Approve Proposal No. 41/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the selection of independent auditor for the 2026 and 2027 financial statements with an approval rate of%

The General Meeting of Shareholders approves the selection of **Ernst & Young Vietnam Co., Ltd.** as the firm to following:

- Audit the 2026 and 2027 financial statements.
- Provide assurance services on the operation of the internal control system in the preparation and presentation of financial statements in accordance with applicable regulations for the fiscal years 2026 and 2027.

Article 6. Approve Proposal No. 42/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the audited financial statements for 2025, with an approval rate of%

Article 7. Approve Proposal No. 43/26/BVBank/TT-HĐQT dated March 26, 2026 on the profit distribution for 2025, with an approval rate of%

No.	Items	Amount	Notes
1	Consolidated profit before tax for 2025	416.673.307.375	
2	Consolidated profit after tax for 2025	416.475.231.999	
3	Profit after tax used for appropriation to funds	416.475.231.999	
4	Appropriation to funds on a consolidated basis	79.328.369.456	

	Of which, funds of Viet Capital Commercial Joint Stock Bank:		
4.1	Charter capital supplementary reserve fund (10%)	41.647.523.200	(3)×10%
4.2	Financial reserve fund (10% after appropriation in 4.1)	37.482.770.880	[(3)-(4.1)]×10%
5	Retained earnings for 2025 after appropriation to funds as prescribed	337.344.937.919	(5)=(1)-(4)

Article 8. Approve Proposal No. 44/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Charter capital increase plan for 2026, with an approval rate of%

Article 9. Approve Proposal No. 45/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the total remuneration, full-time allowances and operating expenses of Members of the Board of Directors and the Supervisory Board in 2026, with an approval rate of%

a) For members of the Board of Directors:

- Total remuneration, allowances and bonuses of BOD in 2026: 15 VND billion.
- Operating expenses of the Board of Directors shall be implemented in compliance with BVBank's internal regulations and applicable laws.

b) For members of the Supervisory Board:

- Total remuneration, allowances and bonuses of SB in 2026: 6,5 VND billion.
- Operating expenses of the Supervisory Board shall be implemented in compliance with BVBank's internal regulations and applicable laws.

c) Authorize the BOD to decide the remuneration, bonuses and other benefits for each member of the BOD and SB based on the business performance of BVBank.

Article 10. Approve Proposal No. 46/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the approval of the listing of bonds and other securities publicly issued after completion of public offerings of Viet Capital Commercial Joint Stock Bank, with an approval rate of%

Article 11. Approve Proposal No. 47/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the Report on the utilization of proceeds from bond and share issuances, with an approval rate of%

Article 12. Approve Proposal No. 48/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the transfer of trading of BVB shares from UpCom to listing on the Stock Exchange, with an approval rate of%

Article 13. Approve Proposal No.49/26/BVBank/ TT-HĐQT dated March 26, 2026 of the Board of Directors on the Approval of the Proposed Remedial Plan in the Event of Early Intervention

Article 14. Approve Proposal No. 50/26/BVBank/TT-HĐQT dated March 26, 2026 of the Board of Directors on the amendment and supplementation of the BVBank Charter, with an approval rate of%

Article 15. Approve of the Results of the Election of an Additional Independent Member of the Board of Directors for the term 2025–2030, with details as follows:

No.	Full Name	Position Nominated	Result

Article 16. Responsibilities for implementing the Resolution

The General Meeting of Shareholders unanimously authorizes the Board of Directors, the Supervisory Board and the Executive Management of BVBank to be responsible for disseminating and implementing the contents approved in this Resolution.

Article 17. Effect

This Resolution takes effect from April 16, 2026. The Board of Directors shall be responsible for reporting on the status and results of the implementation of this Resolution at the next Annual General Meeting./.

Recipients:

- Shareholders;
- SBV, SSC (to report);
- Members of BOD and SB;
- Archive: BOD Office.

**ON BEHALF OF THE GENERAL MEETING OF
SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS**

LE ANH TAI