CTCP CHỨNG KHOÁN SÀI GÒN – HÀ NỘI ***SAIGON – HANOI SECURITIES JSC***	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM** **Độc lập – Tự do – Hạnh phúc** ***THE SOCIALIST REPUBLIC OF VIETNAM*** ***Independence - Freedom - Happiness***
Số/*No*: 519 /2026/CV - SHS (V/v: CBTT Nghị quyết, Biên bản họp và các tài liệu kèm theo của ĐHĐCĐ thường niên năm 2026 *Ref: Information disclosure on the Resolutions, Meeting Minutes and related documents of the Annual General Meeting of Shareholders 2026)*	Hà Nội, ngày 17 tháng 04 năm 2026 *Hanoi, April 17, 2026*

CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA
ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ CÁC SỞ GIAO DỊCH CHỨNG KHOÁN
INFORMATION DISCLOSURE ON ELECTRONIC PORTAL
OF THE STATE SECURITIES COMMISSION AND STOCK EXCHANGES

Kính gửi/*To*: **- Ủy ban Chứng khoán Nhà nước/ *State Securities Committee;***
- Sở Giao dịch Chứng khoán Việt Nam/ *Vietnam Stock Exchange;*
- Sở Giao dịch Chứng khoán Hà Nội/ *Hanoi Stock Exchange;*
- Sở Giao dịch Chứng khoán Thành phố Hồ Chí Minh/ *HoChiMinh Stock Exchange.*

1. Tên tổ chức: **Công ty Cổ phần Chứng khoán Sài Gòn - Hà Nội**

Name of organization: ***Saigon - Hanoi Securities JSC.***

- Mã chứng khoán/Mã thành viên/ *Stock code/ Broker code:* SHS

- Địa chỉ: Số 43 Phố Lý Thường Kiệt, Phường Cửa Nam, Thành phố Hà Nội

Address: No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City.

- Điện thoại liên hệ/*Tel.:* 024.38.181888 Fax: 024.38.181688

- E-mail: congbothongtin@shs.com.vn

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

Nghị quyết, Biên bản họp và các tài liệu kèm theo của Đại hội đồng Cổ đông phiên họp thường niên năm 2026 của Công ty Cổ phần Chứng khoán Sài Gòn – Hà Nội.

The Resolutions, Meeting Minutes and related documents of the Annual General Meeting of Shareholders 2026 of Saigon – Hanoi Securities JSC.

3. Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 17/04/2026 tại đường dẫn.

This information was published on the Company's website on April 17, 2026 as in the link:

https://www.shs.com.vn/cong-bo-thong-tin/cbtt-nghi-quyet-bien-ban-hop-va-cac-tai-lieu-kem-theo-cua-dhdcd-thuong-nien-nam-2026

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

Tài liệu đính kèm/*Attached documents:*

- Nghị quyết số 01-2026/NQ-ĐHĐCĐ ngày 17/04/2026;
Resolution No. 01-2026/NQ-ĐHĐCĐ dated April 17, 2026;

- Biên bản họp số 01-2026/BBH-ĐHĐCĐ ngày 17/04/2026;
Meeting minutes No. 01-2026/BBH-ĐHĐCĐ dated April 17, 2026;

- Các tài liệu kèm theo của ĐHĐCĐ thường niên năm 2026.
Attached documents of the Annual General Meeting of Shareholders 2026.

Đại diện tổ chức
Organization representative
Người đại diện theo pháp luật/*Legal representative*
Tổng Giám đốc/*Chief Executive Officer*

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

Nguyễn Duy Linh

SAIGON – HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM **Independence - Freedom - Happiness**
No: 01/2026/NQ-ĐHĐCĐ	Hanoi, April 17, 2026

RESOLUTION

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

(19th Annual General Meeting)

THE GENERAL MEETING OF SHAREHOLDERS
SAIGON – HANOI SECURITIES JOINT STOCK COMPANY

Pursuant to:

- *The Law on Enterprises No. 59/2020/QH14 and Law No. 03/2022/QH15 dated January 11, 2022, and the relevent amending, supplementing and guiding documents for implementation;*
- *The Law on Securities No. 54/2019/QH14 dated November 26, 2019, and the relevent amending, supplementing and guiding documents for implementation;*
- *The Government's Decree No. 155/2020/NĐ-CP dated December 31, 2020, and the relevent amending, supplementing and guiding documents for implementation;*
- *The applicable Charter of Saigon – Hanoi Securities Joint Stock Company;*
- *The Minutes of the Annual General Meeting of Shareholders 2026 (19th Annual General Meeting) no. 01/2026/BBH-ĐHĐCĐ dated April 17, 2026 of Saigon – Hanoi Securities Joint Stock Company.*

HEREBY RESOLVES:

Article 1: **Approval of the Report on the activities of the Board of Directors (BOD) in 2025 and Board Members in 2025 and Direction for 2026.**

Article 2: **Approval of the Report on the activities of the Independent BOD's Member in the Audit Committee and the BOD's activities in 2025.**

Article 3: **Approval of the Audited Financial Statements for Fiscal Year 2025** (*as presented in Proposal No. 01/2026/TTr-ĐHĐCĐ*).

Article 4: **Approval of the 2025 Fund appropriation and profit distribution Plan** (*as presented in Proposal No. 02/2026/TTr-ĐHĐCĐ*).

Article 5: **Approval of the Business Operating Plan for 2026** *(as presented in Proposal No. 03/2026/TTr-ĐHĐCĐ).*

Article 6: **Approval of the Plan for issuance/offering of shares to increase charter capital**

in 2026 *(as presented in Proposal No. 04/2026/TTr-ĐHĐCĐ)*, including:

(1) Approval of the share issuance plan to increase share capital from equity sources and authorization for the BOD to implement the plan.

(2) Approval of the private placement share offering plan and authorization for the BOD to implement the plan.

(3) Approval of the share issuance plan under the Employee Stock Ownership Plan (ESOP) and authorization for the BOD to implement the plan.

Article 7: **Approval of the selection of Independent auditing firm for the fiscal year 2026** *(as set out in Proposal No. 05/2026/TTr-ĐHĐCĐ).*

Article 8: **Approval of entering into and performance of contracts, agreements and transactions with related parties** *(as presented in Proposal No. 06/2026/TTr-ĐHĐCĐ).*

Article 9: **Approval of the budget, total remuneration, bonuses, allowances and other benefits for the BOD for fiscal year 2026** *(as presented in Proposal No. 07/2026/TTr- ĐHĐCĐ).*

Article 10: **Approval of amendments to the Company's Charter and Internal regulations under the authority of the General Meeting of Shareholders** *(as presented in Proposal No. 08/2026/TTr- ĐHĐCĐ)*, **including:**

Approval of the full text of the following documents to replace the corresponding current documents:

(1) The Company's Charter and the Summary table of key amended and supplemented contents and proposed amendments to the Charter;

(2) Regulation on the Organization and Operation of the BOD;

(3) Internal Regulation on Corporate Governance.

Article 11: **Approval of the Provision of Clearing and Settlement services for securities transactions through a Central Counterparty and the Offering of financial products** *(as set out in Proposal No. 09/2026/TTr-ĐHĐCĐ).*

Article 12: **Approval of the dismissal of Mr. Nguyen Chi Thanh from the position of BOD's Member and the election of an additional BOD's Member for the 2022–2027 term** *(as set out in Proposal No. 10/2026/TTr-ĐHĐCĐ).*

Article 13: **Approval of the appointment of Mr. Nguyen Duy Linh** (Citizen Identification No. issued by the Police Department for Administrative Management of Social Order on March 26, 2024) **as a BOD's Member for the 2022–2027 term, effective from April 17, 2026.**

Article 14: **This Resolution shall take effect from April 17, 2026.**

The Meeting Minutes, Reports and Proposals presented at the Annual General Meeting of Shareholders 2026 shall constitute integral parts of the Resolution of the Annual General Meeting of Shareholders 2026 of Saigon – Hanoi Securities Joint Stock Company.

The Board of Directors, the Board of Management, all Shareholders, and relevant Units and individuals of Saigon – Hanoi Securities Joint Stock Company shall be responsible for the implementation of this Resolution.

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

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN-HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

DO QUANG VINH

Recipients:

- *As stated in Article 14;*
- *Information Disclosure;*
- *Archived: BOD's Office*

SAIGON – HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
No: 01/2026/BBH-ĐHĐCĐ	*Hanoi, April 17, 2026*

MINUTES

THE ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026
(19th Annual General Meeting)

A. COMPANY INFORMATION

Company name: SAIGON – HANOI SECURITIES JOINT STOCK COMPANY

Abbreviated name: Company or **SHS**

Securities Business License No. 66/UBCK-GP issued on November 15, 2007, as amended by the latest amendment No. 07/GPDC-UBCK dated January 14, 2025 issued by the State Securities Commission of Vietnam.

Enterprise Registration No.: 0102524651 issued by the Department of Planning and Investment of Hanoi City, with the first registration dated November 15, 2007 and the latest amendment being the 14th amendment dated January 20, 2026.

Address: No. 43 Ly Thuong Kiet, Cua Nam Ward, Hanoi, Vietnam.

B. TIME, METHOD AND VENUE OF THE MEETING

Meeting commencement time: 13:00, April 17, 2026

Venue: Conference Hall, Ground Floor, Melia Hanoi Hotel, 44B Ly Thuong Kiet Street, Cua Nam Ward, Hanoi, Vietnam.

Online attendance and participation: https://dhcd.shs.com.vn

C. PARTICIPANTS

Members of the Board of Directors (BOD), the Chief Executive Officer (CEO), Shareholders, and duly authorized representatives of Shareholders of the Company *(as listed in the SHS Securities Holder Register No. VNMEETVSDS013004/VSDSHSXX dated March 18, 2026, based on the Record Date of March 16, 2026, as provided by the Vietnam Securities Depository and Clearing Corporation (VSDC)).*

D. SHAREHOLDER ELIGIBILITY VERIFICATION REPORT

1. The Shareholder Eligibility Verification Committee was established pursuant to SHS BOD's **Decision No. 19.1/2026/QĐ-HĐQT** dated March 26, 2026:

- **Head of the Committee:** Mrs. Phan Thi Huong – Deputy Head of Financial Advisory and Underwriting Division – Shareholder.
- **Members:**

+ Mr. Pham Minh Luan – Head of Internal Audit Department

+ Ms. Tran Thi Van – Deputy Head of Legal and Risk Management Department – Shareholder

2. Head of the Shareholder Eligibility Verification Committee – Mrs. Phan Thi Huong – reported the results of the shareholder eligibility verification for the Annual General Meeting of Shareholders (*AGM/Meeting*) 2026 as follows:

- Total number of shareholders of the Company: **60,610** shareholders, representing **899,462,220**

shares, equivalent to **100%** of the total voting shares.

- At the time of the opening (13:40), the Meeting satisfied the conditions to proceed in accordance with applicable laws and the Company's Charter:

  The number of shareholders attending and those authorized to attend the AGM in both in-person and online formats is **2,843** Shareholders, representing **469,544,465** shares and accounting for **52.20280**% of the total voting shares.

  The Meeting is duly convened and qualified to proceed in accordance with applicable laws and the Company Charter.

E. OPENING

I. Personnel of the Presidium and Supporting Committees at the Meeting:

1. The Presidium

- **Chairman of the Meeting:** Mr. Do Quang Vinh – Chairman of the Board of Directors – Chairman of the Strategy Committee – Shareholder

+ **Members**

  03 Members (all are SHS Shareholders):

+ Mrs. Nguyen Dieu Trinh - Independent BOD's Member – Chairwoman of the Audit Committee
+ Mr. Le Dang Khoa – BOD's Member – Member of the Audit Committee
+ Mr. Dao Ngoc Dung – BOD's Member
+ And: Mr. Nguyen Duy Linh – Chief Executive Officer (CEO) – Legal Representative

  The AGM approved the Presidium (by raising yellow voting cards/electronic voting) with an approval rate of 99.97319% of the total voting rights of Shareholders attending and voting at the Meeting.

2. The Vote Counting Committee

- **Head of Committee**: Mrs Pham Thi Thanh Hao - Chief Accountant – Shareholder

- **Members:**

+ Mr. Ta Thanh Son – Deputy Head of Financial Advisory and Underwriting Division – Shareholder.
+ Mrs. Phan Thi Huong - Deputy Head of Financial Advisory and Underwriting Division – Shareholder.
+ Mr. Nguyen Thanh Tung - Director of Information Technology Center - Shareholder.
+ Mrs. Le Thi Hai Yen – Deputy Head of Risk Management Department.

  The AGM approved the members of the Vote Counting Committee (by raising Yellow voting cards/Electronic voting) with an approval rate of 99.96928% of the total voting rights of Shareholders attending and voting at the Meeting.

3. The Secretariat

All members are Shareholders and are nominated by the Chairman, including:

- **Head of the Secretariat**: Mrs. Le Phuong Thanh Hoai – Head of the BOD's Office.

- Members:

+ Mrs. Doan Thi Nhu Quynh - Deputy Head of BOD's Office, Person in charge of Corporate Governance.

+ Mr. Nguyen Tuan Linh – Investment Advisory Specialist in charge of Partner Management.

II. Approval of the Rules of Procedure – AGM 2026:

Rules of Procedure – AGM 2026: Shareholders voted by raising a Yellow ballot/Electronic voting to approve with **an approval rate of 99.99343%** of the total number of ballots cast by shareholders present at the meeting.

III. Approval of the Agenda - AGM 2026:

Agenda - AGM 2026: Shareholders voted by raising a Yellow ballot/Electronic voting to approve with **an approval rate of 99.99532%** of the total number of votes cast by shareholders present and voting at the meeting.

F. PROCEEDINGS OF THE MEETING

I. Matters submitted to the AGM of Shareholders

The members of the Presidium presented a summary of the matters submitted to the AGM for consideration and approval in accordance with the following AGM documents:

1. Mrs. Nguyen Dieu Trinh presented:

- **Report on the activities** of the Independent BOD's Member in the Audit Committee and BOD's activities in 2025;
- **Proposal No. 01/2026/TTr-ĐHĐCĐ**: Approval of the Audited Financial Statements for Fiscal Year 2025;
- **Proposal No. 02/2026/TTr- ĐHĐCĐ:** 2025 Fund appropriation and Profit distribution plan.
- **Proposal No. 05/2026/TTr-ĐHĐCĐ:** Selection of Independent auditing firm for the Fiscal Year 2026.

2. Mr. Le Dang Khoa presented:

- **Report on the activities** of the Board of Directors and Board Members in 2025 and direction for 2026;
- **Proposal No. 04/2026/TTr-ĐHĐCĐ**: Plan for issuance/offering of shares to increase charter capital in 2026;
- **Proposal No. 06/2026/TTr- ĐHĐCĐ:** Approval of entering into and performance of contracts, agreements, and transactions with related parties;
- **Proposal No. 07/2026/TTr-ĐHĐCĐ:** Budget, total remuneration, bonuses, allowances, and other benefits for the BOD for the FY 2026.

3. Mr. Dao Ngoc Dung presented:

- **Proposal No. 08/2026/TTr- ĐHĐCĐ:** Amendments to the Charter and Internal Regulations under the authority of the General Meeting of Shareholders;
- **Proposal No. 09/2026/TTr- ĐHĐCĐ:** Provision of Clearing and Settlement services for securities transactions through a Central Counterparty and offering of financial products;
- **Proposal No. 10/2026/TTr- ĐHĐCĐ:** Dismissal and additional election of a member of the Board of Directors for the term 2022–2027.

4. Mr. Nguyen Duy Linh presented:

Report on Business Performance in 2025 and Business Operating Plan for 2026

(attached to the Proposal No. 03/2026/TTr-ĐHĐCĐ regarding the approval of the 2026 Business Operation Plan).

II. Discussion and Voting results of Shareholders

1. Discussion by Shareholders attending the Meeting

(Details are provided in the Appendix attached to the Minutes)

2. Voting procedure

The Organizing Committee guided the Shareholders on voting and electing BOD's members.

Shareholders attending in person voted on the matters and contents **on the Ballot (pink) and elected BOD's members on the Election Ballot (white)**.

Shareholders attending online cast their votes and elected BOD's members via the online Meeting system at https://dhcd.shs.com.vn.

III. Vote Counting

During the AGM's recess, the Vote-Counting Committee conducted **the counting of the Voting Ballots and Election Ballots.**

Voting results for the matters and items on the Ballot and Results of the BOD's Member Election.

1. Vote counting results for the matters and contents stated in the Voting Ballot.

At the time of voting on the matters and items stated in the Voting Ballot, the total number of shareholders attending and represented by proxy at the Meeting was 3,312 shareholders, representing 475,920,833 shares and accounting for 52.91171% of the total voting shares.

- Number of voting ballots issued: 3,068 ballots, equivalent to 475,920,833 votes.
- Number of voting ballots collected: 700 ballots, equivalent to 405,035,106 votes.

Specific voting results are as follows:

1.1. Report on the activities of the Board of Directors and Board members in 2025 and direction for 2026:

- Number of invalid voting ballots: 289,392 ballots, representing 0.07145% of the total voting ballots of shareholders attending and voting at the AGM.
- Number of valid voting ballots: 404,745,714 ballots, representing 99.92855% of the total voting ballots of shareholders attending and voting at the AGM, of which:

Content	Approve	Disapprove	No Opinion
Number of votes	404,699,274	0	46,440
Voting ratio = Number of votes / Total votes of attending and voting shareholders (%)	99.91709	0	0.01147

1.2. Report on the activities of the Independent BOD's in the Audit Committee and BOD's activities in 2025

- Number of invalid voting ballots: 289,392 ballots, representing 0.07145% of the total voting ballots of shareholders attending and voting at the AGM.
- Number of valid voting ballots: 404,745,714 ballots, representing 99.92855% of the total voting ballots of shareholders attending and voting at the AGM, of which:

Content	Approve	Disapprove	No Opinion
Number of votes	404,699,314	0	46,400
Voting ratio = Number of votes / Total votes of attending and voting shareholders (%)	99.91710	0	0.01146

1.3. Audited Financial Statements for Fiscal Year 2025 (as presented in Proposal No. 01/2026/TTr-ĐHĐCĐ):

- Number of invalid voting ballots: 289,392 ballots, representing 0.07145% of the total voting ballots of shareholders attending and voting at the AGM.
- Number of valid voting ballots: 404,745,714 ballots, representing 99.92855% of the total voting ballots of shareholders attending and voting at the AGM, of which:

Content	Approve	Disapprove	No Opinion
Number of votes	404,687,614	100	58,000
Voting ratio = Number of votes / Total votes of attending and voting shareholders (%)	99.91421	0.00002	0.01432

1.4. 2025 Fund appropriation and Profit Distribution Plan (as presented in Proposal No. 02/2026/TTr-ĐHĐCĐ:

- Number of invalid voting ballots: 289,392 ballots, representing 0.07145% of the total voting ballots of shareholders attending and voting at the AGM.
- Number of valid voting ballots: 404,745,714 ballots, representing 99.92855% of the total voting ballots of shareholders attending and voting at the AGM, of which:

Content	Approve	Disapprove	No Opinion
Number of votes	404,677,214	20,100	48,400
Voting ratio = Number of votes / Total votes of attending and voting shareholders (%)	99.91164	0.00496	0.01195

1.5. 2026 Business Operation Plan (as presented in Proposal No. 03/2026/TTr-ĐHĐCĐ):

- Number of invalid voting ballots: 289,392 ballots, representing 0.07145% of the total voting ballots of shareholders attending and voting at the AGM.
- Number of valid voting ballots: 404,745,714 ballots, representing 99.92855% of the total voting ballots of shareholders attending and voting at the AGM, of which:

Content	Approve	Disapprove	No Opinion
Number of votes	404,253,564	439,850	52,300
Voting ratio = Number of votes / Total votes of attending and voting shareholders (%)	99.80704	0.10860	0.01291

1.6. Plan for Issuance/Offering of shares to increase Charter capital from Equity and Authorization for the BOD to implement (as presented in Proposal No. 04/2026/TTr-ĐHĐCĐ):

- Number of invalid voting ballots: 289,392 ballots, representing 0.07145% of the total voting ballots of shareholders attending and voting at the AGM.
- Number of valid voting ballots: 404,745,714 ballots, representing 99.92855% of the total voting ballots of shareholders attending and voting at the AGM, of which:

Content	Approve	Disapprove	No Opinion
Number of votes	404,675,574	17,640	52,500
Voting ratio = Number of votes / Total votes of attending and voting shareholders (%)	99.91123	0.00436	0.01296

1.7. Plan for Private placement of Shares and Authorization for the BOD to implement (as presented in Proposal No. 04/2026/TTr-ĐHĐCĐ):

- Number of invalid voting ballots: 289,392 ballots, representing 0.07145% of the total voting ballots of shareholders attending and voting at the AGM.
- Number of valid voting ballots: 404,745,714 ballots, representing 99.92855% of the total voting ballots of shareholders attending and voting at the AGM, of which:

Content	Approve	Disapprove	No Opinion
Number of votes	395,698,733	8,992,481	54,500
Voting ratio = Number of votes / Total votes of attending and voting shareholders (%)	97.69492	2.22017	0.01346

1.8. Plan for Share issuance under the Employee Stock Ownership Plan (ESOP) and Authorization for the BOD to implement (as presented in Proposal No. 04/2026/TTr-ĐHĐCĐ):

- Number of invalid voting ballots: 289,392 ballots, representing 0.07145% of the total voting ballots of shareholders attending and voting at the AGM.
- Number of valid voting ballots: 404,745,714 ballots, representing 99.92855% of the total voting ballots of shareholders attending and voting at the AGM, of which:

Content	Approve	Disapprove	No Opinion
Number of votes	395,584,138	8,966,175	195,401
Voting ratio = Number of votes / Total votes of attending and voting shareholders (%)	97.66663	2.21368	0.04824

1.9. Selection of Independent Auditing Firm for the Fiscal Year 2026 (as presented in Proposal No. 05/2026/TTr-ĐHĐCĐ):

- Number of invalid voting ballots: 289,392 ballots, representing 0.07145% of the total voting ballots of shareholders attending and voting at the AGM.
- Number of valid voting ballots: 404,745,714 ballots, representing 99.92855% of the total voting ballots of shareholders attending and voting at the AGM, of which:

Content	Approve	Disapprove	No Opinion
Number of votes	397,391,959	0	7,353,755
Voting ratio = Number of votes / Total	98.11297	0	1.81558

Content	Approve	Disapprove	No Opinion
votes of attending and voting shareholders (%)			

1.10. Policy of entering into and performance Contracts, agreements, and transactions with related parties (as presented in Proposal No. 06/2026/TTr-ĐHĐCĐ):

- Number of invalid voting ballots: 289,392 ballots, representing 0.07145% of the total voting ballots of shareholders attending and voting at the AGM.
- Number of valid voting ballots: 404,745,714 ballots, representing 99.92855% of the total voting ballots of shareholders attending and voting at the AGM, of which:

Content	Approve	Disapprove	No Opinion
Number of votes	396,190,123	8,501,291	54,300
Voting ratio = Number of votes / Total votes of attending and voting shareholders (%)	97.81624	2.09890	0.01341

1.11. Budget, total remuneration, bonuses, allowances, and other benefits for the BOD for the FY 2026 (as presented in Proposal No. 07/2026/TTr-ĐHĐCĐ):

- Number of invalid voting ballots: 289,392 ballots, representing 0.07145% of the total voting ballots of shareholders attending and voting at the AGM.
- Number of valid voting ballots: 404,745,714 ballots, representing 99.92855% of the total voting ballots of shareholders attending and voting at the AGM, of which:

Content	Approve	Disapprove	No Opinion
Number of votes	404,299,980	8,600	437,134
Voting ratio = Number of votes / Total votes of attending and voting shareholders (%)	99.81850	0.00212	0.10792

1.12. Amendments to the Company's Charter and Internal Regulations under the Authority of the General Meeting of Shareholders (as presented in Proposal No. 08/2026/TTr-ĐHĐCĐ):

- Number of invalid voting ballots: 289,392 ballots, representing 0.07145% of the total voting ballots of shareholders attending and voting at the AGM.
- Number of valid voting ballots: 404,745,714 ballots, representing 99.92855% of the total voting ballots of shareholders attending and voting at the AGM, of which:

Content	Approve	Disapprove	No Opinion
Number of votes	404,691,414	900	53,400
Voting ratio = Number of votes / Total votes of attending and voting shareholders (%)	99.91515	0.00022	0.01318

1.13. Provision of Clearing and Settlement services for securities transactions through a Central Counterparty and offering of financial products (as presented in Proposal No. 09/2026/TTr-ĐHĐCĐ):

- Number of invalid voting ballots: 289,492 ballots, representing 0.07147% of the total voting ballots of shareholders attending and voting at the AGM.
- Number of valid voting ballots: 404,745,614 ballots, representing 99.92853% of the total voting ballots of shareholders attending and voting at the AGM, of which:

Content	Approve	Disapprove	No Opinion
Number of votes	404,310,480	940	434,194
Voting ratio = Number of votes / Total votes of attending and voting shareholders (%)	99.82110	0.00023	0.10720

2. Election of Additional Member of the Board of Directors for the 2022–2027 Term:

2.1. Dismissal of a Member of the Board of Directors:

Based on the voting results of the AGM on Proposal No. 10/2026/TTr-ĐHĐCĐ regarding the dismissal and election of an additional BOD's member for the 2022–2027 term, the AGM approved the dismissal of Mr. Nguyen Chi Thanh from his position as BOD's Member, and concurrently approved the election of one (01) additional BOD's Member as a replacement.

- The total number of shareholders attending and represented by proxy at the Meeting was 3,262 shareholders, representing 475,321,903 shares, equivalent to 52.84512% of the total voting shares.
- The total number of Voting Ballots issued was 3,018 ballots, corresponding to 475,321,903 voting rights.
- The total number of Voting Ballots collected was 950 ballots, corresponding to 407,483,524 voting rights.
- The number of invalid Voting Ballots was 0 ballots, representing 0 voting rights, accounting for 0.00000% of the total voting rights of shareholders attending and voting at the Meeting.
- The number of valid Voting Ballots was 950 ballots, representing 407,483,524 voting rights, accounting for 100.00000% of the total voting rights of shareholders attending and voting at the Meeting, of which:

Content	Approve	Disapprove	No Opinion
Number of votes	406,169,710	1,201,452	112,362
Voting ratio = Number of votes / Total votes of attending and voting shareholders (%)	99.67758	0.29485	0.02757

2.2. Election of an Additional Member of the Board of Directors

- At the time of conducting the election of the Member of the BOD, the total number of shareholders attending and represented by proxy at the Meeting was 3,312 shareholders, representing 475,920,833 shares, equivalent to 52.91171% of the total voting shares.
- The General Meeting conducted the election of one (01) additional BOD's Member using the cumulative voting method as prescribed in the Working Regulations of the General Meeting of Shareholders.
- List of candidates for the supplementary election of BOD's members for the term 2022–2027 comprises 01 (one) candidate: Mr. Nguyen Duy Linh (Citizen Identify Card No. , issued by the Police Department for Administrative Management of Social Order on March 26, 2024) – SHS Chief Executive Officer (as presented in Proposal No. 11/2026/TTr-ĐHĐCĐ).
- Number of election ballots issued: 3,068 ballots, corresponding to 475,920,833 election votes.
- Number of election ballots collected: 282 ballots, corresponding to 168,614,176 election votes.

+ Number of valid election ballots: 267 ballots, corresponding to 160,617,556 election votes.

+ Number of invalid election ballots: 15 ballots, corresponding to 7,996,620 election votes.

Election results:

Full Name	Total votes received
(Mr.) Nguyen Duy Linh	160,597,156

G. RESOLUTIONS APPROVED BY THE AGM

Based on the voting results set out above, the AGM approved the following matters:

1. Approval of the Report on the Activities of the Board of Directors and Board Members in 2025 and Direction for 2026.
2. Approval of the Report on the Activities of the Independent BOD's Member in the Audit Committee and BOD's activities in 2025.
3. Approval of the Audited Financial Statements for Fiscal Year 2025 (as presented in Proposal No. 01/2026/TTr-ĐHĐCĐ).
4. Approval of the 2025 Fund Appropriation and Profit Distribution Plan (as presented in Proposal No. 02/2026/TTr-ĐHĐCĐ).
5. Approval of the Business Operation Plan for 2026 (as presented in Proposal No. 03/2026/TTr-ĐHĐCĐ).
6. Approval of the Plan for Issuance/Offering of shares to increase charter capital in 2026 (as presented in Proposal No. 04/2026/TTr-ĐHĐCĐ).
   (1) Approval of the Share Issuance Plan to increase share capital from equity sources and authorization for the BOD to implement the plan.
   (2) Approval of the Private Placement Share Issuance Plan and authorization for the BOD to implement the plan.
   (3) Approval of the Share Issuance Plan under the Employee Stock Ownership Plan (ESOP) and authorization for the BOD to implement the plan.
7. Approval of the Selection of Independent Auditing Firm for the Fiscal Year 2026 (as presented in Proposal No. 05/2026/TTr-ĐHĐCĐ).
8. Approval of entering into and performance Contracts, agreements, and transactions with related parties (as presented in Proposal No. 06/2026/TTr-ĐHĐCĐ).
9. Approval of the Budget, total remuneration, bonuses, allowances, and other benefits for the BOD for the FY 2026 (as presented in Proposal No. 07/2026/TTr-ĐHĐCĐ).
10. Approval of amendments to the Company's Charter and Internal Regulations under the authority of the General Meeting of Shareholders (as presented in Proposal No. 08/2026/TTr-ĐHĐCĐ), including:

    Approval of the full text of the following documents to replace the corresponding existing documents:

    (1) Company's Charter and Summary of key amendments and supplementary recommendations to the Charter;

(2) Regulations on the Organization and Operation of the Company's BOD;

(3) Internal Regulations on Corporate Governance.

11. Approval of the Provision of Clearing and Settlement Services for securities transactions through a Central Counterparty and the Offering of Financial Products (as presented in Proposal No. 09/2026/TTr-ĐHĐCĐ).

12. Approved the dismissal of Mr. Nguyen Chi Thanh from the position of BOD's Member and the Additional election of a BOD's Member for the 2022–2027 Term (as presented in Proposal No. 10/2026/TTr-ĐHĐCĐ).

13. Approval of the appointment of Mr. Nguyen Duy Linh (Citizen Identity Card No. issued by the Police Department for Administrative Management for Social Order on March 26, 2024) to the position of the BOD's Member for the term 2022–2027, effective from April 17, 2026.

H. IMPLEMENTATION PROVISIONS

1. The contents of the Meeting have been recorded in the Minutes, which were announced at the AGM.
2. The AGM Minutes have been unanimously approved by the General Meeting of Shareholders during the session, with 99.97919% of the attending and authorized shareholders voting in favor out of the total Shareholders participating and authorized to attend the Meeting.
3. The 2026 AGM concluded at 18:00 on April 17, 2026.
4. The Minutes have been prepared in three (03) copies, for Proposal to the State Authorities, and for filing at the BOD's Office and the AGM Secretariat.
5. The AGM authorizes the BOD's Chairman – Meeting's Chairman – to be responsible for signing and issuing the AGM Resolutions on behalf of the AGM after the full text of the Minutes has been approved.
6. Pursuant to the Resolutions of the AGM 2026, the BOD is responsible for issuing Resolutions and Decisions under its authority, as well as those delegated/authorized by the AGM, to implement the matters approved by the AGM in compliance with applicable law, the Company's Charter, and SHS' internal regulations.
7. The Resolutions issued by the AGM, as well as the Reports and Proposals presented at the AGM 2026, form an inseparable part of the Minutes.

   The Minutes and Resolution of the AGM 2026 have been prepared in writing and will be fully disclosed on the website of Saigon – Hanoi Securities Joint Stock Company (www.shs.com.vn) for reporting to the relevant competent State authorities and for notification to all Shareholders in accordance with applicable laws./.

PRESIDIUM

Chairperson

Chairman of the Board of Directors - Chairman of the Strategy Committee

Mr. Do Quang Vinh

BOD's Member - Member of Audit Committee

Mr. Le Dang Khoa

Independent BOD's Member - Chairwoman of Audit Committee

Mrs. Nguyen Dieu Trinh

BOD's Member

Mr. Dao Ngoc Dung

Chief Executive Officer

Mr. Nguyen Duy Linh

SECRETARIAT

Head of Secretariat

Chief of the BOD's Office

Mrs. Le Phuong Thanh Hoai

Members

Mrs. Doan Thi Nhu Quynh

Mr. Nguyen Tuan Linh

APPENDIX

DISCUSSION CONTENTS

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

1) Opinion of Shareholder Code No. 00375:

The shareholder provided comments and recommendations regarding the Company's strategic business direction in the coming period, specifically as follows:

- Accelerate Investment Banking (IB) expansion: Restructure the revenue mix by shifting from proprietary trading toward advisory services, with IB contributing 15%–20% of total revenue. Establish dedicated M&A and underwriting expert teams to pursue large-scale deals, targeting transactions of approximately VND 1,000 billion per deal in 2026, with priority given to leveraging international partner networks.
- Comprehensive digital transformation and AI Advisor deployment: Capture the young customer segment, targeting 90% of total client transactions conducted online. Integrate AI into operations, with a strong focus on investing in big data infrastructure.
- Proactive risk management aligned with international standards: Safeguard assets and maintain high credit ratings, keeping margin lending non-performing loans below 1% of total outstanding balance. Implement automated risk warning systems and engage independent Big4 consultants.

Management's Response / Remarks:

Chairman of the Board of Directors:

- Expressed sincere appreciation for the shareholder's constructive comments. The Company has been actively strengthening its workforce and expert resources, and will continue to attract high-quality professionals in the market to enhance its capability to effectively implement the business strategy.
- Regarding digital transformation, the Company is oriented toward restructuring its data systems, identifying data as a core asset. Leveraging its position within a broader ecosystem, the Company will standardize data related to customer needs and behaviors, while integrating such data across application platforms to enhance customer experience and improve business efficiency.
- With respect to auditing, the Company plans to cooperate with reputable and transparent audit firms (including Big 4 firms, when appropriate), depending on the scale and practical requirements at each stage of development.

Chief Executive Officer:

- The Company highly values and remains committed to listening to and incorporating shareholders' feedback. The Management would like to express sincere appreciation to the shareholder for sharing valuable insights and recommendations regarding the Company's business strategy.

2) Opinion of Shareholder Code No. 07144:

- In the shareholder's view, the Company's business plan for this year has not clearly demonstrated a growth-oriented direction. The shareholder requested the Management to clarify the Company's strategic direction and key growth drivers in the coming period.
- With respect to proprietary trading activities, the Company has indicated an intention to scale down this segment. The shareholder requested clarification on the objectives, scale, and specific implementation roadmap.
- In the context of the recent change in the position of Chief Executive Officer, the shareholder also requested clarification on the development direction of the Wealth Management segment, including its objectives, strategy, and role within the overall business structure.

Management's Response / Remarks:

Chairman of the Board of Directors:

- The Company has formulated its business plan with a prudent approach, given the ongoing market volatility and the impact of macroeconomic factors, including global trade tensions. Such prudence is intended to ensure effective risk management and the feasibility of business operations. As a result, the Executive Board, particularly the new Chief Executive Officer, will face significant pressure in terms of market share expansion, operational scale, and performance efficiency, especially in core business segments such as investment advisory.
- Going forward, the Chief Executive Officer will develop and present detailed plans and implementation roadmaps for the subsequent years.

Chief Executive Officer:

- The Board of Directors and Executive Management have set out an ambitious strategic direction built on five key pillars, aiming for growth aligned with efficiency to enhance both scale and asset value.
- Amid ongoing market volatility, the business plan will be developed with a prudent approach while still targeting growth across core business segments, accompanied by strengthened risk control.
- The Company will scale down proprietary trading activities, prioritize the development of other business lines, and enhance risk management practices.
- For the 2026–2030 period, the Company will shift to a concrete action plan with key targets: (i) increasing retail brokerage market share annually to reach 5–6% (Top 5) by 2030; (ii) achieving average margin lending growth of 40% per year; (iii) driving IB growth of 50–60% per year; and (iv) restructuring the asset portfolio toward lower risk and greater stability.
- The Board of Directors will closely oversee implementation to achieve profit growth of at least 25% per year under favorable market conditions.

3) Opinion of Shareholder Code No. 05383:

- In 2025, the Company recorded positive growth in revenue and profit; however, profit margins showed a declining trend while operating expenses increased.
- The shareholder requested the Management to clarify:

• Whether this trend is expected to improve in the current year;
• And to provide an update on the Company's preliminary business performance for the first quarter.

Management's Response / Remarks:

Chairman of the Board of Directors:

Chief Executive Officer:

- Current results reflect the Company's increased investment in human resources, technology, and operations to support its strategy of revenue diversification and sustainable growth.
- In the coming period, the Company will optimize costs to improve profit margins.
- In Q1.2026, core business segments recorded positive growth and maintained stable performance on a monthly basis. Although proprietary trading was impacted by global market volatility, the Company proactively managed risks and maintained a high cash ratio, thereby ensuring overall growth.
- The investment strategy will focus on maintaining high-performing assets while increasing allocation to core, stable products that deliver long-term efficiency.

4) Opinion of Shareholder Code No. 06224:

According to the Financial Statements and the new strategic direction, the Company has adopted a policy to reduce the proportion of proprietary trading activities. However, in 2025, the Company still invested approximately VND 2,000 billion in this segment. Therefore, the shareholder requested the Company to clarify:

- The timing of the above-mentioned investment (for example, whether it was made during issuance rounds, IPOs, or at favorable market conditions);
- The specific direction for the proprietary portfolio in the context of reducing its proportion while continuing to make investments.

Management's Response / Remarks:

Chief Executive Officer: The Company will not abruptly reduce investments that are currently delivering good performance. Instead, the portfolio will be gradually restructured by increasing allocations to fixed-income assets and sustainable financial products, rather than maintaining exposure to high-risk investments.

5) Opinion of Shareholder Code No. 06127:

The current remuneration and benefit mechanism for the Board of Directors has not yet provided sufficient incentives. For example, a minimum–maximum range (with a maximum of approximately 1.5%) should be established. The shareholder recommended that the Company consider linking performance indicators, particularly earnings per share (EPS) to the evaluation criteria and business planning of the Board of Directors, in order to enhance accountability and governance effectiveness.

Management's Response / Remarks:

Chairman of the Board of Directors:

- The remuneration of the Board of Directors is closely monitored and strictly supervised. In previous years, actual payments have consistently been lower than the remuneration budget approved by the General Meeting of Shareholders.
- The Company aims to develop a remuneration framework aligned with the contributions of each Board member.
- Board remuneration is linked to business performance, profit plans, and benchmarked against market practices.
- The Company acknowledges shareholders' feedback and will continue to refine its evaluation framework, including the potential addition of metrics such as EPS in the near future.

6) Opinion of Shareholder Code No. 06592:

In the business plan, the Company has outlined its orientation to develop the Wealth Management segment. The shareholder requested clarification on the following matters:

- The target customer segments for this business line;
- The direction for building the workforce (whether through developing the existing brokerage team or recruiting new specialists);
- The competitive advantages of SHS in this field;
- Customer sourcing and cross-selling capabilities, particularly with banks within the ecosystem (if any).

Management's Response / Remarks:

Chief Executive Officer:

- Historically, SHS operated as a traditional securities firm with strengths in investment activities. Under its new strategy, the Company is repositioning itself as a comprehensive financial solutions provider for individual clients.

- SHS possesses multiple advantages to develop its Wealth Management segment, including a large client base, strong financial capacity (total assets, charter capital, and equity), as well as a solid operational platform and market experience.
- These strengths provide a solid foundation for executing the new business strategy and developing a diversified suite of products and services tailored to each client segment.
- At the same time, leveraging its position within a broader financial ecosystem, SHS is well-positioned to deliver integrated financial solutions, strengthen connections between corporates and investors, and expand its distribution network and client base.

7) Opinion of Shareholder Code No. 6927233:

Amid the growing demand for wealth management services in Vietnam, the shareholder requested the Company to clarify the following matters:

- The differentiation in SHS's development orientation compared with securities companies affiliated with banks or having banks as controlling shareholders;
- The Company's perspective on market share competition, particularly in the context of increasing fee competition (including zero-fee trading policies);
- The strategy for customer development and distribution channels in the coming period;
- Capital utilization efficiency and any potential capital increase plans (if any).

Management's Response / Remarks:

Chief Executive Officer:

- SHS leverages its financial ecosystem to develop both its client base and product offerings, focusing on strengthening internal capabilities rather than direct competitor benchmarking. The Company targets sustainable market share growth, with a flexible pricing policy tailored to each client segment (competitive pricing for mass clients, service quality prioritization for VIP clients).
- The client strategy is built on detailed segmentation and a hybrid human–technology model, while enhancing efficiency and diversifying distribution channels to expand the customer base. With its current capital structure, SHS maintains sufficient financial capacity to support growth; capital increases will be considered flexibly depending on market conditions and the specific needs of each phase.

8) Opinion of Shareholder Code No. 05528:

- The Company has set a target to rank among the Top 10 brokerage market share. The shareholder requested clarification on:
  - SHS's current brokerage market share;
  - The specific market share target for 2026.
- The shareholder also requested the Company to provide information on:
  - Total outstanding margin lending balance in 2025;
  - The margin lending growth plan for 2026, particularly in the event of a capital increase.

Management's Response / Remarks:

Chief Executive Officer:

- Regarding brokerage market share:
  - SHS's brokerage market share in 2025 reached approximately 1.65%;
  - The Company targets to increase its market share to 3% in 2026, thereby entering the Top 10 brokerage firms;
  - There remains significant growth potential, as the number of investors currently accounts for approximately 11% of the population and continues to increase;

- SHS will focus on disciplined execution, rapid implementation, and service quality to drive market share expansion.

- Regarding margin lending activities:

- Outstanding margin loans at the end of 2025 exceeded VND 9,000 billion;
- Growth plan for 2026:

✓ Average outstanding balance of approximately VND 13,500-14,000 billion for the full year;
✓ Year-end outstanding balance targeted at VND 18,000-19,000 billion.

- Implementation orientation:

  The Company aims to develop its margin lending business based on clear client segmentation, designing tailored products and policies to optimize capital efficiency and support sustainable growth. The margin segment is expected to have significant growth potential, driven by the increasing number of investors and expanding market size, which in turn fuels demand for leverage. The Company will grow this business with a strong focus on rigorous risk control, well-defined segmentation, and efficient capital utilization.

9) Opinion of Shareholder Code No. 04783:

Currently, the Company's Investment Banking (IB) segment accounts for a relatively small proportion of total operations. The shareholder requested clarification on the following matters:

- The target customer positioning for the IB segment;
- Whether the profitability level (profit margin) of this segment is sufficiently attractive;
- The growth drivers of the IB segment in the coming period.

Management's Response / Remarks:

<u>Chief Executive Officer:</u>

- Target customer positioning: The IB segment focuses on enterprises with needs for:
- Capital raising;
- Equitization and listing;
- Financial restructuring;
- Bond issuance.
- Market opportunities:
- The current market capitalization has reached approximately 70–80% of GDP, indicating substantial room for the expansion of IB activities;
- Demand for capital restructuring and bond issuance among enterprises remains strong;
- Continued credit growth and improvements in the regulatory framework are expected to further support market development.
- Growth drivers:
- The continued development of the capital market and increasing corporate demand for fundraising;
- Ongoing improvements in IB-related products and regulatory institutions.
- SHS's competitive advantages: As part of a strong financial ecosystem, SHS is able to:
- Enhance connectivity between enterprises and investors;
- Provide comprehensive financial solutions.
- Profitability outlook: The IB segment is positioned as one of the Company's long-term growth pillars, with the potential to generate attractive profit margins as the scale and number of transactions increase.

SHS | Empower Financial Prosperity

AGENDA

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

Time: **13:00, April 17, 2026**

Venue: **Hanoi Melia Hotel, 44B Ly Thuong Kiet St., Cua Nam Ward, Hanoi, Vietnam**

Online: https://dhcd.shs.com.vn/

No.	TIMELINE	MEETING SCHEDULE	IMPLEMENTATION
From March 26, 2026		Shareholders log into the online General Meeting System to monitor and authorize online participation via the website https://dhcd.shs.com.vn/	Organizing Committee support
From 12:30, April 17, 2026, until the end of the meeting		The online General Meeting System is open for Shareholders to log in, follow the proceedings, and check the connection for the official session	
WELCOMING GUESTS AND SHAREHOLDERS			
12:30, April 17, 2026		Reception of guests and shareholders attending in person	
		Shareholder Registration for the Meeting, distribution of Voting Ballots and Election Ballots	
SHS ANNUAL GENERAL MEETING SESSION 2026- APRIL 17, 2026			
1	13:30	Opening statement, introduction of participants	MC
2	13:35	Report on shareholder eligibility verification	Shareholder Status Verification Board
3	13:45	Introduction and approval of the Chairgroup	MC
4	13:50	Introduction of the Secretariat; introduction and election of the Vote Counting Committee	Chairperson
5	13:55	Approval of Working Regulations and Meeting Agenda	
6	14:05	Report on the activities of SHS Board of Directors (BOD) and BOD's members 2025 and Direction for 2026	BOD's members
7	14:20	Report on the activities of Independent BOD's Members in the Audit Committee and BOD's activities in 2025	Independent BOD's Member
8	14:35	Report on business performance in 2025 & Business plan for 2026	Chief Executive Officer
9	14:55	Board of Directors' Proposals	Members of the Chairgroup
10	15:15	Approval of the dismissal and election of additional BOD's members for the 2022 – 2027 term	Voting Committee Member
		Report on the nomination and election of BOD's members, announcement of the list of candidates for the additional election of Board members	
11	15:30	General Meeting Discussion	Chairperson
12	15:50	Voting to approve the reports and proposals	
		Voting for the election of SHS BOD's members	
13	16:05	Tea break	MC
14	16:25	Announcement of the vote results and election outcome	Voting Committee

No.	TIMELINE	MEETING SCHEDULE	IMPLEMENTATION
15	16:35	Introduction of newly elected SHS BOD's members	Chairperson
16	16:45	Approval of the meeting minutes	Head of Secretariat
17	16:55	Closing of the General Meeting	Chairperson

THE END

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN-HÀ NỘI

DO QUANG VINH

SAIGON – HANOI SECURITIES JOINT STOCK COMPANY (SHS)

No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi

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WORKING REGULATIONS

2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGM)

Hanoi, 2026

SAIGON – HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness

Hanoi, April 17, 2026

WORKING REGULATIONS

2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGM)

Pursuant to:

- *The Law on Enterprises No. 59/2020/QH14 and its guiding, amending, supplementing and implementing documents;*
- *The Law on Securities No. 54/2019/QH14 and its guiding, amending, supplementing and implementing documents;*
- *The applicable Charter of Saigon – Hanoi Securities Joint Stock Company.*

CHAPTER I

GENERAL REGULATIONS

Article 1. Scope and subjects of application

1. These Regulations are promulgated to guide the organization of the 2026 Annual General Meeting of Shareholders of Saigon – Hanoi Securities Joint Stock Company (the "Regulations").
2. These Regulations stipulate the organization, attendance, voting, election, and the exercise of Shareholders' rights at the General Meeting of Shareholders.
3. Shareholders and relevant organizations and individuals participating in the AGM are responsible for complying with these Regulations.

Article 2. Definitions

Definitions and abbreviations used in these Regulations are as follows:

1.	Company or SHS:	Saigon – Hanoi Securities Joint Stock Company;
2.	GMS:	General meeting of Shareholder;
3.	BOD:	Board of Directors of the Company;
4.	CEO:	Chief Executive Officer of the Company;
5.	VSDC:	Vietnam Securities Depository and Clearing Corporation;
6.	AGM:	Annual General Meeting of Shareholders;
7.	CBR:	Certificate of Business Registration;
8.	ID:	Identification Card;
9.	Eligibility Verification Committe:	Committee for verifying Shareholders' eligibility to attend the General Meeting of Shareholders;
10.	Online GMS System:	Technology platform of SHS including hardware and software which allow many participants at different locations to attend the GMS via Internet connection, integrated with functions such as shareholder identification, attendance, document access, submitting questions and electronic voting (e-voting) in real time.

Accessible at: https://dhcd.shs.com.vn.

CHAPTER II

RIGHTS AND OBLIGATIONS OF PARTIES ATTENDING THE AGM

Article 3. Shareholders attending the AGM

1. Conditions for attending the AGM

1.1. Objects: All the Individuals and Institutions in Shareholder list at last registration date **(March 16, 2026)** provided by VSDC or duly Authorized representatives of Shareholders whose names are on the above list have the rights to attend and vote on issues at the AGM.

1.2. Shareholder shall be responsible for all costs and equipment for travel, accommodation, living, and other equipment and material conditions necessary for attending the AGM.

1.3. Shareholders must ensure that they have sufficient legal capacity and capacity to act to attend the AGM and vote on the contents at the AGM.

2. Rights and obligations of Shareholders (with eligible rights) when attending the AGM:

2.1. Attend, discuss and vote on all matters within the authority of the GMS as prescribed by law and the Company's Charter after completing the registration for attendance.

2.2. Provide accurate, complete information about Shareholder or Authorized Representatives of Shareholders to the Company.

2.3. Authorize a Proxy to attend and vote on his/her behalf at the GMS. A person authorized to attend the AGM may not authorize another person to attend the AGM.

The authorization to attend and vote at the AGM is complied with the provisions of the Internal Regulations on Corporate Governance, the Company Charter and current Law.

Authorization methods:

(i) **Written authorization:**

✓ Shareholders shall prepare a power of attorney in accordance with civil law regulations or download the Proxy form from the Company's website. The power of attorney must clearly specify the following information:

- Shareholder's Authorized information;
- Information of the Authorized Representative: Full name of individual/organization, information on ownership registration number (including ID/CBR/Establishment and Operation License/Transaction Code or equivalent legal documents);
- Number of authorized shares;
- Signature and seal (if representative is an organization) of the authorizing Shareholder and Authorized Representative (except in case of authorization for a member of the BOD or CEO of SHS).
- Authorization contents.

✓ Proxy Letter is sent to Company under following methods:

- Send directly/by post/delivery to the Company's Head Office, and/or the mailing address stated in the AGM Invitation letter;
- Send to email address: investor@shs.com.vn;
- Deliver directly to the meeting venue during the course of the GMS.

(ii) Online authorization: Shareholder executes direct authorization in online system https://dhcd.shs.com.vn. *(details provided in Section 2.7.h of this Article)*.

2.4. Shareholders attending the AGM must comply with the regulations of the AGM, respect the working results of the AGM and the direction of the Chairperson; behave civilly and politely, and ensure security and order of the AGM. When Shareholders want to express their opinions, they must obtain the consent of the Chairperson, speak briefly and focus on the key issues that need to be discussed, in accordance with the approved agenda of the AGM. Issues that have been raised by previous participants must not be raised again to avoid duplication. Shareholders attending the AGM can also write down the contents on the questionnaire form, send it to the Secretariat (if directly attending in AGM) or send their opinions on the Online GMS System (If attending online).

2.5. Shareholders or Authorized Representatives who arrive after the AGM has opened, after completing the registration procedure, are allowed to attend and vote on the remaining voting contents according to the approved AGM agenda. In this case, the validity of the votes that have been conducted shall not be affected.

2.6. For Shareholders directly attending in AGM (including those who have registered to attend online but then attend directly):

a) Registration to attend the AGM: Shareholders or Authorized Representative must present the following documents to the Eligibility Verification Committe:

- AGM Invitation letter (not compulsory);
- For Individual: ID/Passport/other Legal identity documents;
- For Organization: Business Registration Certificate/Establishment and Operation License or equivalent document; Letter of appointment and authorization to attend the AGM, represent the capital contribution (if the Attendee is not the Legal Representative), Personal identification documents of the Representative attending the AGM as prescribed for individual Shareholders;
- Proxy letter *(For authorized representative);*

After successful registration, each Shareholder will receive a Voting ballot and a Election ballot.

b) Shareholders who register to attend the AGM online but then attend the AGM directly must re-register with the Eligibility Verification Committe and have the right to give opinions and vote on issues except for those that the AGM has already voted on. The Chairperson is not responsible for stopping the meeting or re-presenting issues that have been previously presented.

2.7. For Shareholders who have registered to attend online:

a) Shareholders/Authorized Representatives attend the AGM online by accessing the Company's Online AGM Information Website from March 26, 2026, link https://dhcd.shs.com.vn (or other Websites provided by the Company), providing identification information and email to receive username and password to log in to the SHS Online AGM System.

b) The Shareholder/Authorized Representatives acknowledges that any communication sent to or from the email address, telephone, fax or other online method that the Shareholder/Authorized Representatives has registered, provided to the Company or on the shareholder list provided by VSDC is from the Shareholder/Authorized Pepresentatives himself/herself and is implicitly understood to have been sent to or from the Shareholder/Authorized Representatives.

c) The Company will send the Shareholder/Authorized Pepresentatives the login information including login name and password via the email that the Shareholder/Authorized

Representatives has registered on the AGM System, and the Shareholder/Authorized Representatives will use this information to access the AGM System, execute voting rights, online meetings and other rights (if any). The Shareholder/Authorized Representatives logging in for the first time should change the password and authenticate OTP according to the instructions to protect the account and complete the sequential steps according to the system.

d) Shareholders and Authorized Representatives need to regularly check the emails/SMS sent to them to have information on meeting attendance and voting. Shareholders/Authorized Representatives are only allowed to change the contents registered on the AGM System once. Authorized representatives are not allowed to change information related to the authorizing shareholder and the information provided by the Authorized representatives on the Online GMS System. In case of further changes or any support, Shareholders should contact the Company at phone number 024.38181888 (extension 310 and 312), or email investor@shs.com.vn, or other phone numbers and email addresses provided by the Company.

e) Shareholders and Authorized Representatives are responsible for keeping confidential the identification information, accounts, login passwords, and OTP codes provided by the Company; and are solely responsible for the use of accounts and voting results made from the provided account information.

f) Register to attend the AGM: Shareholders log in the Online AGM System by accessing the Company's Online AGM Information Page, link https://dhcd.shs.com.vn (or other Website provided by the Company), enter the username and password provided from the time the System allows access until the voting time ends.

g) When attending the AGM and voting through the Online General Meeting of Shareholders System, Shareholders and Authorized Representatives must review and fully provide personal information including:

- Personal information, personal identification documents in accordance with information registered at VSDC;
- Method of attending and voting at the AGM;
- Method of receiving OTP;
- Carefully study the Terms and Conditions and confirm that you have read, understood and agreed to these Terms and Conditions;
- Scope of authorization (If authorize to representatives);
- Provide other necessary information as required to ensure the Company correctly identifies Shareholders/Authorized Representatives attending the online AGM.

h) Authorize a Representative to attend the online meeting:

Authorize on the Online AGM System: Shareholders log in to the Online AGM System https://dhcd.shs.com.vn, fill in all required information in the form and follow the system's instructions.

i) Shareholders understand that conducting online meetings and electronic voting always have potential risks due to system issues, technical, transmission line, virus errors, errors of any third-party service provider or force majeure events and accept all of the above risks.

Article 4. Presidium, Chairperson of the AGM

1. The Chairperson of the BOD of the Company is the Chairperson of the AGM.

The Chairperson of the BOD may appoint another individual from the Company to assist

the Chairperson in monitoring the AGM (forming the Presidium) and submit it to the AGM for approval.

2. Rights and obligations of Presidium:

a) Manage the activities of the AGM according to the program approved by the AGM. Carry out necessary work so that the AGM takes place in an orderly manner; meeting the requirement of the majority of attending Shareholders.

b) Instruct the Shareholders to discuss.

c) Submit necessary documents and files related to the contents that need the AGM to comment and approve.

d) Answer to questions raised by AGM or appoint a person to answer.

e) Other rights and obligations as prescribed in the Company Charter and the law.

Article 5. Eligibility Verification Committe

1. Eligibility Verification Committe is established by BOD.

2. Obligations of Eligibility Verification Committe:

a) Check the status of Shareholders or authorized representatives attending the meeting, determine the validity of the right to attend the AGM according to the provisions of law and cross-check the information, documents Shareholders/Authorized Representatives provided with the information in the List of Shareholders entitled to attend the meeting on the Last Registration Date;

b) Check and ensure that the registration and online meeting attendance of Shareholders are valid and accurate;

c) Eligibility Verification Committee provides AGM document and Voting Cards, Voting Ballots to Shareholders;

d) Report to the AGM and be responsible for the results of the verification of Shareholders' status to attend the AGM before the AGM is officially started.

Article 6. AGM Secretariat

1. AGM Secretariat is appointed by Chairperson.

2. AGM Secretariat performs supported tasks assigned by Chairperson, including:

a) Record fully and accurately all the contents of AGM.

b) Assist the Presidium in drafting and publishing draft Minutes and Resolutions of the AGM and sending notices of the Presidium to Shareholders upon request.

c) Receive and summarize questions and opinions of Shareholders.

Article 7. The Ballot Counting Committee

1. The Vote Counting Board nominated by the Chairperson and approved by the GMS.

2. The Ballot Counting Committee has the following duties:

a) Supervise the voting of Shareholders/Authorized representatives attending the AGM (including direct attendance and online attendance);

b) Instruct Shareholders/Authorized representatives to vote at the AGM;

c) Collecting Voting Cards, voting ballots and counting votes;

d) Prepare the Vote counting minutes and report the vote counting results to the AGM.

CHAPTER III

PROCEEDING THE AGM

Article 8. Conditions for conducting the AGM

According to the provision of Enterprise Law and Company Charter:

1. The AGM is conducted when the number of Shareholders attending (including directly attending and online attending) represents more than 50% of the total votes.

2. In case the first AGM does not meet the conditions for conducting as prescribed in Clause 1 of this Article, the notice of invitation to the second AGM must be sent within 30 days from the date of the first meeting, unless otherwise provided in the Company Charter. The second GMS shall be conducted when the number of Shareholders attending the meeting represents 33% or more of the total number of votes.

3. In case the second meeting does not meet the conditions for conducting as prescribed in Clause 2 of this Article, the notice of invitation to the third meeting must be sent within 20 days from the date of the planned second meeting.

   The third AGM will be conducted regardless the total number of votes of Shareholders attending the AGM.

4. Only the GMS has the right to decide to change the meeting agenda sent with the meeting invitation as prescribed in Article 142 of the Law on Enterprises.

Article 9. Voting procedures at AGM

1. All contents to be voted in the Agenda and contents of the AGM must be discussed and voted on publicly by the GMS.

2. Voting method:

2.1. For Shareholders directly attend the AGM:

a) Shareholders vote by **raising the Voting Ballot (in yellow)**: **RAISING VOTING CARDS** to display: Approve/Disapprove/No opinion when the Chairperson request to vote by Voting card with following contents:

- Approve the member of Presidium, Vote Counting Board, Working Regulations of AGM and Agenda of AGM;
- And other content arising in the AGM.

b) Shareholders vote by **marking in Voting Ballot (in pink)**: **MARKING** in corresponding checkbox to vote "Approve", "Disapprove" or "No opinion" for the Reports and Proposals when the Chairperson requests to vote by Voting Ballot.

   If the Shareholders changes the voting opinion, the Shareholders signs next to the final selected box to confirm the voting opinion.

   After voting on all the contents stated in the Voting Ballot, the Shareholder/Authorized Representative must sign and state full name to confirm.

c) Invalid Voting ballot:

- Voting ballot is recorded as not issued by AGM Organization Board and does not have seal of the Company;
- Vote ballot is recorded as are erased, deleted, corrected, or added to in addition to the pre-printed content, except for the case of adjusting voting opinions stated in Point b above;

- The Voting ballot is recorded as no longer intact and does not have the Shareholder's signature;
- The Voting Ballot does not fill in any box or fills in 2 or more boxes for each content to be voted on but does not sign next to it to confirm the final opinion, this voting content will be considered invalid (For content recorded on the pink Voting Ballot);
- Voting Ballots are sent to the Vote Counting Board after the voting time has ended;
- Voting Ballot with contents not included in the meeting agenda approved by the GMS or contents/issues not subject to voting based on actual developments at the AGM.

2.2. For Shareholders attend the AGM online:

a) Shareholders/Authorized Representative execute vote card/vote ballot by electronic voting on the Online AGM System on the website provided by the Company, select the "Voting Card"/"Voting Ballot" section and vote on the contents. Electronic voting card and Voting balloting can be done immediately after the Shareholders/Authorized persons have registered to attend the online meeting and successfully logged in or can be done at each time the voting content arises when following the online meeting.

b) When conducting electronic voting, Shareholders choose one of three options: "Approve", "Disapprove" or "No opinion" on the Online AGM system.

c) The end time of voting for each content will be determined according to the AGM agenda and depends on the process of AGM.

d) The Chairperson has the right to request the end of electronic voting on all/each issue on the Online AGM System when the Shareholders attending the AGM have completed voting or decided another time limit.

e) Each voting event taking place or has ended will be announced on the Online AGM System so that Shareholders can follow and vote.

f) In case the Shareholders have not completed voting due to the online AGM System being disconnected, the voting results will still be recorded for the issues that the Shareholder has voted on. The Shareholders can contact the Company directly for support in voting for additional issues that have not been voted on during the voting period.

3. In case Shareholders vote in different method, and/or have many different opinions, the valid voting results that the Company and/or the online AGM system receives from the last Shareholder during the voting period will be recorded.

Article 10. Voting and counting votes

1. Vote counting Board check the Ballot box under the observation of Shareholders.

2. Voting begins when the distribution of the Voting Ballot/Election Ballot is completed and finish when the last Shareholder puts the Voting Ballot into the Ballot box and/or the electronic voting time ends according to the actual situation as determined by the Chairperson;

   For the Election Ballot: Shareholder can refer to the instruction the Ballot in Appendix of this Regulation.

3. The vote counting must be conducted immediately after the voting time finish. The Vote counting Board must preserve the Ballot and must not erase or make any corrections on the Voting Ballot or Election Ballot.

Article 11. Preparation and publication of the Minutes of Vote counting

1. Voting results must be recorded in Minutes of Vote counting.

1.1. Minutes of Vote counting includes following content:

- Issue which needs shareholder's opinion to approve the Resolution;
- Number of Shareholders with total number of votes participating in voting, in which valid votes, invalid votes and method of sending votes are classified, attached with Appendix – List of Shareholders and Authorized representatives participating in voting;
- Total number of votes Approve/Disapprove/No opinion on each content;
- Approved contents with percentage of Approve Vote;
- Full name and signature of Vote counting Board members.

1.2. Minutes of Vote Election ballot counting includes:

- Full name of the candidates;
- Total Vote election ballot sent out/received, valid/invalid;
- Total Vote for each candidate;
- Full name and signature of Vote counting Board members;

2. Publication of Minutes of Vote counting: Head of Vote counting Board is responsible for announcing the full content of Minutes of Vote counting upon request of Chairperson.

3. The vote counter and the vote counting supervisor shall be jointly responsible for the truthfulness and accuracy of the Vote counting minutes; and shall be jointly responsible for damages arising from decisions passed due to dishonest and inaccurate vote counting.

4. Complaints about vote counting (if any) will be resolved by the Chairperson of the AGM and recorded in the Minutes of the AGM.

Article 12. AGM Resolution approval

According to Article 148 of Enterprise Law and the Company Charter:

1. Resolution on the following contents will be approved if agreed by the number of Shareholders representing 65% or more of the total votes of all Shareholders attending and voting at the AGM, except for cases specified in Clauses 3, 4, 6 Article 148 of Enterprise Law:

a) Types of shares and total shares of each type;
b) Change of company business sector/industry;
c) Change in Company organization structure;
d) Investment project or sale of assets with a value of 35% or more of the total asset value recorded in the company's most recent financial statement;
e) Reorganization or dissolution of the Company;
f) Other contents as prescribed by current laws.

2. Resolutions will be approved if agreed by the number of Shareholders representing 50% or more of the total votes of all Shareholders attending and voting at the AGM, except for cases specified in Clause 1 this Article and Clauses 3, 4, 6 Article 148 of Enterprise Law.

Article 13. Minutes and Resolution of AGM and other related documents

1. Minutes of AGM must be completed and approved before the closing of AGM.

2. The Minutes and Resolution of AGM are published in full content on the company's website

at www.shs.com.vn for all Shareholders to know, to disclose information and send to State Management Agencies in accordance with legal regulations on information disclosure.

3. The Minutes and Resolution of AGM, other Minutes, Voting Cards/Voting Ballot/Election Ballot, related documents used in AGM must be archived at Company in accordance with legal regulations and Company Charter.

CHAPTER IV

BOD MEMBER ELECTION

Article 14. Standards and conditions of BOD member

Members of the BOD must meet the standards and conditions currently in effect under the Enterprise Law, the Law on Securities, other provisions in the SHS Charter, the Company's internal regulations and relevant laws:

1. The following persons may not be members of SHS BOD (Point a, Clause 1, Article 155 of the Enterprise Law 2020):

a) Minors, people with limited or lost civil capacity; people with difficulty in cognition and behavior control;

b) Persons who are being prosecuted for criminal liability, detained, serving a prison sentence, serving an administrative measure at a compulsory drug rehabilitation facility, a compulsory education facility, or who are prohibited by the Court from holding a position, practicing a profession or doing certain work; other cases as prescribed by the Bankruptcy Law and the Law on Anti-Corruption;

c) Cadres, civil servants and public employees as prescribed by the Law on Cadres, Civil Servants and the Law on Public Employees;

d) Officers, non-commissioned officers, professional soldiers, workers and national defense officials in agencies and units of the Vietnam People's Army; officers, professional non-commissioned officers, police workers in agencies and units of the Vietnam People's Public Security, except for those appointed as Authorized representatives to manage the State's capital contribution in enterprises or to manage State-owned enterprises;

e) Professional leaders and managers in state-owned enterprises as prescribed in Point a, Clause 1, Article 88 of the Enterprise Law (100% Stated owned Enterprises), except for those appointed as Authorized representatives to manage the State's capital contribution in other enterprises;

f) Other cases as prescribed by law and the Company Charter (if any).

2. Other standards and condition for BOD members:

a) Having qualifications and experience of business administration in business field of the Company and not being necessarily Shareholders of the Company;

b) Must only concurrently be a member of the BOD or the Board of Members of not more than 05 other companies;

c) Must not concurrently be a member of the BOD, Member of the Board of Members, Chief Executive Officer/General Director (Director) of another securities company;

d) Have good health, good moral qualities and ethics, honesty and integrity;

e) Other conditions as prescribed by law and the Company Charter.

3. Standards and conditions for BOD independent member:

a) Meet the above standards and conditions for members of the BOD;

b) Not being a person currently working for the company, parent company or subsidiary of the Company; not being a person who has worked for the company, parent company or subsidiary of the company for at least the previous 3 consecutive years;

c) Not a person receiving salary or remuneration from the company, except for allowances that members of the BOD are entitled to according to regulations;

d) Not being a person whose wife or husband, father, adoptive father, mother, adoptive mother, child, adopted child, brother, sister, or sibling is a major Shareholder of the Company; is a manager of the company or a subsidiary of the Company;

e) Not being a person who directly or indirectly owns at least 01% of the total number of voting shares of the Company;

f) Not a person who has been a member of the BOD or Board of Supervisors of the Company for at least the previous 5 consecutive years, except in the case of being appointed for 2 consecutive terms;

g) Other conditions as prescribed by law and the Company Charter (if any).

Article 15. Nomination and candidacy of the Member of BOD

1. The number of candidates that Shareholders or groups of Shareholders have the right to nominate or propose for election is specifically stipulated in the Charter of SHS. In case Shareholders or groups of Shareholders do not nominate or propose for election enough candidates who meet the conditions and standards prescribed by law, the current BOD will make additional nominations.

2. Shareholders or groups of Shareholders owning 10% or more of the total number of common shares with voting rights have the right to nominate and propose for election as members of the BOD according to the following provisions:

- Shareholders or groups of Shareholders holding from 10% to less than 20% of voting shares may nominate a maximum of 01 member;
- Shareholders or groups of Shareholders holding from 20% to less than 30% of voting shares may nominate a maximum of 02 member;
- Shareholders or groups of Shareholders holding from 30% to less than 40% of voting shares may nominate a maximum of 03 member;
- Shareholders or groups of Shareholders holding from 40% to less than 50% of voting shares may nominate a maximum of 04 member;
- Shareholders or groups of Shareholders holding from 50% of voting shares may nominate maximum number of candidates.

3. Procedures for nomination and candidacy according to the Company Charter and legal regulations.

Article 16. BOD member nomination document

Shareholders and groups of Shareholders would like to nominate members of the BOD must send the following documents to SHS:

1. Notice of nomination/self-nomination of candidates for the Board of Directors for the 2022–2027 term (03 copies), in accordance with the template published on the website www.shs.com.vn;

2. Candidate's curriculum vitae (03 copies), in accordance with the template published on the website www.shs.com.vn (as per the Information Disclosure Form in Appendix III of Circular No. 96/2020/TT-BTC and disclosed in accordance with the principles set out in Article 4 of Circular No. 96/2020/TT-BTC);

3. Personal Information Form (in accordance with Form No. 67 – Decree No. 245/2025/NĐ-CP and as required in the form with certification by the competent authority);

4. 4x6 portrait photo taken within the last 6 months (03 photos);

5. Notarized copy of ID Card (01 copy);

6. Judicial record form (or document of equivalent legal validity) (if any);

7. Commitment statement of the Candidate Participating in the Board of the Directors (under the form posted on the website www.shs.com.vn);

8. Notarized copies of all professional qualification certificates of the candidates as prescribed (03 copies);

9. Report on related interests (according to the form posted on the website www.shs.com.vn) as prescribed in Article 164 of the Enterprise Law 2020 (03 copies);

10. Other documents proving that the candidate meets the conditions and standards prescribed by law (if any) (03 copies);

11. In case the candidate does not have Vietnamese Nationality, in addition to the above documents, it must also include a Judicial record form issued by the competent authority of the country where the foreigner resided before coming to Vietnam. This form must have consular legalization. In case the foreigner has currently resided in Vietnam for 06 months or more, the Judicial record form shall be issued by the competent authority of Vietnam where the foreigner is residing.

Article 17. Selection of candidates

1. In case the candidates for the BOD have been identified, the Company shall publish information related to the candidates at least 10 days before the opening date of the AGM on the Company's website so that Shareholders can notice before voting. The candidates for the BOD must have a written commitment to the honesty and accuracy of the published personal information and must commit to perform their duties honestly, carefully and in the best interests of the Company if elected.

2. Based on the applications and nominations of Shareholders/groups of Shareholders, the BOD will prepare a list of candidates who meet the standards and conditions as prescribed, submit it to the GMS for approval of the list of candidates and proceed to elect members of the BOD.

Article 18. Persons participate in voting

Shareholders owning shares with voting rights and Authorized representatives of Shareholders attending the meeting have the right to elect members of the BOD.

Article 19. Election method and elected candidates

The vote for the Member of BOD shall be made by cumulative voting method, as below:

1. Each Shareholder/Authorized Representative has the total number of votes equivalent to the total number of shares multiplied by number of elected member of BOD.

2. Shareholders and Representatives have the right to gather all or part of their total votes on

one or several candidates on the list approved by the GMS, but not exceeding the total number of votes held by that Shareholder or representative.

3. The elected members of the BOD are determined by the number of votes counted from high to low, starting from the candidate with the highest number of votes until the quorum required for the GMS is met. In case there are 02 or more candidates with the same number of votes, a re-election will be conducted among the candidates with the same number of votes to select the candidate with the higher number of votes to be elected.

Article 20. BOD member Election Ballot

1. The BOD member election Ballot includes the following information: Name of Shareholder/Authorized Representative; Shareholder code; Full name of candidates; Total number of voting shares of Shareholders, Total number of votes of Shareholders. The names of candidates in the Ballot will be arranged in alphabetical order.

2. Shareholder/Authorized representative will receive the Election Ballot according to AGM attendance code.

3. Shareholders or Authorized representatives must personally write the number of votes for each candidate in the blank box of that candidate on the Ballot, sign and state their full name.

4. In case a Shareholder wants to change the selection or information that the shareholder has written on the Ballot, the shareholder shall request the Vote Counting Board to change the Ballot or cross it out, write it down and sign next to the correction. Adjusting the content on the Ballot and replacing the Ballot shall only be done before the ending time of the election of members of the BOD.

5. Invalid Election Ballot includes:

- Election Ballot is recorded as not issued by AGM Organization Board and/or does not have seal of the SHS;
- Election Ballot is recorded as are erased, deleted, corrected without attached signature of the next Shareholder;
- The Election Ballot is recorded as with additional candidates outside the list of candidates approved by the GMS;
- The Election Ballot is recorded as the Total number of votes used by the Shareholders to vote exceeds the Total number of votes held by that Shareholder or representative;
- The Election Ballot is recorded as not having full name and signature of Shareholders;
- The Election Ballot is sent to Vote counting Board after the election time is finished;
- For Shareholder attend the AGM online: Shareholders/Authorized representative vote by electronic voting on the Online AGM System on the website provided by the Company, select the Election Section and vote for the candidates. Electronic voting can be done immediately after the Shareholder/Authorized Representative has registered to attend the AGM online and successfully logged in.

CHAPTER V

IMPLEMENTING PROVISION

Article 21. Implementing provision

1. The regulations are issued by the BOD of Saigon - Hanoi Securities Joint Stock Company in accordance with the provisions of the Law, the Charter and other internal regulations of the Company.

2. Shareholders, BOD, Board of Management, Organizing Board of the 2026 AGM of Saigon - Hanoi Securities Joint Stock Company and parties participating in the AGM are responsible for implementing the provisions of the Regulations./.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN-HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

DO QUANG VINH

APPENDIX

BOD MEMBER ELECTION GUIDELINE

(By cumulative voting method)

- *Each Shareholder has the total number of votes equivalent to the total number of shares (including shares of shareholder and authorized representative) multiplied by number of elected Member of BOD.*
- *Shareholders can divide the total number of votes among all candidates, or gather all votes on one or several candidates, but the total number of votes for candidates cannot exceed the total number of their votes.*

Example:

GMS elect 01 BOD member between ... candidates. Shareholder Nguyen Van A has (including shares of shareholder and authorized representative) 10,000 shares. In this case, total number of votes of Shareholder A is:

10,000 shares x 1 = 10,000 ***votes****.*

Shareholder Nguyen Van A can elect by cumulative voting method as follow:

Case 1: Shareholder Nguyen Van A divides his number of votes (can be equally divided) to 2 candidates:

Full name of candidate	Number of votes
1. Candidate 1	3,000
2. Candidate 2	7,000
Total of votes	**10,000**

Case 2: Shareholder Nguyen Van A gathers all votes for 1 candidate

Full name of candidate	Number of votes
1. Candidate 1	0
2. Candidate 2	10,000
Total of votes	**10,000**

SAIGON – HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness

Hanoi, April 07, 2026

REPORT ON THE ACTIVITIES OF THE BOARD OF DIRECTORS AND BOARD MEMBERS IN 2025 AND DIRECTION FOR 2026

To: ***Valued Shareholders of Saigon - Hanoi Securities Joint Stock Company***

The Board of Directors of Saigon - Hanoi Securities Joint Stock Company (Company/SHS) would like to report to General Meeting of Shareholders about 2025 Board of Directors's activities and direction for 2026 as below:

A. Company Information

- **Company management structure:**

- From May 15, 2024 – present: The Company has operated under a governance structure comprising General Meeting of Shareholders (GMS), Board of Directors (BOD), Audit Committee (AC), Chief Executive Officer (CEO) with Board of Management (BOM) in accordance with Point b, Clause 1, Article 137 of the Law on Enterprises 2020.
- In 2025, SHS BOD has 05 (five) members, including 01 (one) BOD independent member. The BOD's current structure is balanced and consistent with the Company's business orientation. The members have experience, knowledge, understanding of management, law, finance, securities and are consistent with the structure prescribed by law, ensuring independence and objectivity. The independent BOD's member has completed the training course and obtaineed a certificate in corporate governance issued by the State Securities Commission of Vietnam (SSC).

- Compared to 2024, SHS delivered outstanding business performance in 2025. The Company recorded full-year profit before tax of VND 1,649.4 billion, representing a 33.1% increase year-over-year and exceeding the plan approved by the GMS by 20.5%. As of December 31, 2025, total assets reached VND 23,031.9 billion, up 64.2% compared to 2024, while equity amounted to VND 12,602.3 billion, accounting for 54.7% of total capital. Earnings per share (EPS) stood at VND 1,500, with return on average equity (ROAE) of 11.3% and return on average assets (ROAA) of 7.2%.

B. Report on BOD's activities

1. Summary of meetings and decisions of the BOD

- In 2025, the BOD held 89 formal meetings, including: regular meetings by quarter and extraordinary/specialized meetings for discussion and approval of matters within its jurisdiction, summoning and participating in the Annual GMS 2025, the attendance and proxy attendance rates reached 100% for all meetings.
- The BOD approved 11 Resolutions and 93 Decisions to implement GMS' Resolutions as well as perform other content under the BOD's authority. The list of BOD's Resolutions and Decisions has been presented in the Report on Corporate Governance for 2025 dated January 30, 2026.

2. Report on implementation of GMS' Resolution no. 01-2025/NQ-ĐHĐCĐ

No	Content	Results
1.	Implementation of the offering/issuance and listing of covered warrants.	In 2025, the Company did not offer or issue covered warrants nor list any covered warrants.
2.	Plan of implementing clearing service activity, securities transaction payment by central clearing partner and offering financial products at SHS.	• Clearing service activity, securities transaction payment by central clearing partner has not been implemented yet because the State management agency has not yet implemented. • Financial products offering activity was not implemented.
3.	Plan of SHS bond listing and public offering in 2025.	In 2025, the Company did not offer Bond to public.

Other matters of the Resolution No. 01-2025/NQ-ĐHĐCĐ, including: The appropriation of funds and profit distribution for 2024; the increase of charter capital by issueing shares under the SHS Employee Stock Ownership Plan (ESOP); the relocation of the Company's head office; amendments to the Charter and regulations under the GMS' authority; and the execution and implementation of contracts, agreements and transactions with related parties, have been duly implemented by the Company in accordance with applicable laws and the Resolution No. 01-2025/NQ- ĐHĐCĐ.

3. Report on the results of share issuance under the issuance plan approved by GMS

In 2025, in implementing the share issuance plans approved by the GMS under Resolution No. 01-2024/NQ-ĐHĐCĐ dated May 15, 2024 and Resolution No. 01-2025/NQ-ĐHĐCĐ dated April 10, 2025, the Company completed all share issuance tranches, increasing its charter capital from VND 8,131,567,480,000 to VND 8,994,622,200,000, as detailed below:

No.	Issuance Plan	Number of Shares approved for ilssuance by GMS (*Shares*)	Number of Shares successfully issued (*Shares*)	SHS Charter Capital after issuance (VND)
1.	Issuance of shares as dividend payment for 2023 (ratio 100:5) to existing shareholders	40,657,838	40,652,736	8,538,094,840,000
2.	Issuance of shares to increase equity capital from owner's equity (ratio 100:5) to existing shareholders	40,657,838	40,652,736	8,944,622,200,000
3.	Issuance of shares under the Employee Stock Ownership Plan (ESOP) 2025	5,000,000	5,000,000	8,994,622,200,000
	TOTAL	**86,315,676**	**86,305,472**	**8,994,622,200,000**

4. **Report on transactions between the company, subsidiaries, companies in which SHS controls more than 50% of the charter capital with the BOD member and related persons of that member; transactions between SHS and companies in which the BOD's member is a founder or a manager within the last 3 years prior to the transaction date**

These transactions have been disclosed by the Company in the Report on Corporate Governance for 2025 dated January 30, 2026. The transactions primarily relate to securities brokerage operations within the scope permitted by law, and have been reported and disclosed in accordance with applicable regulations.

In Q1 2026, the BOD issued 02 Decisions approving the transactions between SHS and SHB, including: (i) purchase and sale of valuable papers with a maximum total contract value of VND 10,000 billion; and (ii) transactions related to the purchase and sale of Government Bonds, valuable papers, and the provision of advisory services for the issuance of Certificates of Deposit, with an expected maximum total transaction value of VND 150,020 billion.

5. **Activities of Independent BOD's Member and evaluation results of Independent BOD's Members regarding the BOD's operation**

In 2025, the BOD carried out its governance, strategic direction, and oversight functions in accordance with applicable laws, the Company's Charter, and relevant internal regulations, contributing to ensuring that the Company's operations were conducted safely, efficiently, and in alignment with the strategic orientations approved by the GMS.

Details regarding the activities of the Independent BOD's Members and their assessment of the BOD's performance have been compiled and presented in the Report on the Activities of the Independent BOD Members in the Audit Committee and the BOD's activities for 2025, which forms part of the documentation submitted to the Company's Annual GMS 2026.

6. **Activities of Audit Committee under BOD**

- In 2025, the AC held 06 meetings with a 100% attendance rate.
- **The AC reviewed and evaluated the financial statements, operations, and financial situation of the Company**: Reviewed the data in the Company's 2025 Financial Statements and 2025 Prudential Ratio statement.
- **AC already reviewed:** transactions between the company, subsidiaries, companies in which SHS controls from 50% of the charter capital with the BOD's member and related persons of that member; transactions between SHS and companies in which the BOD's member is a founder or a manager within the last 3 years prior to the transaction date: SHS did not have subsidiaries, companies in which SHS controls from 50% or more of the charter capital. Therefore, SHS did not have transactions with these above entities.
- **The AC performed an assessment of the Company's internal control and risk management system:** In 2025, the BOM highly focused to internal control and risk management, especially in investment, brokerage, and financial services activities to minimize risks for the Company.

7. **Report on the activities of each BOD member and other sub-committees under the BOD**

- SHS BOD's Members fully performed their functions, duties, and authorities as stipulated in the Company's Charter and internal regulations; and participated in the management and supervision of overall operations across their respective assigned areas, ensuring the effective implementation of the Company's plans and activities in alignment with the established orientations.
- In addition to the AC, SHS also has a Strategy Committee (SC) operating under the BOD. The SC was established and operates under the Decision No. 39-2024/QĐ-HĐQT dated July 23, 2024, whereby SC members include BOD's members, Independent BOD's members, and other personnel as determined by the BOD's Chairman in accordance with each stage of the Company's development.

- In 2025, the SC played a pivotal role in advising on and shaping the Company's vision, mission, and long-term strategic objectives. Notably, the SC proactively proposed and finalized the key strategy **"THE NEXT LEVEL"** as a guiding framework for the next phase of development, thereby clearly defining strategic priorities and sustainable growth orientations. In addition, the SC actively advised the BOD on organizational consolidation, including the recruitment and appointment of key personnel to meet the requirements of the new strategy implementation. The SC also provided direction for technology development as a key pillar, contributing to enhancing the Company's competitiveness and driving the transformation of its operating model.
- Beyond its planning role, the SC also effectively carried out its monitoring and evaluation functions, assessing the implementation of business and investment strategies across different market phases, thereby contributing to ensuring the Company achieved and exceeded its 2025 business plan approved by the GMS.

8. Supervision result of BOD with CEO and other Executives

- The BOD directed and supervised the CEO and other executives in implementing the GMS' Resolutions as well as the Resolutions/Decisions of the BOD, including: implementing the 2025 business plan; preparing and finalizing the 2026 business plan to submit to the Annual GMS; accelerating the update and upgrade of the information technology system; researching and developing new business products and services; as well as reviewing the system, strengthening safety assurance and proactively managing risks across the Company.
- The BOD highly appreciates and acknowledges the efforts of the CEO, executives, and all employees in outstanding completion of their assigned tasks. The results achieved are clearly reflected through notable accomplishments, such as the Company being honored in the **"Top 10 Green ESG Enterprises in Vietnam 2025"** in the Finance – Securities sector; and receiving a Certificate of Merit from the Hanoi People's Committee for outstanding performance in connecting small and medium-sized enterprises in the area, actively contributing to the socio-economic development of the Capital in 2025. In particular, the Company recorded strong profit growth in 2025, with total revenue reaching VND 3,673.7 billion and profit before tax reaching VND 1,649.4 billion, exceeding the GMS-approved targets by 62.4% in revenue and 20.5% in profit before tax respectively.

9. Remuneration, operational expenses, and other benefits for the BOD and BOD's member

- At the Annual GMS 2025, shareholders approved the Budget Plan with the total remuneration, bonuses, allowances and other benefits for the BOD for fiscal year 2025 at a maximum of 01% (one percent) of the Company's profit after tax in 2025 and not exceeding VND 10 billion.
- The total BOD remuneration for 2025 was utilized within the budget approved by the GMS. Details of remuneration for each BOD/AC member are presented in the audited financial statements for 2025, which are submitted to the GMS for approval at the Annual GMS 2026.
- Remuneration, operational expenses, bonuses, allowances and other benefits for each BOD and AC member, as well as salaries and bonuses for the CEO and other executives, are paid by the Company based on business results, in accordance with applicable tax and income regulations, and Resolutions/Decisions of the GMS/BOD, with detailed reports included in the audited financial statements for 2025.

10. Report on SHS Private Bond Issuance in 2025

In 2025, Company conducted private placements of three bond series: SHS12501, SHS12502, and SHS12503, with the following key details:

- A total of 11,300 bonds were issued, with a par value of VND 100,000,000 per bond, equivalent to a total issuance value of VND 1,130 billion. The bonds have a tenor of one year, with interest rates ranging from 8.0% to 8.2% per annum.
- The proceeds from the bond issuance were used to repay the Company's outstanding liabilities.

- Eligible investors included professional securities investors, comprising both institutional and individual investors, in accordance with regulations applicable to each issuance.
- All relevant documentation and disclosure materials for the private placements were fully published in compliance with regulatory requirements and provided at the General Meeting of Shareholders (GMS).

C. Plans and direction on activities of 2026

In 2026, the BOD establishes the key strategy **"THE NEXT LEVEL"**, directing the entire SHS system to concentrate resources on executing 05 core pillars: **Customer-First Mindset, Competency Development, Technology Investment, Corporate Governance, and Sustainable Development.** SHS sets out the following long-term strategic objectives as follows:

- To become a Top 10 Vietnamese securities company in terms of operational efficiency, with a sustainable business model and governance capabilities approaching international standards.
- To strengthen market position, targeting Top 10 in brokerage market share and progressively advancing toward the Top 5 leading securities companies.
- To develop SHS into a leading financial investment group in Vietnam, providing a comprehensive ecosystem of financial products and services for both individual and institutional clients.

To achieve these objectives, SHS needs to pursue them through the following key action programs:

1. Customer-First Mindset

At SHS, all business strategies and operational processes are guided by **the principles of client prosperity and trust**, with the aim of delivering meaningful and sustainable value:

- **Service Branding:** Reinforcing SHS' brand and market credibility through the standardization and enhancement of service quality across all customer touchpoints.
- **One-Stop Shop Model:** Optimizing investment efficiency through an integrated "all-in-one" financial solution, where clients benefit from a seamless combination of advanced technology platforms and a comprehensive product suite.
- **Innovation and Product Personalization:** Flexibly tailoring existing investment products, while actively researching and expanding into new asset classes (e.g., digital assets, carbon credits), with customized solutions designed to fully meet the diverse needs of each client segment.

2. Competency Development

In 2026, SHS will continue to invest strongly in strengthening its internal capabilities in capital, governance and human resources, as follows:

- **Enhancing capital capacity:** Implementing charter capital increases to expand margin lending capacity and modernize technology infrastructure. SHS will place particular emphasis on attracting long-term strategic foreign investors to strengthen its financial position and proactively capture opportunities arising from the potential upgrade of the Vietnam stock market by FTSE.
- **Standardizing the governance framework:** Elevating risk management and financial governance in line with international standards. Establishing a flexible and disciplined capital allocation mechanism to ensure timely, adequate and efficient capital deployment across all business activities.
- **Developing human resources:** Integrating professional training with tailored executive development programs for each level of personnel. At the same time, establishing clear career pathways and incentive mechanisms to foster innovation among high-potential talent, while strengthening the succession pipeline to sustain long-term competitive advantages.

3. Technology Investment

SHS will focus its resources on implementing key technology initiatives to deliver a superior digital experience and optimize operational efficiency:

- **Modernizing infrastructure and applying AI:** Upgrading and synchronizing the securities trading system to ensure compatibility and readiness for KRX implementation. At the same time, accelerating the adoption of AI in operations to enhance processing speed and improve overall efficiency.
- **Developing a comprehensive digital ecosystem:** Enhancing functionalities across digital platforms, including the SHSmart Trading App/Web, SH Advisor and the new-generation corporate website; integrating analytical reports across multiple digital channels to build a dynamic, modern and trend-leading investment environment.
- **Driving internal digitalization:** Building an integrated digital ecosystem equipped with advisory tools, training resources and advanced data analytics accessible on mobile devices. In parallel, the Company will further digitalize internal processes through the enhancement of the SHS Office system and centralized accounting, thereby improving operational efficiency, strengthening cross-functional coordination and enhancing service capabilities for clients and regulatory authorities.

4. Corporate Governance

Standardizing the governance system towards greater transparency, efficiency and alignment with advanced standards:

- **Restructuring organizational and governance models:** Transforming towards a service-oriented enterprise, while enhancing KPI frameworks to align with service quality and customer satisfaction.
- **Adopting advanced governance standards:** Integrating recognized frameworks such as the ASEAN Corporate Governance Scorecard, the Corporate Governance Handbook issued by the SSC, and guidelines from IFC and OECD into management practices, thereby strengthening internal controls, enhancing risk management and ensuring financial soundness.
- **Optimizing resources and ecosystem synergies:** Implementing disciplined capital management and allocation, while effectively and transparently leveraging strategic partnerships within the Company's ecosystem and with related stakeholders.

5. Sustainable Development

SHS remains committed to green growth, aligning business performance with environmental and social responsibility:

- **Green and sustainable investment strategy:** SHS prioritizes optimizing its portfolio by increasing exposure to clean energy, renewable fuels and green capital markets, as well as to companies with strong financial fundamentals, transparent governance and the ability to attract substantial international capital flows. At the same time, the Company maintains strict capital discipline to preserve and enhance shareholder value.
- **Digital operations:** Delivering on its environmental commitment through the SHS Office system – a "paperless office" model that enables flexible working and decision-making anytime, anywhere, with most documents shared via cloud-based platforms.
- **People-centric culture and community responsibility:** Enhancing compensation policies and corporate culture as a foundation for long-term growth. Concurrently, promoting community initiatives driven by genuine commitment, with a focus on improving financial and securities literacy for investors, thereby contributing to the development of a sustainable and professional capital market.

- **Customer and shareholder commitment:** With a strategic focus on "Service Branding," SHS is committed to long-term partnership with clients, supporting them in achieving sustainable financial success through tailored advisory services and personalized experiences. For shareholders, SHS consistently strives to safeguard their interests and maximize returns on their investment in the Company.

  These plans and strategic directions will be further elaborated by the Chief Executive Officer in the presentation on the Company's 2026 business plan.

The BOD would like to report and submit to the GMS for approval.

ON BEHALF OF BOARD OF DIRECTORS

CHAIRMAN

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN-HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

DO QUANG VINH

Recipients:
- *As stated above;*
- *Information Disclosure;*
- *Archived: BOD's Office*

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness

Hanoi, March 26 2026

REPORT ON THE ACTIVITIES OF THE INDEPENDENT BOD'S MEMBER IN THE AUDIT COMMITTEE AND BOD'S ACTIVITIES IN 2025

To: **Valued Shareholders of Saigon - Hanoi Securities Joint Stock Company**

Within the composition of the Board of Directors (BOD) in 2025, Ms. Nguyen Dieu Trinh, is serving as Independent BOD's member and Chairwoman of the Audit Committee (AC).

Respectfully submits to the General Meeting of Shareholders (GMS) of Saigon - Hanoi Securities Joint Stock Company (the Company/SHS) the following report on the performance of the Independent BOD's member's responsibilities in 2025:

A. ACTIVITIES OF THE INDEPENDENT BOARD MEMBER IN THE AUDIT COMMITTEE IN 2025

I. Organizational Structure and Operations of the Audit Committee

- The Company operates under the Audit Committee model under the BOD, as stipulated under Point b, Clause 1, Article 137 of the Law on Enterprises No. 59/2020/QH14. The AC comprises 02 BOD's members, of whom 01 Independent Member serves as Chairwoman of the AC, specifically:

No.	Full Name	Position
1	Nguyen Dieu Trinh	Independent BOD's member – AC's Chairwoman
2	Le Dang Khoa	Non-executive BOD's member - AC Member

The AC's composition ensures independence, objectivity and transparency as required by applicable law and the Company Charter.

- The AC operates in accordance with the AC Operating Regulations issued by the BOD, in compliance with the Company Charter and applicable legal provisions.
- In 2025, the AC held 06 meetings with a 100% attendance rate from all members. The key matters reviewed and approved included: the activity plans of the Internal Audit Department (IAD) and the Risk Management Department; selection of the independent auditing firm; Internal audit reports on business operations; Financial statements (FS) prepared as per plan and as required by the BOD; and the Draft IAD Procedures.

II. Remuneration, Operating Expenses and Other Benefits of the Audit Committee in 2025

Remuneration of BOD's members who concurrently serve as AC members is paid in accordance with the levels approved by the GMS and is disclosed in detail in the Company's audited FS for fiscal year 2025.

III. Audit Committee's Supervision Results in 2025

1. Supervision Results on FS, Independent Audit, Business Operations and Financial Position

- The independent auditing firm AASC Auditing Firm Co., Ltd., ensured independence, objectivity

and timely completion of its work. The AC regularly communicated with the auditors to clarify any matters arising prior to the issuance of the formal report.

- The AC supervised the preparation and disclosure process for financial statements (quarterly, semi-annual and annual), ensuring truthfulness and fair presentation in all material respects, in compliance with Vietnamese Accounting Standards (VAS) and applicable legal regulations. No material misstatements distorting the Company's business results were identified during the reporting process.
- All Resolutions and Decisions were issued lawfully, within the proper scope of authority, and in compliance with information disclosure requirements applicable to listed companies.
- In 2025, the Company's revenue reached VND 3,673.7 billion, representing an increase of 83.9% compared to 2024. Profit before tax reached VND 1,649.4 billion, representing an increase of 33.1% compared to 2024.
- The financial safety ratio in 2025 reached 451%. The Company consistently maintained its financial safety ratio in compliance with applicable legal requirements.

2. Assessment of the Internal Control and Risk Management System

- The Company's internal control system (IC) and risk management system (RMS) are established on a three-line defense model, oriented toward early identification, early warning and timely response to risks, ensuring compliance with legal regulations and international best practices through synchronized and consistent implementation.
- The AC directed and directly supervised the IAD in executing audit programs to test compliance and evaluate the effectiveness of processes, operations and departments within the Company. Material risks identified through internal audit activities were promptly reported to the Board of Management (BOM) and the BOD for timely remediation. Audit results directly contributed to standardizing the system and improving the Company's business efficiency through the following:

+ Audit findings and recommendations serve as the basis for the BOM to improve and optimize internal processes and regulations, thereby enhancing operational capability and management effectiveness.
+ Internal audit activities have positively contributed to improving management processes and enhancing the Company's business efficiency.
+ In addition to its function of independently assessing the ICS and RMS, the IAD also performs an advisory role, supporting professional departments in strengthening the governance documentation system and risk management techniques.

3. Supervision Results on the BOD, CEO and Other Executives

a) Supervision results on the Board of Directors

- The BOD has properly exercised its authority, functions and responsibilities as stipulated in the Company Charter and applicable legal regulations. All resolutions and decisions issued by the BOD were within the proper scope of authority and responsibility, and are consistent with the GMS' Resolutions.
- BOD's meetings were convened and conducted in accordance with the procedures and requirements set out in the Charter and the Law on Enterprises. All BOD's members attended in full and engaged in careful deliberation and constructive debate to determine the optimal solutions for the Company.
- The BOD effectively fulfilled its role in formulating strategic business development directions in line with actual market conditions and developments.

- The BOD fulfilled its supervisory responsibilities and regularly communicated with the BOM in implementing the GMS' and BOD's Resolutions.

b) Supervision Results on the BOM (CEO and Other Executives)

- The BOM has diligently implemented all targets, tasks and business plans in accordance with the GMS's and BOD's Resolutions.

  In 2025, amidst significant fluctuations in the domestic and international economic environment, the BOM made considerable efforts in flexible management and business organization, staying closely attuned to market developments to maintain financial health and exceed revenue and profit targets.

- The BOM performed well in internal governance, ensuring that operational processes comply with legal regulations. No instances of self-dealing or material conflicts of interest causing harm to the Company were identified.

4. Supervision Results on Transactions with Related Parties

- In 2025, the Company had no subsidiary or company in which SHS held control of 50% or more of charter capital; accordingly, no transactions were conducted with such entities.

- The AC closely supervised transactions between the Company and related parties, and concurrently advised the BOD on matters falling within its approval authority, to ensure fairness, voluntariness and prevention of conflicts of interest. The total value of related party transactions amounted to over VND 30,434.2 billion, which has been fully and transparently recognized in the Report on Corporate Governance and duly disclosed in compliance with applicable legal regulations.

5. Assessment of Coordination between the AC, BOD, CEO and Shareholders

- In the course of its operations, the AC coordinated effectively with the BOD, CEO and Shareholders. The AC was not subject to any interference in performing its duties, was given full access to documents related to the Company's operational status, and engaged in discussions with other BOD's members, the CEO and the Chief Accountant to gather information in support of the AC's activities. All arising matters were discussed and resolved promptly.

- AC members attended all BOD meetings and regularly communicated directly with BOD's members, the BOM and management levels regarding the Company's operational status and supervision results, and provided recommendations (if any) to the BOD within the scope of their functions and responsibilities.

- Post-audit recommendations and remedial solutions put forward by the AC were duly received and rigorously implemented by the CEO.

- During the year, the AC received no proposals or complaints from shareholders.

IV. Audit Committee's 2026 Directions and Tasks

Based on SHS' five strategic development pillars, the AC establishes the following priority action plan for 2026:

- Strengthen oversight of the customer-centric governance system, ensuring that customers are provided with adequate information on services and entitlements, while safeguarding data security and asset safety.

- Promote specialized training and standardization of capabilities within subsidiary professional departments in accordance with market and international best practices.

- Accelerate the application of technology in supervision, risk identification and early warning to enhance the timeliness, frequency and accuracy of inspection and monitoring activities.

- Continue to advise and counsel the BOD in strengthening the risk governance framework and reviewing internal process systems for alignment with modern governance models and evolving legal requirements.
- Integrate Environmental, Social and Governance (ESG) standards into audit and monitoring objectives in pursuit of the Company's green growth and sustainability goals.

The AC commits to performing its oversight function independently, objectively and prudently to protect the lawful interests of shareholders and ensure transparency and safety in the Company's operations.

B. OTHER ACTIVITIES OF THE INDEPENDENT BOARD MEMBER AND ASSESSMENT OF THE BOD'S PERFORMANCE IN 2025

In addition to her role as the Chairwoman of the AC, the activities of the Independent BOD's member have been comprehensively carried out across the following dimensions:

I. Role as BOD's member:

- **Attending and Voting:** The Independent BOD's member attended 100% of all 89 BOD meetings and exercised her independent, objective voting rights on all 11 Resolutions and 93 Decisions of the BOD.
- **Enhancing Governance Capacity:** The Independent BOD's member actively participated in specialized training programs on corporate governance, proactively updated industry best practices and the latest Corporate Governance Code ("CG Code"), thereby contributing to the continuous improvement of SHS's governance system in accordance with advanced standards.

II. Role as Strategy Committee Member:

In her capacity as a member of the Strategy Committee ("SC"), the Independent BOD's member actively provided independent advice to the BOD in defining the Company's vision, mission and long-term strategic objectives:

- **Strategic Advisory Focus:** Advised the BOD on governance matters to successfully implement the 2025 business plan and to shape the 2026 operational direction founded on 5 core pillars.
- **Human Resources and Remuneration Policy:** Contributed professional opinions to strengthen the organizational structure in line with the Company's strong asset growth. In particular, the Independent BOD's member closely supervised the allocation criteria and beneficiary targets in the issuance of 5,000,000 ESOP shares in 2025, ensuring transparency and fairness, while reinforcing key human resources and optimally safeguarding shareholders' interests.
- **Technology and Brand Direction:** Participated in contributing opinions on the Company's digitalization roadmap and communication strategy aimed at elevating SHS's brand position in the market.
- **Sustainable Governance (ESG):** Advised on green growth directions and promoted the "Paperless Office" model through the SHS-Office system, contributing to the Company's sustainable development objectives.

III. Supervisory and Advisory Role on Key Business Activities:

The Independent BOD's member performed in-depth supervisory functions, contributing to ensuring the safety and effectiveness of the Company's core business segments:

- **Strategic Advisory:** Contributed independent opinions on SHS's investment strategy and margin lending plan in each period, ensuring that business decisions align with the Company's risk appetite and prevailing market conditions.

- **Compliance, Information Security and Trading Ethics Supervision:** Directly supervised compliance with legal regulations, the Investment Regulations and the Company's authority delegation system in key business activities; while rigorously controlling information security and preventing conflicts of interest through the review and monitoring of abstention obligations for cases involving related interests.

IV. Independent BOD's member's Assessment of the BOD's Performance:

From an independent and objective perspective, the Independent BOD's member provides the following assessment of the BOD's activities at SHS:

- **Exercise of BOD's Rights and Obligations**: The BOD has fully performed its rights and obligations in accordance with applicable legal provisions, the Charter and the Company's internal regulations. The BOD regularly reviewed Company policies and regulations and made timely adjustments to address new circumstances or requirements. All Decisions and Resolutions were issued within the proper scope of authority, consistent with business strategy at each phase, and the BOD actively monitored the implementation of GMS's Resolutions.
- **Strategic Leadership:** The BOD demonstrated outstanding leadership capabilities, guiding the Company to achieve growth with total assets exceeding VND 23,031.9 billion (an increase of 64.2% compared to 2024). The enhancement of the governance model in accordance with new standards has delivered breakthrough business results.
- **Transparency and Fairness:** The BOD fulfilled its information disclosure obligations completely and promptly, ensuring equal access to information and fair treatment for all shareholders. Conflict of interest controls were rigorously implemented, effectively preventing misuse of assets and related party transactions to optimally protect the Company's interests.
- **Oversight of the BOM:** The BOD directed, guided and regularly supervised the activities of the BOM (CEO and other executives) as well as supporting units, ensuring that management operations align with modern governance standards and system safety.
- **Strengthening the Legal Framework and Governance Personnel:** The BOD issued and disclosed the BOD Organization and Operations Regulations and the Internal Corporate Governance Regulations pursuant to GMS approval on April 10, 2025; maintained stability of Corporate Secretary personnel; and fully organized specialized governance training programs for the BOD, BOM and Corporate Secretary as required.
- **Supervision of BOD's members' Transactions in SHS Shares:** In 2025, transactions by BOD's members in the Company's shares comprised only receiving shares issued by the Company for: (1) payment of the 2023 dividend in shares, (2) increasing share capital from equity, and (3) under the 2025 ESOP program. Total shares received amounted to 2,269,720 **shares**. Supervision results confirm that all transactions were conducted transparently and in full compliance with information disclosure regulations, with no signs of insider trading or violations of governance ethics identified.

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

Recipients:

- *As stated above;*
- *Information disclosure;*
- *Archived: BOD's Office, AC*

INDEPENDENT BOARD MEMBER

CHAIRWOMAN OF THE AUDIT COMMITTEE

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN - HÀ NỘI

NGUYEN DIEU TRINH

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REPORT

ON BUSINESS PERFORMANCE IN 2025

& BUSINESS OPERATING PLAN FOR 2026

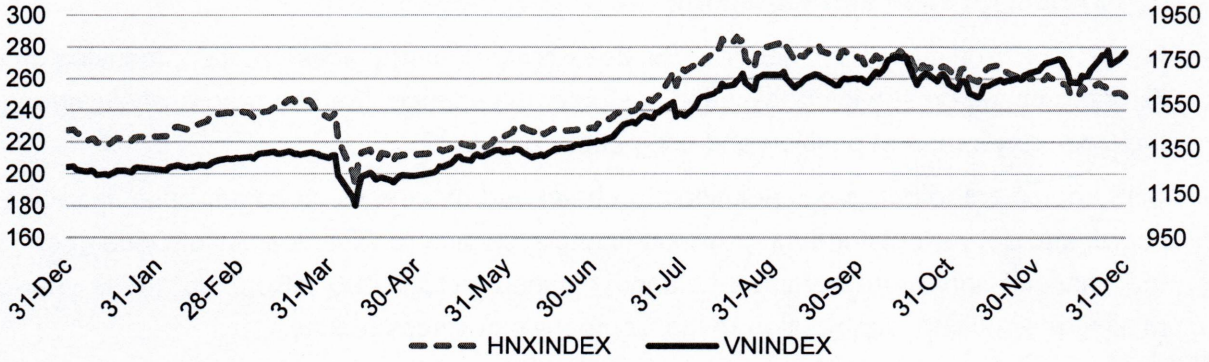
Hanoi, 2026

PART I: REPORT ON BUSINESS PERFORMANCE FOR 2025

I. OVERVIEW OF THE BUSINESS ENVIRONMENT IN 2025

- **Global economic growth was uneven, with U.S. tariff policy at the center of attention.** In 2025, global GDP grew by 3.3% (IMF), comparable to 2024; however, only Japan (+1.1%), India (+7.3%), and the Eurozone (+1.4%) achieved higher growth than in 2024, while the U.S. slowed (+2.1%) and China remained flat (+5%). Changes in U.S. import tariff policies, culminating in reciprocal tariffs against more than 180 countries in April, triggered waves of retaliation, political and trade tensions, and negative impacts on global financial and securities markets.
- **International securities indices** experienced sharp fluctuations and steep declines in April before recovering strongly toward year-end 2025. Geopolitical tensions, declining interest rates, and a trend toward reserve diversification continued to drive strong annual gains in gold and silver, which set new record highs.
- **Vietnam's economy posted strong growth.** GDP growth in 2025 reached 8.02%, reflecting a positive recovery trajectory and marking the second-highest growth rate over the past five years, surpassed only by 2022. Total import-export turnover reached a record USD 930 billion (+18.2%), with a trade surplus of USD 20.03 billion. Credit growth in 2025 is estimated at 19.07%, the highest rate since 2010. However, deposit interest rates, after a sustained period at low levels, began to rise in Q4, increasing by an average of 0.25% - 0.5%.
- **Gold and silver prices fluctuated sharply; exchange rates rose.** Driven by global price movements, domestic gold bar prices rose by 81.5% and silver bar prices by 155%. The VND continued to depreciate by 3.2% against the USD, a lower rate of depreciation than in 2024.
- **Vietnam's stock market reached new highs.** Following a sharp correction in April triggered by U.S. tariff news, the VN-Index staged a strong recovery and closed 2025 up 40.9%, placing it among the strongest-performing indices globally. The index also set a historical record at 1,805.93 points on December 25, 2025. The HNX-Index closed at 248.77 points (+9.4%) and the UPCoM-Index at 120.97 points (+27.2%). Notably, however, Vingroup-related stocks contributed 264 out of a total 517.7 index-point gain in the VN-Index. Many securities, banking, and real estate stocks declined sharply in Q4/2025, giving back a significant portion of their earlier gains; several blue-chip stocks posted steep losses, including DGC (−41.3%) and FPT (−27.2%).

Performance of stock indices in 2025



- Total market liquidity in 2025 averaged VND 29,300 billion per session, up 39% from 2024. Impacted by global capital outflows and exchange rate volatility, foreign investors recorded a historic net-selling year in Vietnam, with a total net-sold value of VND 135,317 billion, up 46.2% from 2024.

- In 2025, the KRX system was officially launched and many obstacles in the market upgrade process were resolved. As a result, FTSE Russell announced the upgrade of the Vietnamese stock market from Frontier to Secondary Emerging Market status, expected to take effect from September 21, 2026, following the mid-term review in March 2026.
- IPO activity in 2025 was relatively vibrant, highlighted by four offerings from TCX, VPX, VCK, and HPA with a combined value of VND 8,384.5 billion, successfully raising VND 36,913.6 billion. The equitization of state-owned enterprises continued to progress slowly.
- In the corporate bond market, according to VMBA, issuance volume in 2025 totaled VND 589.3 trillion, up 24.8% from 2024, of which private placements accounted for VND 535 trillion (+21.8%) and public offerings accounted for VND 54.35 trillion (+65%).

II. BUSINESS PERFORMANCE IN 2025

1. Financial Results

2025 unfolded amid significant and unexpected volatility in financial markets, requiring the Board of Management to closely monitor developments and provide timely guidance to ensure the targets and strategic directions assigned by the General Meeting of Shareholders were met. SHS continued to focus on consolidating its financial foundation, improving service quality, intensifying technology investment, and developing human resources. Closing 2025, Total Revenue reached VND 3,673.7 billion and Profit Before Tax reached VND 1,649.4 billion, surpassing the targets assigned by the General Meeting of Shareholders by 62.4% in total revenue and 20.5% in profit before tax. Details are as follows:

Business Performance Results for 2025 vs. Business Operation Plan for 2025

Unit: VND billion

No.	Item	2024 Actual	2025 Plan	2025 Actual	2025 Actual vs. 2025 Plan	2025 Actual vs. 2024 Actual
1	Total Revenue	1,997.6	2,261.9	3,673.7	162.4%	183.9%
2	Profit Before Tax	1,239.3	1,369.1	1,649.4	120.5%	133.1%

2. Other Business Results

<u>Customer Development and Attraction:</u>

- In 2025, SHS officially launched the "Service Branding" strategic orientation, focusing on building its brand based on service quality and customer experience, thereby progressively strengthening the Company's market position and competitive capabilities.
- SHS implemented numerous solutions to attract and expand its customer base, increase market share, and deliver outstanding growth in financial service receivables. As of December 31, 2025, the financial service receivables balance reached VND 9,098 billion, up 117% year-on-year, making a significant contribution to the Company's business results.
- SHS has consistently placed customers at the center of its business model and defines its mission as one of constant partnership, achieved through continuous improvement in service quality. In 2025, SHS continued to intensify research and improve the quality of market commentary reports, sector analysis reports, investment recommendations, and other materials to provide clients with in-depth and comprehensive information.

- Customer experience was further enhanced through the introduction of new products and trading policies. In 2025, the Company launched several product packages, including S30 and S79, tailored to market conditions and suited to different customer segments.
- Bond trading activities maintained positive results. SHS continued to rank in the Top 2 members with the largest Government bond brokerage market share (with a market share above 10%) and in the Top 3 members in Government bond auction brokerage at the Hanoi Stock Exchange (HNX).
- Investment banking (IB) activities continued to record numerous positive results. SHS successfully advised on the listing of Kien Long Commercial Joint Stock Bank (KienlongBank - KLB), which was the only bank on UPCoM to complete its listing process in 2025.
- The Company also acted as advisor for a private share placement for Taseco Real Estate Investment JSC (TAL), and participated as advisor for divestments by major corporations and enterprises, including Vietnam Posts and Telecommunications Group (VNPT), Vietnam National Coal and Mineral Industries Group (TKV), and Hanoi Tourism Corporation (Hanoitourist), thereby continuing to affirm SHS' capacity and reputation in corporate financial advisory.
- In addition to its business results, SHS continued to receive recognition through prestigious awards, notably a place in the Top 10 Best Annual Reports in the Finance sector and the Best Workplace in Asia Award in 2025, affirming the Company's efforts to enhance governance quality and human resource development.

Infrastructure Investment and Technology Transformation

- The Company completed the upgrade of its systems to fully meet the functional requirements under the KRX standard. SHS' trading system officially began operating under the KRX standard in mid-2025, contributing to enhanced operational capacity and improved connectivity with the market's trading infrastructure.
- Simultaneously, SHS launched the next-generation trading platforms SH Smart App and SH Smart Web, along with the SHAdvisor investment advisory application, enhancing the customer experience and enabling investors to access investment information and services more conveniently and effectively.
- Operations are being progressively digitalized to increase labor productivity and optimize customer care workflows.
- In 2025, SHS continued to invest in upgrading its IT infrastructure, strengthening cybersecurity capabilities, and ensuring stable, secure, and uninterrupted system operations to meet the growing demands of its expanding business activities and increasing transaction volumes.

Risk Management

- Proactive risk management, with particular emphasis on IT risks, including identifying and developing risk scenarios and remediation measures.
- With respect to traditional risks, the Company proactively digitalized its risk management processes to ensure intelligent and effective risk control, preventing the occurrence of non-performing loans even as SHS recorded strong growth in its financial service receivables balance amid a volatile market environment.

Capital Resources

- SHS maintained a sound capital balance, ensuring adequate liquidity and meeting the capital needs for business operations. Credit relationships continued to expand with major banks, including Vietcombank, Techcombank, and LPBank, contributing to the diversification of funding

sources and enhanced financial flexibility.

- SHS' creditworthiness and financial strength continued to be recognized by reputable organizations. In its inaugural credit rating, SHS achieved a rating of **A - Stable Outlook** from Vietnam Investors Service Rating Joint Stock Company (VIS Rating), affirming the Company's solid financial foundation and risk management capabilities.

PART II: BUSINESS OPERATION PLAN FOR 2026

I. BUSINESS ENVIRONMENT OUTLOOK FOR 2026

1. Macroeconomic Environment

- The global economy in 2026 is forecast to remain in a state of fragile stability, with growth slowing to approximately 2.8% - 2.9%, reflecting the lagged effects of the previous monetary tightening cycle. Inflation is expected to continue easing, with projections pointing toward a return to the 2% target in the U.S. and UK by year-end 2026 as the inflationary impact of tariffs and Government-administered prices weakens, alongside a moderation in wage growth and property prices. Global monetary policy is broadly trending toward cautious easing, with the Fed expected to cut rates by approximately 0.5%, bringing its policy rate to around 3.0% - 3.25%.
- However, the conflict that erupted in late February involving the U.S. - Israel and Iran carries the risk of spreading across the Middle East, potentially driving oil prices higher and rendering the above forecasts unrealizable. In addition, a number of potential risks include: (i) uncertainty surrounding U.S. policy and U.S. - China tensions, which may re-escalate and affect global technology supply chains and business investment; (ii) the risk of a downward reassessment of AI-driven productivity growth expectations, which could lead to reduced investment and trigger a sharp correction in financial markets; and (iii) global public debt at record highs, which may exert upward pressure on long-term interest rates, narrow fiscal policy space, and limit many Governments' capacity to respond to potential new economic shocks.
- Vietnam's economy is entering the first year of the Five-Year Plan for 2026 - 2030, with a target of double-digit growth driven by sustained export growth, stepped-up public investment, and a recovery in domestic demand.

  Nonetheless, risks to Vietnam's economy include: (i) sensitivity to global trade fluctuations and international policy developments given the country's increasingly open economy; and (ii) challenges in transitioning the growth model and implementing institutional reforms.

2. Securities Market

- For the securities market, the focal point in 2026 will be the FTSE Russell market upgrade process. IPO and equitization activities are also expected to be more vibrant. However, beyond risks arising from international financial markets, higher interest rates and the correction risk of large-cap stocks that rallied strongly in 2025 will be factors that could weigh on market growth.
- SHS forecasts significant volatility in 2026, with the VN-Index trading in the range of 1,900 - 1,950 points.

II. BUSINESS OPERATION PLAN FOR 2026

1. 2026 Business plan

In 2026, SHS aims not only to sustain its growth momentum but also to reposition its development model toward becoming a modern investment financial institution centered on clients and grounded in wealth management as its long-term foundation.

Building on the results achieved in 2025 and taking into account a forecasted business environment that remains challenging, SHS sets the following Revenue and Profit targets for 2026 as below:

Unit: VND billion

No.	Item	2025 Actual	2026 Plan	2026 Plan vs. 2025 Actual
1	Total Revenue	3,673.7	3,739.0	102%
2	Profit Before Tax	1,649.4	1,718.0	104%

2. Implementation Measures

2.1. Long-Term Strategic Objectives

- To become a Top 10 securities company in Vietnam by operational efficiency, with a sustainable business model and governance capabilities approaching international standards.
- To enhance market position, aiming for a Top 10 ranking by brokerage market share and progressively working toward joining the leading Top 5 securities firms.
- To develop SHS into Vietnam's leading investment financial group, providing a comprehensive ecosystem of financial products and services for both individual and institutional clients.

2.2. Strategic Priorities for 2026

2026 is identified as the inaugural year for SHS' strategic transformation, guided by the following broad directions:

- Developing a "One Stop Shop" model to provide comprehensive financial solutions that fully address clients' investment and wealth management needs.
- Establishing a Wealth Management platform as the Company's long-term development axis.
- Strengthening core business lines, including brokerage, investment banking, and principal investment.
- Advancing technology applications, enhancing the digital experience, and improving operational efficiency.
- Develop a high-quality workforce, build a high-performance organization, and foster a customer-centric culture.

2.3 Specific Implementation Measures

a. Customer Development and Service

- SHS identifies customers as the center of its entire business model, transitioning from a transactional approach to building long-term relationships by providing comprehensive financial solutions and accompanying clients throughout their wealth accumulation and growth journey
- SHS will implement a multi-segment customer policy, with each customer segment designed to receive a distinct service value proposition, including:
  - ✓ Investment solutions aligned with each client's risk appetite.
  - ✓ A diverse financial product ecosystem (equity trading, bond trading, derivative products, investment funds, model portfolios, margin services, etc.).
  - ✓ Professional advisory services.
  - ✓ Convenient and transparent trading and wealth management experience.

- **Developing brokerage along the Wealth Management model:** The brokerage segment will be restructured to shift from a transactional model toward an investment advisory and Wealth product distribution model, serving as the foundation for customer development and long-term value creation.
- **Enhancing the digital experience and technology platform**. SHS will continue to invest significantly in its digital trading and wealth management platforms to enhance client experience, personalize investment solutions, and provide analytical tools and investment decision support. The digital platform will not only serve as the client's access and trading interface but will evolve into the central hub for managing clients' financial assets within the SHS ecosystem.
- **Building a professional investment advisory team:** SHS will focus on building a high-quality team of financial advisors and wealth managers, serving as trusted partners for clients in managing and growing their long-term wealth.

b. Establishing New Business Lines

- In addition to strengthening core business segments, in 2026 SHS is directing the development of Wealth products to directly support the client ecosystem, including:
  - ✓ Development of fixed income and money market products.
  - ✓ Creation and distribution of investment products in financial markets.
  - ✓ Investment funds and wealth management solutions.
- This business line will become a key long-term growth driver for SHS going forward, while contributing to a shift in the business model from short-term transactional activities toward sustainable wealth management and development for clients.

c. Capital Connectivity and Investment Opportunities

- In addition to service business activities, SHS will continue to strengthen its investment capabilities with the objective of optimizing capital efficiency and generating sustainable returns for the Company. Investment activities will be structured as follows.
- Participation in private equity capital arrangement transactions, as well as advisory for auction processes, listing advisory, public offering advisory, corporate debt instrument fundraising, etc. SHS serves as a connector between businesses and the capital markets and the SHS investor ecosystem, thereby creating quality investment opportunities for clients and generating value across the Company's entire business ecosystem.

d. Strengthening Investment and Capital Management Capabilities

- In addition to service business activities, SHS will continue to strengthen its investment capabilities with the objective of optimizing capital efficiency and generating sustainable returns for the Company. Investment activities will be structured as follows:
  - ✓ Establishing a standardized investment process.
  - ✓ Applying rigorous investment discipline.
  - ✓ Effective portfolio management and risk management.
  - ✓ Focusing on high-quality investment opportunities.
- SHS' investment strategy aims to generate stable and superior returns relative to the market over the long term.

e. Building a Modern Governance, Technology, and Operational Foundation

- Alongside business development, SHS will continue to invest in core platforms to strengthen its competitive capabilities. Key priorities include:

- ✓ **Strengthening governance capabilities:** Completing the governance system to meet established standards, enhancing transparency and risk control across all business operations.
- ✓ **Developing the technology platform:** Investing in technology system upgrades to enhance client experience, increase scalability, and improve data governance effectiveness.
- ✓ **Standardizing operations:** Building a standardized operational process system and enhancing automation to improve operational efficiency and reduce operational risks.
- ✓ **Developing human resources:** Building a high-performance organization, attracting and developing a quality workforce, and cultivating a customer-centric and performance-driven corporate culture.

Conclusion

- 2026 marks the beginning of the strategic journey for SHS' 2026 - 2030 period. The Company aims to build a comprehensive financial services ecosystem where clients can access the full range of solutions spanning investment, wealth management, and corporate financial advisory.
- SHS' development strategy is built on three core pillars:
  - ➢ **Customers at the Center.**
  - ➢ **A Comprehensive Financial Product and Service Ecosystem.**
  - ➢ **A Quality Governance, Technology, and Human Resource Foundation.**
- We believe that the enduring value of a financial institution comes not only from the scale of its operations, but from its commitment to and capacity to accompany clients on their journey to build and grow wealth, and to create lasting financial prosperity.
- With a clear strategy and strong determination to execute, SHS enters a new phase of development with the goal of becoming one of Vietnam's leading investment financial institutions.

The above constitutes the Report on Business Performance in 2025 and Business Operation Plan for 2026 of Saigon - Hanoi Securities Joint Stock Company.

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

Hanoi, March 26, 2026

SAIGON - HANOI SECURITIES

JOINT STOCK COMPANY

CHIEF EXECUTIVE OFFICER

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN - HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

NGUYEN DUY LINH

SAIGON – HANOI SECURITIES JOINT STOCK COMPANY	**SOCIALIST REPUBLIC OF VIETNAM** **Independence – Freedom – Happiness**
No: 01/2026/TTr-ĐHĐCĐ	*Hanoi, March 26., 2026*

PROPOSAL

(Re: Approval of the Audited Financial Statements for Fiscal Year 2025)

To: **THE GENERAL MEETING OF SHAREHOLDERS**

Pursuant to:

- *The Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, and its amending, supplementing documents, and guiding implementation documents;*
- *The Law on Securities No. 54/2019/QH14 dated November 26, 2019, and its amending, supplementing documents, and guiding implementation documents;*
- *The applicable Charter of Saigon – Hanoi Securities Joint Stock;*
- *The 2025 Financial Statements of Saigon – Hanoi Securities Joint Stock Company audited by AASC Auditing Firm Company Limited.*

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the audited Financial Statements for fiscal year 2025 of Saigon – Hanoi Securities Joint Stock Company, which have been audited by AASC Auditing Firm Company Limited.

The audited Financial Statements for fiscal year 2025 (No. 200326.005/BCTC.KT2, dated March 20, 2026) have been disclosed at the following link: https://www.shs.com.vn/cong-bo-thong-tin/tieu-de-shs-cbtt-bao-cao-tai-chinh-nam-2025-da-duoc-kiem-toan, including the following main contents:

- Report of the Board of Management.
- Independent Auditor's Report.
- Audited Financial Statements, including:
  + Statement of Financial Position;
  + Statement of Profit and Loss;
  + Statement of Cash Flows;
  + Statement of Changes in Equity;
  + Notes to the Financial Statements.

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

ON BEHALF OF
THE BOARD OF DIRECTORS
CHAIRMAN

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN - HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

DO QUANG VINH

Recipients
- As stated above;
- Information disclosure: SSC, Stock Exchange,
- Archived: BOD's Office.

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No.: 02/2026/TTr-ĐHĐCĐ	*Hanoi, March 26, 2026*

PROPOSAL

(Re: 2025 Fund Appropriation and Profit Distribution Plan)

To: **THE GENERAL MEETING OF SHAREHOLDERS**

Pursuant to:

- *The Law on Enterprises no. 59/2020/QH14 dated June 17, 2020, and its amending, supplementing documents, and guiding implementation documents;*
- *The Law on Securities no. 54/2019/QH14 dated November 26, and its amending, supplementing documents, and guiding implementation documents;*
- *The applicable Charter of Saigon - Hanoi Securities Joint Stock Company;*
- *The Company's 2025 business results in the FY 2025 Financial Statements audited by AASC Auditing Firm Company Limited.*

The Board of Directors of Saigon - Hanoi Securities Joint Stock Company hereby submits to the General Meeting of Shareholders for review and approval the 2025 Fund Appropriation and Profit Distribution Plan as follows:

No.	Item	Amount (VND)
1	**Profit after corporate income tax in 2025:** ***(1) = (1.1) + (1.2)***	**1,343,177,484,141**
	1.1. Realized profit after tax:	742,225,656,969
	1.2. Unrealized profit after tax:	600,951,827,172
2	**Fund appropriation in 2025:** ***(2) = (2.1) + (2.2)***	**40,000,000,000**
	2.1. Bonus fund:	10,000,000,000
	2.2. Welfare fund:	30,000,000,000
3	**Undistributed and realized profit remaining in 2025 after fund appropriation:** ***(3) = (1.1) − (2)***	**702,225,656,969**
4	**Cash dividend:** **Rate: 5% per charter capital** *(VND 500 per share)*	**449,731,110,000**
5	**Undistributed retained earnings in 2025:** **(5) = (1) − (2) − (4)**	**853,446,374,141**

The General Meeting of Shareholders is hereby authorized to delegate the following authority to the Board of Directors:

1. The organization is responsible for distributing profits and deciding on the use of undistributed after-tax profits, and paying cash dividends in accordance with the General Meeting of Shareholders' Resolution, internal company regulations, and applicable laws.

2. Responsible for implementing, assigning, or delegating tasks to the General Director, Units, and individuals within SHS to carry out related work, including: drafting, signing, and issuing documents and materials, and performing administrative and legal procedures, and disclosing information to complete the above-mentioned tasks in accordance with the General Meeting of Shareholders' Resolutions, the Company Charter and internal regulations, and the Law.

Respectfully submits to the General Meeting of Shareholders for approval.

Recipients:
- As above;
- Information disclosure: SSC, Stock Exchange,
- Archived: BOD's Office.

ON BEHALF OF
THE BOARD OF DIRECTORS
CHAIRMAN

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN - HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

DO QUANG VINH

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No.: 03 /2026/TTr-ĐHĐCĐ	*Hanoi, March 26, 2026*

PROPOSAL

(Re: Approval of the 2026 Business Operation Plan)

To: **THE GENERAL MEETING OF SHAREHOLDERS**

Pursuant to:

- *The Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, along with its amendments, supplements, and implementing guidelines;*
- *The Law on Securities No. 54/2019/QH14 dated November 26, 2019, along with its amendments, supplements, and implementing guidelines;*
- *The applicable Charter of Saigon - Hanoi Securities Joint Stock Company.*

The Board of Directors of Saigon - Hanoi Securities Joint Stock Company hereby submits to the General Meeting of Shareholders for approval the 2026 Business Operation Plan with the following key contents:

2026 Business Operation Plan

Unit: VND billion

No.	Item	2025 Actual	2026 Plan	2026 Plan vs. 2025 Actual
I	Total Revenue	3,673.7	3,739.0	102%
II	Profit Before Tax	1,649.4	1,718.0	104%

Details are included in the Report of the Chief Executive Officer on Business Performance in 2025 and Business Operation Plan for 2026, attached hereto.

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

Recipients:
- As stated above;
- Information disclosure: SSC, Stock Exchange;
- Archived: BOD's Office.

ON BEHALF OF
THE BOARD OF DIRECTORS
CHAIRMAN

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN - HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

DO QUANG VINH

SAIGON – HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
No: 04/2026/TTr-ĐHĐCĐ	*Hanoi, March 26, 2026*

PROPOSAL

(Re: Plan for issuance/offering of shares to increase charter capital in 2026)

To: THE GENERAL MEETING OF SHAREHOLDERS

Pursuant to:

- *The Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, along with its amendments, supplements, and implementing guidelines;*
- *The Law on Securities No. 54/2019/QH14 dated November 26, 2019, along with its amendments, supplements, and implementing guidelines;*
- *Decree No. 155/2020/NĐ-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Securities Law;*
- *Decree No. 245/2025/NĐ-CP dated September 11, 2025 of the Government amending and supplementing a number of articles of Decree No. 155/2020/NĐ-CP;*
- *Circular No. 118/2020/TT-BTC dated December 31, 2020 of the Ministry of Finance guiding a number of contents on securities offering and issuance, public tender offer, share repurchase, registration of public companies and cancellation of public company status;*
- *Circular No. 115/2025/TT-BTC dated December 15, 2025 of the Ministry of Finance amending and supplementing a number of articles of Circular No. 118/2020/TT-BTC dated December 31, 2020;*
- *Circular No. 121/2020/TT-BTC dated December 31, 2020 of the Ministry of Finance providing for the operation of securities companies and documents amending and supplementing the same;*
- *The applicable Charter of Saigon - Hanoi Securities Joint Stock Company.*

The Board of Directors (BOD) respectfully submits to the General Meeting of Shareholders (GMS) for consideration and approval the Plan for issuance/offering of shares to increase charter capital in 2026 of Saigon – Hanoi Securities Joint Stock Company (the Company/SHS), as follows:

I. NECESSITY OF IMPLEMENTING THE PLAN TO INCREASE CHARTER CAPITAL

In the context that the Vietnamese financial market is on a strong growth momentum, increasing SHS's charter capital is not only a strategic step but also a necessary move to seize opportunities and promote growth. Specifically as follows:

- The recent period has marked a phase of strong growth of the Vietnamese stock market in the context of stable macroeconomic conditions and accelerated institutional reforms and market infrastructure development. VN-Index increased strongly, reaching 1,919 points, making the Vietnamese market one of the high-growth markets in Asia. The market size continued to expand, with total stock market capitalization reaching

approximately VND 9.6 quadrillion, equivalent to approximately 84% of GDP, showing the increasingly important role of the stock market in mobilizing capital for the economy.

- In 2025, approximately 2.5 million new securities accounts were opened, bringing the total number of trading accounts to nearly 11.9 million accounts, equivalent to approximately 11–12% of the population. The rapid increase of individual investors continues to be an important driver promoting liquidity and market development.
- In parallel, in September 2025, FTSE Russell officially announced the upgrade of the Vietnamese stock market from Frontier Market to Emerging Market. According to the plan, by September 2026, Vietnam will be officially classified as an Emerging Market after FTSE Russell's interim review in March 2026. The market upgrade will bring a new position to the Vietnamese stock market and will also help the market attract more international capital flows, especially from passive investment funds and global index funds, thereby increasing the scale and depth of the market.
- In 2026, the key objective of the regulatory authorities is to improve market quality and strengthen the foundation for sustainable development, including completion of the new technology trading system, expansion of participation of institutional investors and foreign investors, and striving for the target that market capitalization reaches approximately 100% of GDP.
- In the long term, according to the Securities Market Development Strategy to 2030, Vietnam aims to continue expanding the scale and improving the quality of the market. Specifically, the number of securities trading accounts is expected to maintain a strong growth rate, while moving towards increasing the proportion of institutional investors and foreign investors in order to improve the market structure. In addition, Vietnam also aims to be upgraded to Emerging Market status under MSCI standards before 2030, thereby attracting large-scale international capital flows and enhancing the role of the stock market as a medium- and long-term capital channel for the economy.
- SHS needs to supplement additional resources to increase business capital, expand margin lending scale, capital trading and investment activities in the context of a market with many prospects.
- SHS needs to strengthen its financial capability, improve competitiveness and at the same time create a solid buffer to respond to risks in business operations.
- SHS is in the process of developing and launching more new products and services to attract more customers and increase market share. In addition, infrastructure and information technology systems also need to be invested in, upgraded and expanded to serve new products and services.

It can be seen that increasing charter capital is an essential need and an important opportunity for SHS to make a breakthrough in the new period. By capturing market opportunities and strengthening its competitive capacity, SHS can achieve its long-term development objectives and increase value for Shareholders.

II. PLAN FOR ISSUANCE/OFFERING OF SHARES TO INCREASE CHARTER CAPITAL IN 2026

For the purpose of continuing to enhance financial capacity, creating a foundation for strong growth and comprehensive efficiency, and implementing the Company's

development orientation in the following years, the BOD respectfully submits to the GMS for consideration and approval the Plan for issuance/offering of shares to increase charter capital in 2026 with the following contents:

- Charter capital before issuance/offering: **VND 8,994,622,200,000**
- Estimated maximum increase in charter capital: **VND 1,069,731,110,000**
- Number of Shares planned to be issued/offered: **106,973,111 shares, of which:**
  - *Issuance of shares to increase share capital from owners' equity: 44,973,111 shares, issuance ratio of 5%.*
  - *Private placement of shares to investors: 47,000,000 shares, offering ratio of 5.23%.*
  - *Issuance of shares under the Employee Stock Ownership Plan in the Company: 15,000,000 shares, issuance ratio of 1.67%.*
- Expected charter capital after the maximum increase: **VND 10,064,353,310,000**
- Detailed contents: As set out in the attached ***"Plan for issuance/offering of shares to increase charter capital in 2026"***.
- Expected implementation time: In 2026 or until SHS completes the procedures for issuance/offering of shares.

III. THE GMS AUTHORIZES THE BOD

The GMS authorizes the BOD to proactively carry out the following tasks:

- Decide on the implementation of the Plan for issuance/offering of shares to increase charter capital;
- Decide and implement related works and procedures to complete the issuance/offering of shares;
- Decide on the amendment, supplementation and adjustment of the Plan for issuance/offering of shares to increase charter capital approved by the GMS; prepare, amend and explain all dossiers and procedures related to the share issuance/offering as required by the competent regulatory authorities (if any), in order to effectively implement the share issuance/offering in line with SHS's business activities, provisions of law, SHS Charter and the interests of the Company's Shareholders;
- Decide on the plan to ensure that the issuance/offering of shares complies with regulations on foreign ownership ratio;
- Proactively carry out related legal procedures after completion of the capital increase: amend the CBR, the Establishment and Operation License and the provisions relating to charter capital and shares in SHS Charter after completion of the issuance/offering of shares and other legal documents in accordance with provisions of law;
- Organize the implementation of works related to registration of additional issued/offered shares at the Vietnam Securities Depository and Clearing Corporation (VSDC) and additional listing registration at the Hanoi Stock Exchange (HNX);

- Prepare detailed plan for use of capital for each purpose of use of proceeds from the share issuance/offering; balance and use capital in accordance with the business situation of the Company, ensuring efficiency of capital use and interests of Shareholders; Adjust the allocation of proceeds from the share issuance/offering for the approved purposes of use of capital and/or change the purposes of use of proceeds from the issuance/offering in accordance with provisions of law to suit the actual situation and report to the nearest GMS on the adjusted contents related to this plan for use of capital;
- Decide on the timing and sequence of the share issuance/offering, ensuring harmonization of the interests of Shareholders, optimizing capital mobilized from Shareholders and Employees, in accordance with the operation of the Company and relevant provisions of law;
- Decide on the plan for handling fractional shares/odd-lot shares, undistributed shares/unsold shares/remaining shares of the share issuance/offering (if any);
- Decide on the Last Registration Date for exercising the right to purchase shares/receive issued shares of existing Shareholders; the timing and progress of the share issuance/offering to increase charter capital; the timing of registration and additional listing of additionally issued/offered shares, ensuring the interests of Shareholders.
- **For the Plan for private placement of shares:**
  - Proactively search for, select and approve the list of professional securities investors to participate in purchasing privately placed shares; determine the number of shares offered to each investor;
  - Determine the status of professional securities investors participating in the offering;
  - Decide on the specific offering price for investors.
- **For the Plan for shares issuance under the Employee Stock Ownership Plan in the Company ("ESOP"):**
  - Approve the List of Employees participating in the ESOP, the number of shares allocated to each person, and the implementation time;
  - Determine the issuance ratio (Number of shares expected to be issued/Number of outstanding shares) at the time of implementing the Plan for shares issuance under the Employee Stock Ownership Plan;
  - Decide on the cases where the Company repurchases shares from Employees, and the plan for selling the shares repurchased by the Company;
  - Develop and issue the Regulations on share issuance under the Employee Stock Ownership Plan (ESOP).
- Other tasks as set out in the plan for the issuance/offering of shares to increase charter capital in 2026 attached to this Proposal;
- In addition to the above authorized contents, during the implementation of the Plan for issuance/offering of shares, the GMS authorizes the BOD to supplement, amend and finalize the Plan for issuance/offering of shares (including deciding on contents not yet presented in this Plan) at the request of the State management authorities to ensure

that the Company's capital mobilization is implemented lawfully, in compliance with regulations, and in the interests of Shareholders and the Company.

Respectfully submitted to the GMS for consideration and approval.

Recipients:

- As stated above;

- Information disclosure: SSC, Stock Exchange;

- Archived: BOD's Office.

ON BEHALF OF

THE BOARD OF DIRECTORS

CHAIRMAN

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN-HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

DO QUANG VINH

PLAN FOR ISSUANCE/OFFERING OF SHARES

TO INCREASE CHARTER CAPITAL IN 2026

(Attached to Proposal No. 04/2026/TTr-ĐHĐCĐ dated 26/03/2026 on the Plan for issuance/offering of shares to increase charter capital in 2026)

I. PLAN FOR ISSUANCE/OFFERING OF SHARES

1. Name of Issuer:	Saigon - Hanoi Securities Joint Stock Company
2. Name of share:	Shares of Saigon - Hanoi Securities Joint Stock Company
3. Type of share:	Common share
4. Par value of shares:	VND 10,000/share
5. Charter capital before issuance:	VND 8,994,622,200,000
6. Number of outstanding shares:	**899,462,220** shares
7. Treasury shares:	**0** shares
8. Number of Shares planned to be issued/offered:	**106,973,111** shares
➢ *Issuance of shares to increase share capital from owners' equity*	*44,973,111 shares*
➢ *Private placement of shares to investors*	*47,000,000 shares*
➢ *Issuance of shares under the Employee Stock Ownership Plan in the Company*	*15,000,000 shares*

1. PLAN FOR SHARES ISSUANCE TO INCREASE SHARE CAPITAL FROM OWNERS' EQUITY

1. Number of Shares planned to be issued:	**44,973,111** *(Forty-four million nine hundred seventy-three thousand one hundred and eleven) shares.*
2. Total par value of issuance:	**VND 449,731,110,000** (Four hundred forty-nine billion seven hundred thirty-one million one hundred and ten thousand dong).
3. Issuance Method:	Issuance of shares to increase share capital from owners' equity
4. Exercise Ratio:	**5%,** corresponding to the exercise ratio of **100:5**, whereby based on the record date for allocation of rights, each existing Shareholder owning 01 share will receive 01 right to receive shares, and every 100 rights will entitle the Shareholder to receive an additional 05 new shares.

5. Source of Implementation:	From undistributed after-tax profit (realized after-tax profit) and share premium based on the audited financial statements for 2025, with the priority order of using capital sources as follows: - Share premium: priority shall be given to fully using the share premium source - Undistributed after-tax profit: the remaining amount after fully using the share premium source.
6. Eligible Participants:	Existing Shareholders on the list of Shareholders at the record date for exercising the right to receive shares issued to increase share capital from owners' equity.
7. Transfer of rights:	The right to receive shares issued for increase of share capital from owners' equity is not transferable.
8. Solution for Odd Shares after Issuance (if any):	Shares issued to increase share capital from owners' equity shall be rounded down to the unit. Odd shares arising from rounding down (if any) shall be cancelled. *Example: Shareholder Nguyen Van A owning 157 SHS shares will be entitled to receive additional shares as follows: 157*5/100 = 7.85, rounded down to 7 SHS shares; the odd share of 0.85 shall be cancelled.*
9. Use of Proceeds Plan:	Upon completion of the issuance, the additional charter capital will be used to supplement the Company's working capital.
10. Related Restrictions:	Shares issued to increase share capital from owners' equity are not subject to transfer restrictions. Shares currently subject to transfer restrictions will still be entitled to receive shares from the issuance.
11. Expected Time of Issuance:	In 2026

2. PLAN FOR PRIVATE PLACEMENT OF SHARES

1. Number of Shares planned to be offered:	**47,000,000** (Forty-seven million) shares.
2. Total par value of shares planned to be offered:	**VND 470,000,000,000** (Four hundred seventy billion dong).
3. Offering Method:	Private placement of shares to investors in accordance with the Securities Law and guiding documents.
4. Eligible Participants:	Domestic and foreign professional securities investors in accordance with provisions of law.
5. Purpose of Offering:	To supplement capital and enhance financial capacity.

6. Criteria for Selecting Investors:	Investors meeting the following criteria: (i) domestic and foreign organizations and individuals (which may include existing Shareholders of SHS), (ii) having financial capacity, and (iii) satisfying current legal regulations on professional securities investors. The GMS authorizes the BOD to determine the status of professional securities investors or authorize a securities company to make such determination.
7. List of professional securities investors and number of shares offered to each investor:	The GMS authorizes the BOD to proactively search for, select and approve the list of professional securities investors to participate in purchasing privately placed shares; determine the number of shares offered to each investor.
8. Principle for Determining the Offering Price:	The offering price to investors shall not be lower than the book value of SHS shares as at December 31, 2025, being VND 14,011/share according to the audited financial statements for 2025.
9. Offering Price:	The GMS authorizes the Board of Directors to determine the offering price per share based on the above-mentioned pricing principles.
10. Use of Proceeds Plan:	The book value of SHS shares as of 31 December 2025, based on the audited financial statements for 2025, is VND 14,011 per share. Assuming that the total number of shares successfully offered is 47,000,000 shares, the total minimum proceeds expected from the private placement are VND 658,517,000,000. The entire proceeds will be used for margin lending activities. The GMS authorizes the Board of Directors to allocate in detail the actual proceeds, based on the final offering price, for the above-mentioned purpose.
11. Plan to make up expected capital shortfall from the offering:	In case shares are not fully distributed as expected and the mobilized capital is not sufficient as planned, the GMS authorizes the BOD to consider mobilizing other capital sources for supplementation or flexibly using existing capital sources.
12. Solution for Unsubscribed Shares:	In case the number of shares offered is not distributed as expected, the GMS authorizes the BOD to continue searching for, negotiating and deciding on the offering to other professional securities investors, with the offering price not lower than the price offered to the initial investors. In case there are still unsubscribed shares after such further distribution in accordance with the above principle, the GMS authorizes the BOD to issue a decision to end the offering.

13. Transfer of rights:	Investors may not transfer the right to purchase shares.
14. Related Restrictions:	Privately placed shares shall be restricted from transfer for 01 (one) year from the completion date of the offering, except in case of transactions or transfers between professional securities investors or implementation under a legally effective judgment or decision of the Court, decision of Arbitration, or inheritance in accordance with provisions of law.
15. Plan to ensure that the share offering complies with foreign ownership ratio:	The GMS authorizes the BOD to decide on the plan to ensure that the share offering complies with foreign ownership ratio.
16. Expected Time of Issuance:	In 2026 or until SHS completes the procedures for share offering in accordance with provisions of law.

3. PLAN FOR SHARES ISSUANCE UNDER THE EMPLOYEE STOCK OWNERSHIP PLAN IN THE COMPANY

a. Necessity of implementing the ESOP program

The issuance of shares under the ESOP program of the Company is of great significance, aiming to:

- Align the long-term interests of Employees with the interests of Shareholders;
- Attract, retain and motivate key personnel;
- Encourage Employees to contribute to the sustainable development of the Company;
- Build a succession team and improve SHS's competitiveness.

b. Plan for shares issuance under the ESOP program

1. Number of Shares planned to be issued under the ESOP:	**15,000,000** (Fifteen million) shares.
2. Total par value of issuance:	**VND 150,000,000,000** (One hundred fifty billion dong).
3. Issuance Ratio: (Number of Shares planned to be issued/Number of outstanding shares as at December 31, 2025)	**1.67%**
4. Issuance Price:	**VND 10,000/share**
5. Eligible Participants:	Employees of the Company satisfying the criteria set out in Section 1 of Appendix I attached hereto.
6. Criteria for Employees participating in the Program and principles for determining the number of shares allocated to each person:	Details are set out in Appendix I attached hereto.

7.	List of Employees participating in the ESOP and number of shares allocated to each person:	The GMS authorizes the BOD to approve the List of Employees participating in the ESOP and the number of shares allocated to each person.
8.	Issuance Method:	Issuance of shares under the Employee Stock Ownership Plan in the Company.
9.	Transfer of rights:	Employees may not transfer the right to purchase ESOP shares to other persons.
10.	Solution for Unsubscribed Shares after Issuance:	a) For all unsubscribed ESOP shares in the Issuance, including: (i) odd shares arising from the allocation calculation under the ESOP; and (ii) shares not registered for purchase by Employees, or registered for purchase but not fully paid for or not paid for, the GMS authorizes the BOD to decide on continuing the offering to Employees of the Company on terms not more favorable than those provided in this Plan. At the same time, the GMS authorizes the BOD to: (i) determine the detailed list of Employees entitled to purchase shares, and (ii) decide on the principles and number of shares allocated to each person. b) The remaining shares (if any) after redistribution in accordance with the above principle shall be decided by the BOD to be further allocated to other persons or cancelled to end the c.
11.	Related Restrictions:	ESOP shares shall be subject to transfer restrictions as follows: - 50% of ESOP shares shall be restricted from transfer for 01 (one) year from the end date of the issuance; - 50% of ESOP shares shall be restricted from transfer for 02 (two) years from the end date of the issuance.
12.	Use of Proceeds Plan:	The expected proceeds from the issuance are VND 150 billion and will be used for margin lending activities. The GMS authorizes the BOD to allocate in detail the expected proceeds for the above purpose.
13.	Repurchase of shares from Employees and plan for sale of repurchased shares by the Company:	The GMS authorizes the BOD to decide.
14.	Plan to ensure that the share issuance complies with foreign ownership ratio:	The GMS authorizes the BOD to decide on the plan to ensure that the share issuance complies with foreign ownership ratio.
15.	Expected Time of Issuance:	In 2026 or until SHS completes the procedures for share issuance in accordance with provisions of law.

Some abbreviated terms:

"ESOP shares": means shares issued by the Company under the "ESOP program".

"Issuance": means the share issuance under the "ESOP program".

II. ADDITIONAL SECURITIES REGISTRATION AND ADDITIONAL LISTING OF ADDITIONALLY ISSUED/OFFERED SHARES

All additionally issued/offered shares will be additionally registered at the Vietnam Securities Depository and Clearing Corporation and additionally listed on the Hanoi Stock Exchange in accordance with provisions of law.

III. AMENDMENT OF THE CHARTER ACCORDING TO THE NEWLY INCREASED CAPITAL SCALE AFTER COMPLETION OF THE ISSUANCE/OFFERING

Amend the Charter capital item in the Company Charter according to the new capital scale after completion of each share issuance/offering.

APPENDIX

ELIGIBILITY, CRITERIA AND PRINCIPLES FOR DETERMINING THE NUMBER OF SHARES ALLOCATED

(Attached to the share issuance/offering plan to increase charter capital in 2026)

1. Eligibility and criteria for employees participating in the 2026 ESOP

1.1 Eligible participants:

- Members of the Board of Directors for the 2022–2027 term;
- Employees who have signed official labor contracts with SHS;
- Not applicable to employees who have resigned, submitted resignation letters, or are under disciplinary review or enforcement.

1.2 Criteria:

Employees participating in the ESOP must meet the following criteria:

a) Mandatory criteria:

- Employees classified under Groups 1-5 according to SHS's Job Classification Framework;
- **Length of Service ("Seniority")**: Actual working time at SHS up to the date of determining the List of employees eligible to participate in the ESOP, as decided by the Board of Directors.

b) Additional criteria (must meet at least one):

- **Performance** ("**Performance**"): Employees who have fulfilled their assigned tasks with a performance rating of A3 or above.
- **Role Contribution ("Role"):** Employees working in departments that play a significant role in SHS's business operations and development.
- **Capability and Strategic Role ("Capability"):** Employees who have a role and level of influence in executing strategy, building corporate culture, and driving digital transformation; demonstrate leadership, coordination, or value creation capabilities; possess long-term development potential and are included in succession planning.

2. Principles for determining the number of shares allocated

The number of shares allocated to each employee is determined by the following formula:

$$\textbf{Allocated Shares } (A_i) = \text{Total ESOP Shares Issued} \times \text{Base Shares}_i \times \frac{\textbf{Performance}\ \text{Coefficient}_i \times \textbf{Performance}\ \text{Weight} + \textbf{Seniority}\ \text{Coefficient}_i \times \textbf{Seniority}\ \text{Weight} + \textbf{Role}\ \text{Coefficient}_i \times \textbf{Role}\ \text{Weight} + \textbf{Capability}\ \text{Coefficient}_i \times \textbf{Capability}\ \text{Weight}}{\sum [\text{Base Shares}_i \times \text{Weighted Conversion Coefficient}_i]}$$

Where:

- **A_i:** Total number of ESOP shares allocated to employee i; i ranges from 1 to n (n being the total number of Employees participating in the ESOP).
- Total ESOP shares issued: 15,000,000 shares.

- Base shares: Determined according to each job group as follows:

Group	Base Shares
Group 1	65,000
Group 2	30,000
Group 3	12,000
Group 4	7,000
Group 5	3,000

- Coefficients by criteria:

Criteria	Description	Coefficient
Performance	Rating A0	3.0
	Rating A1	3.0
	Rating A2	2.2
	Rating A3	1.5
Seniority	Less than 5 years	0.5
	5-10 years	1.0
	More than 10 years	1.2
Role	Business units	1.5
	Support units	1.2
Capability	Leadership / value creation role	6
	Key contributor	3
	Active contributor	2
	Execution role	1
	Basic support	0.5

- Allocation Weights of ESOP Shares by Criteria

Criteria	Weight
Performance	35%
Seniority	10%
Role	15%
Capability	40%
Total	**100%**

- Weighted Conversion Coefficient$_i$ = **Performance** Coefficient$_i$ × **Performance** Weight + **Seniority** Coefficient$_i$ × **Seniority** Weight + **Role** Coefficient$_i$ × **Role** Weight + **Capability** Coefficient$_i$ × **Capability** Weight.

SAIGON – HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No: 05./2026/TTr-ĐHĐCĐ	*Hanoi, March 26, 2026*

PROPOSAL

(Re: Selection of Independent Audit Firm for Fiscal Year 2026)

To: **THE GENERAL MEETING OF SHAREHOLDERS**

Pursuant to:

- *The Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, and its amendments and implementing regulations;*
- *The Law on Securities No. 54/2019/QH14 dated November 26, 2019, and its amendments and implementing regulations;*
- *The applicable Charter of Saigon – Hanoi Securities Joint Stock Company.*

Pursuant to the roles and responsibilities of the Board of Directors (BOD) as prescribed by law and the Charter of Saigon – Hanoi Securities Joint Stock Company (the Company/SHS), and based on the recommendation of the Audit Committee, the BOD respectfully submits to the General Meeting of Shareholders (GMS) **The plan for selection of an independent audit firm** to audit and review the Financial Statements (FS) and Financial Safety Ratio Reports (FSRR) for fiscal year 2026 and other reports required by law or competent regulatory authorities to be audited or reviewed, in order to serve the Company's operations in compliance with applicable laws and the Company's Charter, as follows:

I. Selection principles and criteria

Based on inheriting the applied criteria and updating them in accordance with governance requirements under the Vietnam Corporate Governance Code (2026), the Audit Committee considers selecting an independent audit firm to audit and review the FS, the FSRR for fiscal year 2026, and other Reports required by law or competent regulatory authorities to be audited or reviewed to serve the Company's operations in accordance with the law and the SHS Charter based on the following criteria:

- **Legal eligibility:** The audit firm must be approved by the State Securities Commission to audit public interest entities in the securities sector in 2026.
- **Professional capacity and experience:** Possess qualified and experienced auditors appropriate to the financial – securities industry and the Company's scale.
- **Reputation and quality control system:** Have a strong reputation for audit quality, with robust internal quality control and review mechanisms in compliance with professional standards.
- **Independence and conflict of interest management:** Ensure independence from the Company, with no significant conflicts of interest, including the provision of non-audit services (if any) in compliance with regulations.
- **Scope and timeline:** Meet the Company's requirements regarding audit scope, risk-based audit approach and reporting timeline.
- **Audit fees:** Reasonable and commensurate with the scope of work and service quality.

II. Proposed list of audit firms

Based on the criteria set out in Section I, the BOD proposes a shortlist of independent audit firms as follows:

1. AASC Auditing Firm Company Limited
2. CPA Vietnam Auditing Company Limited
3. Vietnam Auditing and Valuation Company Limited

III. Proposals submitted to the General Meeting of Shareholders for approval:

1. To approve the above list of independent audit firms.
2. To authorize the BOD, on behalf of the Company, to decide on the selection of one of the three aforementioned firms to perform the audit and review of the FS and the FSRR for fiscal year 2026, as well as other reports that are required by law or by competent regulatory authorities to be audited or reviewed for the Company's operations.
3. Handling plan in the event that the above-mentioned audit firms are unable to perform the audit in accordance with legal regulations or requirements of competent regulatory authorities, or if SHS fails to reach an agreement on the signing of the audit contract:

   To ensure that independent audit activities at SHS are carried out continuously without interruption, the GMS approves the following:

3.1. To authorize the BOD of SHS to decide on the selection of another independent audit firm, based on the recommendation of the Audit Committee of SHS, to perform the audit and review of the FS and the FSRR for fiscal year 2026, as well as other reports required by law or competent regulatory authorities for audit/review purposes in accordance with legal regulations.

3.2. The audit firm selected by the BOD must meet the criteria specified in Section I of this Proposal.

3.3. The BOD shall be responsible for reporting to the GMS at the nearest meeting on the implementation of the above authorization (if any).

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

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN-HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

DO QUANG VINH

Recipients:

- As stated above;

- Information disclosure: SSC, Stock Exchange;

- Archived: BOD's Office.

SAIGON – HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No: 06./2026/TTr-ĐHĐCĐ	*Hanoi, March 26., 2026*

PROPOSAL

(Re: Approval of entering into and performance of contracts, agreements and transactions with related parties)

To: **THE GENERAL MEETING OF SHAREHOLDERS**

Pursuant to:

- *The Law on Enterprises no. 59/2020/QH14 dated June 17, 2020 and its amendments, supplements and implementing regulations;*
- *The Law on Securities no. 54/2019/QH14 dated November 26, 2019 and its amendments, supplements and implementing regulations;*
- *The applicable Charter of Saigon – Hanoi Securities Joint Stock Company.*

For the purpose of complying with legal regulations and guidance of competent authorities in ensuring transparency and enhancing corporate governance, the Board of Directors (BOD) of Saigon – Hanoi Securities Joint Stock Company (Company/SHS) respectfully reports and submits to the General Meeting of Shareholders (GMS) for consideration and approval the following:

1. Approval is sought for contracts and transactions with a value of 35% or more (or other thresholds as prescribed by law from time to time), or Contracts, transactions that result in the aggregate value of transactions arising within 12 months from the date of the first Contract, transaction reaching 35% or more (or other thresholds as prescribed by law from time to time) of the **total assets** of the Company as stated in the most recent audited financial statements, and other transactions falling under the approval authority of the GMS, with related parties, as follows:

a. Parties signing and executing contracts and transactions with the Company include:

(i) Individuals and organizations that are "related parties" or "related persons" as defined under the Law on Accounting, Vietnamese Accounting Standards, Vietnam Accounting System, the Law on Securities, the Law on Enterprises and relevant implementing regulations in effect at the time of entering into and performing such contracts or transactions;

(ii) Individuals and organizations that are "related parties" or "related persons" (as defined under the Law on Accounting, Vietnamese Accounting Standards, Vietnam Accounting System, the Law on Securities, the Law on Enterprises and relevant implementing regulations in effect at the time of entering into and performing such contracts or transactions) of the entities mentioned above;

(iii) Other individuals and organizations as prescribed under Article 167 of the Law on Enterprises and Clause 84, Article 1 of the Decree no. 245/2025/NĐ-CP.

b. The principal contents of the contracts and transactions include: provision of services; receipt of services; offering/issuance/purchase and sale of securities/valuable papers; borrowing, lending, repayment of loans, provision/receipt of collateral; cooperation agreements; purchase, use, provision, lease and sublease; investment in securities/valuable papers, exercise/enjoyment of rights arising from securities/valuable papers issued by the entities specified in Section 1.a, and other transactions serving the Company's business operations.

c. **Specific value of each contract/transaction:** to be determined from time to time and for each specific activity, on the basis of ensuring the Company's interests and compliance with applicable laws and relevant internal regulations of the Company.

d. **Timing for execution:** the contracts/transactions may be signed and implemented prior to and during the period from the date this Proposal is approved by the GMS until the next Annual General Meeting of Shareholders.

e. **Principles for execution of contracts/transactions**: the selection of partners, and the terms and conditions of the contracts must not contravene the Company's current regulations or applicable laws; must ensure arm's length and market-based principles; and must be implemented in accordance with the Company's templates from time to time or as approved by competent authorities, ensuring the Company's interests.

2. To authorize the BOD to decide on each specific contract/transaction and to organize implementation in accordance with the Company's actual conditions, Charter, and relevant internal regulations. The BOD shall be responsible for reporting on the implementation of this authorization at the next Annual GMS.

3. Depending on the level of importance and practical circumstances, the BOD may delegate to the Chief Executive Officer and other executives of the Company to carry out part or all of the related tasks and information disclosure, on the principle of complying with the Resolutions/Decisions of the GMS/BOD, the Company's Charter, internal regulations, and applicable laws, ensuring maximum benefit for the Company and its Shareholders.

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

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN - HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

DO QUANG VINH

Recipients:
- As stated above;
- Information disclosure: SSC, Stock Exchange, website;
- Archived: BOD's Office.

SAIGON – HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No: 07./2026/TTr-ĐHĐCĐ	*Hanoi, March 26, 2026*

PROPOSAL

(Re: Budget, total remuneration, bonuses, allowances, and other benefits for the BOD for the FY 2026)

To: **GENERAL MEETING OF SHAREHOLDERS**

Pursuant to:

- *The Law on Enterprises no. 59/2020/QH14 dated June 17, 2020, and its amendments and implementing regulations;*
- *The Law on Securities no. 54/2019/QH14 dated November 26, 2019, and its amendments and implementing regulations;*
- *The applicable Charter of Saigon – Hanoi Securities Joint Stock Company.*

1. Report on the use of the Budget, total remuneration, bonuses, allowances, and other benefits for the Board of Directors for the fiscal year (FY) 2025:

The Board of Directors (BOD) of Saigon – Hanoi Securities Joint Stock Company (the Company/SHS) reports to the General Meeting of Shareholders (GMS) on the use of the Budget, total remuneration, bonuses, allowances, and other benefits for the FY 2025 for SHS BOD (including the Audit Committee) as follows:

- Budget, total remuneration, bonuses, allowances, and other benefits for SHS BOD for the FY 2025 approved by the GMS:	**Not exceeding 1 (one) % of the after-tax profit for 2025, and in any case not exceeding VND 10 (ten) billion.**
- SHS paid to the BOD in 2025:	**VND 9,310,044,932.**

2. Budget plan, total remuneration, bonuses, allowances, and other benefits for the BOD for the FY 2026:

- *Pursuant to the BOD's structure for the 2022-2027 term approved by the GMS;*
- *Pursuant to the Company's business plan for 2026;*
- *Pursuant to the requirements for corporate governance and supervision of the Company's business operations in 2026.*

The BOD respectfully requests the GMS to approve:

The Budget, total remuneration, bonuses, allowances, and other benefits for the BOD (including the Audit Committee, excluding dependent units and departments under the BOD) for the FY 2026 is: **maximum 1.5 (one point five) % of the Company's Profit after tax in 2026 and not lower than VND 06 (six) billion.**

Specific allocation for each Member: The GMS authorizes SHS Chairperson to decide in accordance with the Company's business results in 2026.

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

ON BEHALF OF BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN-HÀ NỘI

DO QUANG VINH

Recipients:
- As stated above;
- Information disclosure: SSC, Stock Exchange; Website;
- Archived: BOD's Office.

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No.: 08 /2026/TTr-ĐHĐCĐ	*Hanoi, March 26 2026*

PROPOSAL

(Re: Amendments to the Charter and Internal Regulations under the Authority of the General Meeting of Shareholders)

To: **THE GENERAL MEETING OF SHAREHOLDERS**

On April 10, 2025, the Annual General Meeting 2025 of Shareholders (GMS) of Saigon - Hanoi Securities Joint Stock Company (the Company/SHS) approved amendments to the Charter and the Internal Regulations under the GMS's approval authority, and issued Resolution No. 01-2025/NQ-ĐHĐCĐ. Pursuant to this resolution, the following documents were amended, supplemented, and have been in effect since April 10, 2025:

1. The Company Charter.
2. The Internal Regulations on Corporate Governance.
3. The Regulations on the Organization and Operation of the Company's Board of Directors.
4. The Regulations on the Organization of the Online General Meeting of Shareholders and Electronic Voting.

The current SHS Charter, which has been in effect since November 5, 2025, has undergone four (04) amendments and supplements in 2025, as follows:

No.	Amendment	Approving Document	Summary of Amendments
1.	1st	GMS Resolution No. 01-2025/NQ-ĐHĐCĐ dated April 10, 2025	Amendment of certain Articles and Clauses to align with legal regulations and the Company's operations; issuance of a new Charter to replace the previous one.
2.	2nd	BOD's Resolution No. 03-2025/NQ-HĐQT dated May 29, 2025	Update of new charter capital to VND 8,944,622,200,000; issuance of new Charter to replace.
3.	3rd	BOD's Resolution No. 06A-2025/NQ-HĐQT dated October 23, 2025	Update of the Company's registered office address (No.43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi); issuance of new Charter to replace.

4.	4th	BOD's Resolution No. 07-2025/NQ-HĐQT dated November 5, 2025	Update of new charter capital to VND 8,994,622,200,000; issuance of new Charter to replace.

In fulfilling the responsibilities entrusted by the GMS, the Board of Directors, its sub-committees, the BOD's Office, and the Legal, Compliance & Risk Management Department have continued to review, draft, develop, and finalize the Draft Charter and the Company's internal regulations under the GMS's approval authority.

In comparison with the newly issued provisions of applicable laws and their implementing guidelines, it is necessary to amend and supplement certain clauses in SHS' Charter and the regulations under the GMS's approval authority, with the following objectives:

- To ensure compliance with legal provisions and the actual operations of the enterprise;
- To protect the rights and interests of Shareholders, the Company, Investors, and the Company's Partners;
- To enhance the Company's accountability, strengthen transparency, legal compliance, financial safety, and risk management across all governance, management, and operational activities;
- To establish a comprehensive Charter and internal regulation system for SHS that adheres to legal standards, ensures consistent content, aligns with operational realities, creates a legal framework for stable, sustainable, and transparent development, and meets the integration and development requirements of SHS within the financial system and stock market.

On that basis, the Board of Directors hereby submits the following recommendations to the GMS for consideration and approval:

1. Approval of the following documents in their entirety to replace the corresponding existing versions:

a. The Draft Charter of Saigon - Hanoi Securities Joint Stock Company and the Table presenting key contents amended and supplemented in the Charter (*attached hereto)*;

b. The Draft Regulations on the Organization and Operation of the Company's Board of Directors (*attached hereto*);

c. The Draft Internal Regulations on Corporate Governance (*attached hereto)*.

The draft documents mentioned above have been and are being published on the Company's website (https://dhcd.shs.com.vn/) and included in the GMS Documentation.

2. Ratification of the delegation and authorization to the Board of Directors to undertake the following tasks:

- To draft, update, revise, and amend the content of related provisions, adjust the order of Articles/Clauses/Items, clarify necessary contents, etc., in the Charter, Regulations on the Organization and Operation of the BOD, Internal Regulations on Corporate Governance, and other relevant existing internal documents of the Company if deemed necessary, to support the Company's operations in line with the policies approved by the GMS and/or in cases where adjustments are mandatorily required due to changes, amendments, or replacements in legal regulations and/or guidelines and provisions of State Authorities.
- To issue entirely the Charter, Regulations on the Organization and Operation of the BOD, Internal Regulations on Corporate Governance, and other related internal documents (if any) after revising and amending their contents. The complete documents will be disclosed and reported to all Shareholders, Investors, and State Management Agencies in accordance with applicable legal regulations.
- The drafting, updating, revising, amending, and issuance of the aforementioned documents must be conducted in compliance with legal regulations and the Company's internal provisions.

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

Recipients:

- As stated above;

- Information disclosure: SSC, Stock Exchange;;

- Archived: BOD's Office.

ON BEHALF OF

THE BOARD OF DIRECTORS

CHAIRMAN

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN-HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

DO QUANG VINH

CHARTER AMENDMENT CONTENTS

No.	Subject	Current Charter (2025)	Proposed Change / Rationale	Amended Content
1.	Definition of terms	[Point f, Clause 1, Article 1] f) The date of establishment is the date on which the Company was granted its Enterprise Registration Certificate (Business Registration Certificate and equivalent documents) for the first time.	Proposal to specify the exact date	f) The date of establishment is November 15, 2007;
		[Point g, Clause 1, Article 1] g) Company managers include the Chairman of the Board of Directors, members of the Board of Directors, the Chief Executive Officer, and other individuals appointed by the Board of Directors as Management Officers (stated in the appointment decision as "Management Officers") in accordance with applicable legal provisions.	The term "Management Officers" may cause confusion with titles that are management-level but not appointed by the Board of Directors.	g) Company managers include the Chairman of the Board of Directors, members of the Board of Directors, the Chief Executive Officer, and other individuals appointed by the Board of Directors as Company Managers (stated in the appointment decision as "Company Manager") in accordance with applicable legal provisions.
		[Point n, Clause 1, Article 1] n) The securities business license is License No. 66/GP-UBCK issued by the State Securities Commission on [date] and any amendment licenses to the Company's	Addition of the specific date	n) The securities business license is License No. 66/GP-UBCK issued by the State Securities Commission on November 15, 2007, and any amendment licenses to the Company's establishment and operation license from time to time.

No.	Subject	Current Charter (2025)	Proposed Change / Rationale	Amended Content
		establishment and operation license from time to time.		
2.	Legal representatives	[Article 3] The Company has 01 (one) legal representative, who is the Chief Executive Officer.	Amend the Charter pursuant to the resolution approved by the 2025 Annual GMS to provide for 02 (two) legal representatives (this policy was approved at the 2025 Annual GMS; however, the Company has not yet formally implemented it in 2025)	**1. The Company has 02 legal representatives, namely the Chairman of the Board of Directors and the Chief Executive Officer.** Each legal representative shall exercise representation rights and fulfill representation obligations in accordance with this Charter and pursuant to Resolutions/Decisions of the Board of Directors and/or other documents issued by. the Board of Directors from time to time. 2. The legal representative of the Company is the individual who represents the Company in exercising rights and fulfilling obligations arising from the Company's transactions, represents the Company as the party petitioning for civil dispute resolution, as the plaintiff, defendant, or person with related rights and obligations before Arbitration,

No.	Subject	Current Charter (2025)	Proposed Change / Rationale	Amended Content
				Courts, and exercises other rights and obligations prescribed by law. 3. Responsibilities of the legal representatives of the Company: a) Exercise the delegated rights and obligations honestly, prudently, and to the best of their ability to ensure the lawful interests of the Company; b) Act in the interests of the Company; not abuse their position or title or use information, trade secrets, business opportunities, or other assets of the Company for personal gain or to serve the interests of other organizations or individuals; c) Notify the Company in a timely, complete, and accurate manner of any enterprise in which they, or their related persons, are owners or hold shares or capital contributions, in accordance with the Law on Enterprises, the Law on Securities, the Company Charter, and applicable legal regulations.

No.	Subject	Current Charter (2025)	Proposed Change / Rationale	Amended Content
				4. Each legal representative of the Company has the following rights and obligations: a) The Chairman of the Board of Directors has the powers and obligations set out in point l clause 3, Article 28 of this Charter, the Regulations on the Organization and Operation of the Board of Directors, and other internal documents. b) The Chief Executive Officer is in charge of information disclosure activities and works with, and provides documentation to, State Management Agencies, and has the powers and obligations as set out in point i clause 2, Article 35 of this Charter and other internal documents. c) In addition to the foregoing rights and obligations, the legal representatives of the Company have other rights and obligations as prescribed by law. 5. Each legal representative of the Company bears independent responsibility for the tasks

No.	Subject	Current Charter (2025)	Proposed Change / Rationale	Amended Content
				they perform in their capacity as legal representative of the Company. 6. The Company must ensure that at all times at least 01 legal representative resides in Vietnam. When only 01 legal representative remains resident in Vietnam, that person must, prior to leaving Vietnam, authorize another individual who resides in Vietnam and has full civil legal capacity to perform the rights and obligations of the legal representative. In such case, the legal representative shall remain responsible for the exercise of the delegated rights and obligations. 7. In the event that, upon the expiry of the authorization period specified in Clause 6 of this Article, the Legal Representative has not returned to Vietnam and no further authorization has been made, the authorized person shall continue to exercise the rights and perform the obligations of the Legal Representative within the scope of the authorization granted, until the Company's

No.	Subject	Current Charter (2025)	Proposed Change / Rationale	Amended Content
				Legal Representative resumes work at the Company, or until the Board of Directors decides to appoint another person as the Company's Legal Representative. 8. If the Company has only 01 legal representative and such person is absent from Vietnam for more than 30 days without authorizing another person to perform the rights and obligations of the legal representative, or dies, disappears, is under criminal prosecution, is being detained, is serving a prison sentence, is serving an administrative handling measure at a mandatory drug rehabilitation facility or mandatory educational institution, has restricted or lost civil legal capacity, has difficulties in cognition or behavioral control, or is prohibited by a Court from holding a position, practicing a profession, or performing certain work, the Board of Directors shall appoint another person as legal representative of the Company.

No.	Subject	Current Charter (2025)	Proposed Change / Rationale	Amended Content
				9. If the Chief Executive Officer who is a legal representative dies, disappears, is under criminal prosecution, is being detained, is serving a prison sentence, is serving an administrative handling measure at a mandatory drug rehabilitation facility or mandatory educational institution, has restricted or lost civil legal capacity, has difficulties in cognition or behavioral control, or is prohibited by a Court from holding a position, practicing a profession, or performing certain work, or has been absent from Vietnam for more than 20 days, or has resigned or been dismissed without a new CEO having been appointed, the Chairman of the Board of Directors shall automatically become the sole legal representative of the Company, with all the powers and responsibilities of the legal representative, until the Board of Directors appoints another person to the position.

No.	Subject	Current Charter (2025)	Proposed Change / Rationale	Amended Content
				10. Courts and other competent procedural authorities may designate the legal representative of the Company in the course of litigation proceedings before the Court, in accordance with applicable law.
3.	Business scope and activities	[Clause 1, Article 5] 1. The Company may conduct investment and business activities in industries, products, and services in accordance with this Charter, applicable licenses, legal regulations, the registered business lines, and as notified to the regulatory authority, and disclosed on the National Business Registration Portal as required by law. In cases where the Company engages in conditional investment and business activities, it must satisfy the applicable business conditions set out in the Law on Investment and relevant sector-specific legislation.	Addition to further clarify the provisions	1. The Company may conduct investment and business activities in industries, products, and services in accordance with this Charter, applicable licenses, legal regulations, the registered business lines, and notified changes to <u>registration contents</u> with the regulatory authority, and disclosed on the National Business Registration Portal as required by law. In cases where the Company engages in conditional investment and business activities, it must satisfy the applicable business conditions set out in the Law on Investment and relevant sector-specific legislation.

No.	Subject	Current Charter (2025)	Proposed Change / Rationale	Amended Content
4.	Charter capital	[Clause 1, Article 6] 1. The charter capital of the Company is set out in Appendix 01 attached to this Charter.	Proposal to remove Appendix 01 on the charter capital history. Accordingly, Clause 1, Article 6 should specify the current charter capital directly (instead of referring to Appendix 01)	[Clause 1, Article 6] 1. The charter capital of the Company is VND 8,994,622,200,000 (In words: Eight trillion nine hundred ninety-four billion six hundred twenty-two million two hundred thousand Vietnamese dong).
5.	Organizational structure, governance, and control	[Article 10] The management, governance, and control structure of the Company comprises: 1. General Meeting of Shareholders; 2. Board of Directors, Audit Committee under the Board of Directors; 3. Chief Executive Officer (Internal Audit Function under the CEO).	Provisions on the Internal Audit Function have been specifically incorporated into Article 36 and therefore do not need to be referenced in this Article.	[Article 10] The management, governance, and control structure of the Company comprises: 1. General Meeting of Shareholders; 2. Board of Directors, Audit Committee under the Board of Directors; 3. Chief Executive Officer.
6.		[Clause 4, Article 13] All costs for convening and conducting a General Meeting of Shareholders initiated by a shareholder or group of shareholders shall be reimbursed by the Company.	Clause 20, Article 1 of the Law Amending the Law on Enterprises provides that such costs must be reasonable costs.	[Clause 4, Article 13] ... All <u>reasonable</u> costs for convening and conducting a General Meeting of Shareholders shall be reimbursed by the Company.

No.	Subject	Current Charter (2025)	Proposed Change / Rationale	Amended Content
7.	Qualification standards for BOD members	[Point c, Clause 4, Article 24] Members of the Company's Board of Directors shall not simultaneously serve as a member of the Board of Directors of more than 05 other companies.	Amendment pursuant to Clause 78, Article 1 of Decree No. 245/2025/NĐ-CP amending Clause 3, Article 275 of Decree No. 155/2020/NĐ-CP	Members of the Company's Board of Directors shall not simultaneously serve as a member of the Board of Directors or Board of Members of more than 05 other companies.
8.	Number of non-executive BOD members	[Point a, Clause 3, Article 25] 3. The structure of the Board of Directors shall be as follows: a) Ensure that at least 1/3 (one-third) of the total number of BOD members are non-executive members (The minimum number of non-executive BOD members is determined by rounding down). The Company limits to the greatest extent possible the simultaneous holding of executive positions within the Company by BOD members to ensure the independence of the Board of Directors;	Clause 79, Article 1 of Decree No. 245 amended the provision in Clause 2, Article 276 of Decree No. 155/2020/NĐ-CP, requiring: a) At least 01 non-executive member in cases where the company has between 03 and 05 BOD members;	a) At least 01 non-executive member;

No.	Subject	Current Charter (2025)	Proposed Change / Rationale	Amended Content
9.	Powers and obligations of the Board of Directors	[Article 26]	Addition of the principle and mechanism by which the BOD may sub-delegate to lower levels to facilitate efficient and flexible resource optimization.	[Clause 3, Article 26] The Board of Directors may sub-delegate to BOD members, executive officers, and other individuals and units within the Company to perform tasks and exercise powers of the Board of Directors, on the basis of compliance with the Company's internal regulations and applicable legal provisions.
		[Article 26]	Addition of provisions establishing principles for online meetings and written consultation procedures (including electronic forms)	[Clause 4, Article 26] The Board of Directors shall pass resolutions and decisions by vote at meetings (in person and/or via video conference using electronic devices, telecommunications, internet, and/or electronic voting) or by written consultation (including electronic forms). Each member of the Board of Directors has 01 vote.
10.	Rights and obligations of the Chairman of the Board of Directors	[Claude 3, Article 28]	Addition of the rights and responsibilities of the Chairman of the Board of Directors in the role of legal representative of the Company	I) Exercise the rights and responsibilities of the legal representative with respect to the matters set out in this Clause; sign contracts, transactions, and other Company documents, and perform other tasks within the scope of functions, duties, and powers of the legal

No.	Subject	Current Charter (2025)	Proposed Change / Rationale	Amended Content
				representative as delegated/assigned by the General Meeting of Shareholders and/or the Board of Directors depending on the period;
				g) On behalf of the General Meeting of Shareholders/Board of Directors, sign and issue the Charter and other regulatory documents within the authority and responsibility of the General Meeting of Shareholders/Board of Directors, based on the approval/adoption by the General Meeting of Shareholders/Board of Directors; and supervise or organize the supervision of the implementation of such documents;
11.	Meetings of the Board of Directors	[Article 29]	Addition of provisions establishing principles for online meetings and written consultation procedures (including electronic forms)	[Article 29] A meeting of the Board of Directors must ensure that each participating member is able to: a) Hear each other BOD member participating in the meeting speak; b) Address all other participating members simultaneously. Interaction among members shall be carried out in the specific manner

No.	Subject	Current Charter (2025)	Proposed Change / Rationale	Amended Content
				prescribed in the Regulations on the Organization and Operation of the Board of Directors.
12.	Duties and powers of the Chief Executive Officer	[Claude 2, Article 35]	Addition and clarification of the rights and responsibilities of the Chief Executive Officer in the role of legal representative of the Company	Exercise the rights and responsibilities of the legal representative with respect to the matters set out in this Clause; sign contracts, transactions, and other Company documents, and perform other tasks within the scope of functions, duties, and powers of the legal representative as delegated/assigned by the General Meeting of Shareholders and/or the Board of Directors depending on the period;
13.	Approval of contracts and transactions between the Company and related parties	[Point a, Clause 1, Article 43] 1. The General Meeting of Shareholders or the Board of Directors shall approve contracts and transactions between the Company and the following related parties: a) Shareholders, authorized representatives of shareholders that <u>are organizations</u> holding more than	Amendment pursuant to Clause 84, Article 1 of Decree No. 245/2025/NĐ-CP	1. The General Meeting of Shareholders or the Board of Directors shall approve contracts and transactions between the Company and the following related parties: a) Shareholders, authorized representatives of shareholders holding more than 10% of the total ordinary shares of the Company, and their related persons;

No.	Subject	Current Charter (2025)	Proposed Change / Rationale	Amended Content
		10% of the total ordinary shares of the Company, and their related persons;		
14.	Appendices			- Remove Appendix 01: details on Charter Capital from the date of establishment to date (as this content is not required to be included in the Charter). - Update information on founding shareholders in Appendix 02.
15.	Other technical corrections			- Typographical errors (if any). - Addition of references to newly issued legal regulations in 2025.

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CHARTER
SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

(Approved and effective as of April 17, 2026 pursuant to Resolution No. 01/2026/NQ-ĐHĐCĐ dated April 17, 2026 of the General Meeting of Shareholders of the Company)

Hanoi, April 2026

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INTRODUCTION

This Charter was adopted pursuant to the Resolution No. 01/2026/NQ-ĐHĐCĐ of the General Meeting of Shareholders of Sai Gon – Ha Noi Securities Joint Stock Company on April 17, 2026.

I. DEFINITIONS OF TERMS IN THE CHARTER

Article 1. Interpretation of Terms

1. In this Charter, the following terms shall be understood as follows:

a) *The Company* or *SHS* refers to Sai Gon – Ha Noi Securities Joint Stock Company;

b) *Charter Capital* means the total par value of shares that have been sold or registered for purchase and as specified in Clause 1, 2 Article 6 of this Charter;

c) *The Law on Enterprise* refers to the Law on Enterprise no. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17th, 2020 and its amending, supplementing documents, and guiding implementation documents;

d) *The Law on Securities* refers to the Law on Securities no. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on November 26th, 2019 and its amending, supplementing documents, and guiding implementation documents;

e) *Vietnam* means the Socialist Republic of Vietnam;

f) *Date of establishment* refers to November 15th, 2007;

g) *Company's Managerial person* includes the Chairperson of the Board of Directors, members of the Board of Directors, the Chief Executive Officer (CEO) and other individuals appointed by the Board of Directors as Managerial Personnel (explicitly stated as "The Company's Managerial Person" in the appointment Decision) and in accordance with relevant laws;

h) *Related person* refers to individuals and organizations as defined in Clause 46, Article 4 of the Law on Securities;

i) *Shareholder* refers to individuals and organizations holding at least 01 share of the Company;

j) *Founding Shareholder* refers to Shareholders owning at least 01 common share and listed in the list of founding Shareholders of the Company;

k) *Major Shareholder* refers to Shareholders as defined in Clause 18, Article 4 of the Law on Securities;

l) *Operating period* refers to the duration of the Company's operation as specified in Article 2 of this Charter and any extensions approved by the General Meeting of Shareholders;

m) *Stock Exchange* refers to the Vietnam Stock Exchange and its subsidiaries;

n) *Securities business operation License* refers to the License no. 66/GP-UBCK issued by the State Securities Commission on November 15th, 2007 and the amendments or adjustments to this license over time;

o) *Non-executive Member of Board of Directors* refers to a member who does not hold any executive position in the Company.

p) Board of Management: includes the CEO and Deputy CEOs (if any);

q) Executive Management: includes the CEO, Deputy CEOs, Head of Finance Division, and Chief Accountant.

2. References to any provision or document in this Charter shall include any amendments, supplements, or replacements thereof.

3. Titles (Sections, Articles in this Charter) are for convenience only and do not affect the contents of this Charter.

II. NAME, FORM, HEADQUARTERS, BRANCHES, REPRESENTATIVE OFFICES, BUSINESS LOCATIONS, OPERATING PERIOD, AND LEGAL REPRESENTATIVE OF THE COMPANY

Article 2. Name, form, headquarters, branches, representative offices, business locations, and operating period of the Company

1. Company name:

a) Name in Vietnamese: **Công ty Cổ phần Chứng khoán Sài Gòn - Hà Nội.**

b) Name in foreign language: Sai Gon – Ha Noi Securities Joint Stock Company.

c) Abbreviated Name: **SHS**

2. The Company is a joint-stock company with legal status in accordance with the current laws of Vietnam.

3. Registered Headquarters:

a) Address: No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City.

b) Telephone: (84.24) 38 181 888.

c) Fax: (84.24) 38 181 688.

d) E-mail: contact@shs.com.vn

e) Website: www.shs.com.vn

4. Operational network:

a) The Company may establish branches, transaction offices, and representative offices to achieve its operational objectives, in accordance with decisions of the Board of Directors and within the scope permitted by law.

b) Branches, transaction offices, and representative offices (*if any*) are dependent units of the Company, and the Company shall be fully responsible for their operations.

5. Unless terminated earlier as provided in Clause 2, Article 58 or extended in accordance with Article 59 of this Charter, the Company's operational term is indefinite from the date of establishment.

Article 3. Legal Representative of the Company

1. The Company has 02 Legal Representatives namely the Chairperson of the Board of Directors and the CEO.

   Each legal representative shall exercise the rights and perform the obligations of representation in accordance with this Charter and the Resolutions/Decisions of the Board of Directors and/or other documents issued by the Board of Directors over time.

2. The Legal Representative of the Company is an individual who represents the Company in exercising rights and fulfilling obligations arising from the Company's transactions, representing the Company as a petitioner, plaintiff, defendant, or relevant party before Arbitration, Courts, and other legal obligations in accordance with the law.

3. Responsibilities of the Legal Representative of the Company:

a) Perform assigned rights and obligations honestly, prudently, and in the best manner to ensure the legitimate interests of the Company;

b) Remain loyal to the interests of the Company, refrain from abusing position and power, and avoid using information, secret, business opportunities, and other assets of the Company for personal gain or to benefit another individual or organization;

c) Promptly, fully, and accurately notify the Company about any business entity where they or their related persons hold ownership, shares, or capital contribution as required by the Law

on Enterprise, Law on Securities, the Charter, and relevant regulations.

4. Rights and Obligations of the Legal Representative of the Company:

a) The Chairperson of the Board of Directors shall have the rights and obligations as specified in Point l, Clause 3, Article 28 of this Charter, the Regulations on the organization and operation of the Board of Directors, and other internal regulations.

b) The CEO shall have the rights and obligations as specified in Point i, Clause 2, Article 35 of this Charter, and other internal regulations.

c) In addition to the rights and obligations mentioned above, the Company's Legal representatives shall have other rights and obligations in accordance with the law.

5. Each Company's Legal representative shall be independently responsible for the tasks he or she performs in his or her capacity as the Company's Legal representative.

6. The Company must ensure that there is always at least 01 Legal representative residing in Vietnam. Where there is only 01 Legal representative residing in Vietnam, before leaving Vietnam, such person must authorize in writing another individual residing in Vietnam and having full legal capacity to exercise the rights and perform the obligations of a Legal Representative.

   In this case, the Legal representative shall still be responsible for the performance of the authorized rights and obligations.

7. In the event that the authorization period specified in Clause 6 of this Article expires and the Legal representative has not yet returned to Vietnam and no new authorization has been granted, the authorized person shall continue to exercise the rights and perform the obligations of the Legal representative within the scope of the authorization until the Company's Legal representative returns to work at the Company or until the Board of Directors appoints another person as the Company's Legal representative.

8. In the event that the Company has only 01 Legal representative and such person is absent from Vietnam for more than 30 days without authorizing another person to exercise the rights and obligations of the Company's Legal Representative; or in case of death, disappearance, criminal prosecution, detention, imprisonment, is undergoing administrative measures at a compulsory detoxification establishment or compulsory education institution, has limited or lost civil act capacity, has difficulties in cognition or behavior control, or is prohibited by a Court from holding certain positions, practicing certain professions, or performing certain jobs, the Board of Directors shall appoint another person as the Company's Legal representative.

9. In the event that the CEO who is also the Legal Representative, dies, disappears, is prosecuted, detained, imprisoned, is undergoing administrative measures at a compulsory detoxification establishment or compulsory education institution, has limited or lost civil act capacity, has difficulties in cognition or behavior control, or is prohibited by a Court from holding certain positions, practicing certain professions, or performing certain jobs, or is absent from Vietnam for more than 20 days, or after being relieved of the position of CEO or dismissed from office and the Company has not yet appointed a new CEO, the Chairperson of the Board of Directors shall automatically become the sole Legal Representative of the Company, having full rights and responsibilities of the Legal representative until the Board of Directors appointed another person as the CEO.

10. The Courts or other competent legal authorities have the right to appoint the Company's Legal Representative during legal proceedings at the Court in accordance with the law.

III. OBJECTIVES, SCOPE OF BUSINESS AND OPERATIONS OF THE COMPANY

Article 4. Objectives and Principles of Operation of the Company

1. Operational objectives of the Company:

a) Conduct business to maximize profits for Shareholders while complying with legal regulations;

b) Achieve long-term sustainable development, integrate into the regional and global economy to become one of the leading securities companies in Vietnam;

c) Provide benefits to Shareholders, employees, and deliver high-quality products and services to customers.

2. Principles of governance and management of the Company:

a) Comply with legal regulations of the Law on Securities, the Law on Enterprise, the Company's Charter, and other relevant legal provisions;

b) Clearly define the responsibilities among the General Meeting of Shareholders, the Board of Directors, and the Board of Management in accordance with the Law on Securities, the Law on Enterprise, the Company's Charter, and other relevant legal provisions;

c) Establish a communication system with Shareholders to ensure full disclosure of information and fair treatment among Shareholders, ensuring Shareholders' legal rights and benefits;

d) Establish an internal control system, risk management, and supervision to prevent conflicts of interest within the Company and transactions with related parties;

e) Ensure employees working in professional departments hold appropriate securities practice certificates in accordance with legal regulations on securities and stock market.

3. Principles of the Company's business operations:

a) Fully establish operational procedures for business activities and ethical professional codes;

b) The Company and its employees must not make investments on behalf of customers, except in cases of entrusted management of securities trading accounts of individual investors;

c) Maintain honesty with customers, refrain from infringing on assets, rights, and other legal benefits of customers. Ensure the segregation of each customer's assets and separate customer assets from the Company's assets;

d) Be responsible for signing contracts with clients or foreign securities business representatives when providing services to clients; provide complete and truthful information to clients and foreign securities business representatives;

e) Unless otherwise prescribed by law, the Company must not directly or indirectly engage in the following activities when providing services to customers:

- Making investment decisions on behalf of customers;
- Agreeing with customers to share profits or losses;
- Advertising or claiming that its content, effectiveness, or securities analysis methods are superior to those of other securities companies;
- Providing false information to entice or persuade customers to buy or sell a specific security;
- Providing false, fraudulent, or misleading information to customers;
- Other activities prohibited by law.

f) Implement accounting, auditing, statistical, and financial obligations as prescribed by law;

g) Timely, fully, and accurately disclose and report information in accordance with legal regulations;

h) Develop an information technology system and backup database to ensure safe and continuous operations;

i) Conduct securities transaction supervision as per the Minister of Finance's regulations;

j) Establish 01 specialized department responsible for communicating with customers and resolving customer inquiries and complaints;

k) Fulfill other obligations as prescribed by Law on Securitiess and other related legal provisions.

Article 5. Scope of Business and Operations of the Company

1. The Company is permitted to conduct investment and business activities in industries, products, and services as specified in the Company's Charter, licenses, legal regulations, registered business activities, and changes notified to regulatory authorities and published on the National Business Registration Portal if required by law. If the Company operates in a conditional business sector, it must meet the business conditions specified in the Investment Law and other relevant legal provisions.

2. The Company's business sectors:

a) Securities business activities:

(i) Securities brokerage;

(ii) Proprietary trading: trading securities in proprietary accounts, investing, contributing capital, issuing, and offering financial products as per applicable regulations;

(iii) Underwriting securities issuance;

(iv) Securities investment consulting.

b) Securities business services:

(i) Managing securities trading accounts on behalf of individual clients; distributing or acting as an agent to distribute securities; managing securities trading accounts; providing services for maintaining the list of securities owners for other enterprises;

(ii) Providing online securities trading services; offering or collaborating with credit institutions to provide margin lending for securities purchases or securities lending services; providing or collaborating with credit institutions to offer advance payment for securities sales; securities depository; securities clearing and settlement;

(iii) Consulting on securities offering dossiers, assisting with pre-offering procedures; acting as a custody, payment, and securities transfer agent; advising on restructuring, mergers, acquisitions, reorganization, and corporate transactions; corporate governance consulting, business strategy consulting; advising on securities issuance, listing, and trading registration; advising on enterprise equitization;

(iv) Derivatives trading, including brokerage, proprietary trading, investment consulting, clearing, settlement, and related services;

(v) Providing intraday securities trading services;

(vi) Market-making activities;

(vii) Issuing covered warrants and performing related activities (offering, listing, market-making, hedging transactions for covered warrants, brokerage, and investment consulting for covered warrants, etc.). Covered warrant holders have rights and obligations as specified by law, including:

- Right to receive cash payment or transfer of underlying securities under specified conditions and payment methods; other rights and obligations defined by the Company in the prospectus for each issuance and related legal provisions;
- Right to purchase (call warrants) or sell (put warrants) underlying securities to the Company at a pre-determined price at a specified time or before a specified date, or receive the price difference between the execution price and the underlying security price at the time of

execution as per warrant terms;

- Right to cash payment when covered warrants are delisted as per regulations;
- Right to transfer, gift, inherit, pledge as collateral for loans in civil transactions under legal provisions;
- Right to priority payment in case of Company dissolution or bankruptcy as per legal regulations;
- And other rights as stipulated by law.

(viii) Other services in compliance with legal provisions applicable from time to time.

IV. CHARTER CAPITAL, SHARES, FOUNDING SHAREHOLDERS

Article 6. Charter Capital, Shares, Founding Shareholders

1. The Company's charter capital is **VND 8,994,622,000,000.**

   (*In words: Eight trillion nine hundred ninety-four billion six hundred twenty-two million Vietnamese dong*)

   The total charter capital of the Company is divided into **899,462,220** shares with a par value of VND 10,000 (*Ten thousand*) per share.
2. The Company may change its charter capital upon approval by the General Meeting of Shareholders and in accordance with legal regulations.
3. As of the date of adoption of this Charter, all shares of the Company are common shares. The rights and obligations of Shareholders holding each type of share are specified in Articles 11 and 12 of this Charter.
4. The Company may issue other types of preferred shares upon approval by the General Meeting of Shareholders and in compliance with legal regulations.
5. The names, addresses, number of shares, and other details of the founding Shareholders as required by the Law on Enterprise are listed in the Appendix attached to this Charter.
6. Common shares must be offered for sale to existing Shareholders in proportion to their ownership percentage unless the General Meeting of Shareholders decides otherwise. Any unsold shares shall be handled by the Board of Directors. The Board of Directors may allocate such shares to other Shareholders and persons under terms not less favorable than those offered to existing Shareholders unless otherwise approved by the General Meeting of Shareholders.
7. The Company may repurchase shares issued by the Company in accordance with the provisions of this Charter and applicable laws.
8. The Company may issue other types of securities as permitted by law.
9. Foreign ownership ratio in the Company:

a) The maximum foreign ownership ratio in the Company is 49% of the Company's Charter Capital;

b) The Company shall report to the State Securities Commission and disclose the foreign ownership ratio on its website and through other methods as required by law.

Article 7. Share Certificate

1. Shareholders of the Company shall be issued share certificates corresponding to the number and type of shares they own. The share certificate must contain the full details as prescribed in Clause 1, Article 121 of the Law on Enterprises.
2. In the event that a share certificate is lost, damaged, or otherwise destroyed, the shareholder shall be reissued a new share certificate by the Company upon request. The shareholder's request must include:

a) Information regarding the lost, damaged, or destroyed share certificate;

b) A commitment to bear responsibility for any disputes arising from the issuance of the new share certificate.

Article 8. Other Securities Certificates

Bonds or other securities certificates of the Company shall be issued in accordance with operational requirements and in compliance with applicable laws.

Article 9. Transfer of Shares

1. All shares shall be freely transferable except where otherwise provided in this Charter, issuance terms, or applicable laws. Listed shares and shares registered for trading on the Stock Exchange shall be transferred in accordance with the provisions of the law on securities and the securities market.
2. Shares that have not been fully paid for shall not be transferred and shall not entitle the shareholder to benefits such as receiving dividends, bonus shares from equity, pre-emptive rights to purchase newly issued shares, and other rights under the law.

V. ORGANIZATIONAL STRUCTURE, MANAGEMENT, AND CONTROL

Article 10. Organizational Structure, Management, and Control

The Company's management, governance, and control structure includes:

1. The General Meeting of Shareholders;
2. The Board of Directors and the Audit Committee under the Board of Directors;
3. The Chief Executive Officer.

VI. SHAREHOLDERS AND GENERAL MEETING OF SHAREHOLDERS

Article 11. Rights of Shareholders

1. Common Shareholders shall have the following rights:

a) To attend, express opinions, and exercise voting rights at the General Meeting of Shareholders through the methods stipulated in this Charter and applicable laws. Each common share shall carry 01 voting right;

b) To receive dividends as determined by the General Meeting of Shareholders;

c) To have pre-emptive rights to purchase new shares in proportion to their ownership percentage of common shares in the Company;

d) To freely transfer their shares to others, except where otherwise stipulated in this Charter, issuance terms, and applicable laws;

e) To inspect, review, and extract information regarding names and contact addresses in the list of Shareholders entitled to vote and to request corrections of incorrect information;

f) To inspect, review, extract, or copy the Company's Charter, Minutes of the General Meeting of Shareholders, and Resolutions of the General Meeting of Shareholders;

g) In the event of the Company's dissolution or bankruptcy, to receive a portion of the remaining assets in proportion to their shareholding in the Company;

h) To request the Company to repurchase their shares in cases specified in Article 132 of the Law on Enterprises;

i) To be treated equally. Each share of the same class shall entitle the Shareholder to the same rights, obligations, and benefits. If the Company has preferred shares, the rights and obligations associated with each type of preferred share must be approved by the General Meeting of Shareholders and fully disclosed to Shareholders;

j) To access full periodic and extraordinary information disclosed by the Company in accordance with legal regulations;

k) To have their legitimate rights and interests protected and to request suspension or annulment of Resolutions and Decisions of the General Meeting of Shareholders or the Board of Directors in accordance with the Law on Enterprises;

l) Other rights as prescribed by law and this Charter.

2. A shareholder or a group of Shareholders holding at least 5% of the total common shares shall have the following rights:

a) To request the Board of Directors to convene the General Meeting of Shareholders in case the Board of Directors seriously violates Shareholders' rights, managerial obligations, or makes decisions beyond its authority;

b) To inspect, review, and extract minutes and Resolutions/Decisions of the Board of Directors, semi-annual and annual financial statements, contracts, transactions requiring Board of Directors approval, and other documents, except for trade secrets and business secrets of the Company;

c) To propose issues to be included in the agenda of the General Meeting of Shareholders;

d) Other rights as prescribed by law and this Charter.

3. A shareholder or a group of Shareholders holding at least 10% of the total common shares shall have the right to nominate members to the Board of Directors.

Article 12. Obligations of Shareholders

Common Shareholders shall have the following obligations:

1. To fully and timely pay for subscribed shares.
2. Not to withdraw contributed capital in the form of common shares from the Company in any manner, except where the Company or another party repurchases their shares. If a shareholder illegally withdraws part or all of their contributed capital, such shareholder and any related beneficiary must jointly bear liability for the Company's debts and other obligations up to the value of the withdrawn shares and any resulting damages.
3. To comply with the Charter and internal management regulations of the Company.
4. To abide by the Resolutions and Decisions of the General Meeting of Shareholders and the Board of Directors.
5. To maintain the confidentiality of information provided by the Company as stipulated in this Charter and the law; to use such information only to exercise and protect their legitimate rights and interests; and not to distribute, duplicate, or send the information to other organizations or individuals.
6. To bear personal liability when acting on behalf of the Company in any form to:

a) Violate the law;

b) Conduct business or transactions for personal gain or for the benefit of other organizations or individuals;

c) Pay undue debts in anticipation of financial risks to the Company.

7. To comply with the provisions of Point c and d, Clause 2, Article 74 of the Law on Securities.
8. To fulfill other obligations as required by current laws.

Article 13. General Meeting of Shareholders

1. The General Meeting of Shareholders consists of all Shareholders with voting rights and is the highest decision-making body of the Company. The General Meeting of Shareholders is held annually once a year within 04 months from the end of the fiscal year. The Board of Directors may decide to extend the annual General Meeting of Shareholders if necessary, but not exceeding 06 months from the end of the fiscal year and must report the extension to

the State Securities Commission. In addition to the annual meeting, the General Meeting of Shareholders may hold extraordinary meetings. The location of the General Meeting of Shareholders is determined as the place where Meeting's Chairperson attends the meeting and must be within the territory of Vietnam.

2. The Board of Directors convenes the annual General Meeting of Shareholders and selects an appropriate location. The annual General Meeting of Shareholders decides on matters in accordance with the law and the Company's Charter, particularly the approval of the audited annual financial statements. In case the Company's annual financial statements contain material exceptions, adverse opinions, or disclaimers in the audit report, the Company must invite a representative of the approved audit firm that audited the financial statements to attend the annual General Meeting of Shareholders, and the representative of the approved audit firm is responsible for attending the annual General Meeting of Shareholders of the Company.

3. The Board of Directors must convene an extraordinary General Meeting of Shareholders in the following cases:

a) The Board of Directors deems it necessary for the benefit of the Company;

b) The number of remaining Board members is less than the minimum number required by law;

c) Upon the request of Shareholders or groups of Shareholders as stipulated in Clause 2, Article 11 of this Charter; The request to convene an extraordinary General Meeting of Shareholders must comply with the format and content specified in Clause 4, Article 115 of the Law on Enterprises. The written request must be signed by the relevant Shareholders or compiled into multiple documents with all relevant Shareholders' signatures;

d) Other cases as prescribed by law and this Charter.

4. Time limit for convening an extraordinary General Meeting of Shareholders:

a) The Board of Directors must convene the General Meeting of Shareholders within 30 days from the date the number of remaining Board members, independent Board members is as prescribed in Point b, Clause 3 of this Article (except for the case specified in Point a, Clause 4, Article 30 of this Charter) or from the date of receipt of the request specified in Point c, Clause 3 of this Article;

b) If the Board of Directors does not convene the General Meeting of Shareholders as stipulated in Point a of this Clause, within the next 30 days, the Shareholders or group of Shareholders as stipulated in Clause 2, Article 11 of this Charter have the right to request the Company's representative to convene the General Meeting of Shareholders under the Law on Enterprises;

In this case, the Shareholders or group of Shareholders convening the General Meeting of Shareholders may request the Business Registration Authority to supervise the order, procedures for convening, conducting meetings, and making decisions of the General Meeting of Shareholders. All costs for convening and holding the General Meeting of Shareholders shall be reimbursed by the Company. These costs do not include the expenses incurred by Shareholders for attending the General Meeting of Shareholders, including accommodation and travel costs.

Article 14. Rights and Obligations of the General Meeting of Shareholders

1. The General Meeting of Shareholders has the following rights and obligations:

a) Approving the development orientation of the Company;

b) Deciding on the type and total number of shares of each type that may be offered for sale;

deciding the annual dividend rate for each type of share;

c) Electing, dismissing, and removing members of the Board of Directors;

d) Deciding on investments or selling assets with a value of 35% or more of the total asset value recorded in the most recent financial statement of the Company;

e) Amending and supplementing the Company's Charter;

f) Approving annual financial statements;

g) Deciding to repurchase issued shares of each type in accordance with Article 133 of the Law on Enterprises and Article 36 of the Law on Securities;

h) Reviewing and handling violations of members of the Board of Directors that cause damage to the Company and its Shareholders;

i) Deciding on the reorganization, dissolution of the Company, and appointing liquidators;

j) Deciding on the budget or total remuneration, bonuses, and other benefits for the Board of Directors;

k) Approving the Internal Governance Regulations, Organization and Operation Regulations of the Board of Directors;

l) Approving the list of approved audit firms; deciding on an approved audit firm to audit the Company's activities, dismissing approved auditors when deemed necessary;

m) Other rights and obligations as prescribed by law.

2. The annual General Meeting of Shareholders discusses and approves the following matters:

a) The Company's annual business plan;

b) The audited annual financial statements;

c) The report of the Board of Directors on governance and operational results of the Board of Directors and each Board member;

d) The report of the independent Board member in the Audit Committee;

e) The dividend rate for each type of share;

f) Other matters within its authority as prescribed by law and this Charter.

3. All Resolutions and issues included in the meeting agenda must be discussed and voted on at the General Meeting of Shareholders.

Article 15. Right to attend the General Meeting of Shareholders

1. Shareholders, authorized representatives of institutional Shareholders may directly attend meetings or authorize one or more individuals or organizations to attend the meeting or participate through one of the forms specified in Clause 2 of this Article.

2. Shareholders are considered to be present and vote at the General Meeting of Shareholders in the following cases:

a) Attending and voting directly at the meeting;

b) Authorizing an individual or organization to attend and vote at the meeting;

c) Attending and voting via online conferences, electronic voting, or other electronic means;

d) Sending voting ballots to the meeting via mail, fax, email, or other means as prescribed by the Board of Directors from time to time.

3. The authorization for an individual or organization to represent a shareholder at the General Meeting of Shareholders under Clause 1 of this Article must be in writing. The authorization document must be made in accordance with civil law and must clearly state the name of the authorizing shareholder, the name of the authorized individual or organization, the number of shares authorized, the scope and content of the authorization, the duration of the authorization, and the signatures of both the authorizing and authorized parties.

4. The authorized representative attending the General Meeting of Shareholders must submit the authorization document when registering for the meeting. In case of further delegation, the attendee must present the initial authorization document from the shareholder or the authorized representative of the institutional shareholder (if not previously registered with the Company).
5. The voting ballot of the authorized representative attending the meeting remains valid in the following cases, except when the Company receives notice of one of these events before the opening of the General Meeting of Shareholders or before the meeting is reconvened:

a) The authorizing shareholder has died, been restricted in civil capacity, or lost civil capacity;
b) The authorizing shareholder has revoked the authorization;
c) The authorizing shareholder has revoked the authority of the person executing the authorization.

Article 16. Changes to rights

1. Changes or revocation of special rights attached to a type of preferred shares shall be effective when approved by at least 65% of the total voting shares of all attending Shareholders. A Resolution of the General Meeting of Shareholders that adversely affects the rights and obligations of shareholders holding preference shares shall only be approved if it is consented to by shareholders of the same class attending the meeting and representing at least 75% of the total number of such preference shares, or approved by shareholders of the same class representing at least 75% of the total number of such preference shares in the case of approval by written ballot.
2. The meeting of Shareholders holding a specific type of preferred shares to approve changes in rights as mentioned above is only valid when at least two Shareholders (or their authorized representatives) holding at least 1/3 of the nominal value of that type of issued shares are present. If the required number of delegates is not met, the meeting shall be reconvened within 30 days, and all Shareholders of that share type (regardless of number of persons and the number of shares) present in person or through authorized representatives shall be deemed sufficient for the meeting. At these meetings, Shareholders of that share type present directly or via representatives may request secret ballots. Each share of the same type has equal voting rights at these meetings.
3. The procedures for conducting separate meetings shall be implemented similarly to the provisions of Articles 17 and 19 of this Charter.
4. Unless otherwise specified in the share issuance terms, special rights associated with preferred shares concerning the distribution of profits or assets of the Company shall not change when the Company issues additional shares of the same type.

Article 17. Convening, Agenda, and Notice of the General Meeting of Shareholders

1. The Board of Directors convenes the annual and extraordinary General Meetings of Shareholders. The Board of Directors convenes extraordinary General Meetings of Shareholders in the cases stipulated in Clause 3, Article 13 of this Charter.
2. The convener of the General Meeting of Shareholders must perform the following tasks:

a) Prepare the list of Shareholders eligible to participate and vote at the General Meeting of Shareholders. The list of Shareholders entitled to attend the General Meeting of Shareholders shall be prepared no later than 10 days before the notice of the meeting is sent. The Company must disclose information about the preparation of the list of Shareholders entitled to attend the General Meeting of Shareholders at least 20 days before the final registration date;

b) Prepare the Agenda and contents of the meeting;

c) Prepare documents for the meeting;

d) Draft Resolutions of the General Meeting of Shareholders based on the proposed meeting contents;

e) Determine the time and place for the meeting;

f) Notify and send the meeting notice to all Shareholders entitled to attend;

g) Other tasks to serve the meeting.

3. The notice of the General Meeting of Shareholders shall be sent to all Shareholders through means ensuring delivery to the shareholder's registered contact address (including via postal mail, email, phone number, or other methods as decided by the Board of Directors from time to time) and shall also be publicly disclosed on the Company's website, the State Securities Commission, and the Stock Exchange where the Company's shares are listed or registered for trading. The convener of the General Meeting of Shareholders must send the notice of the meeting to all Shareholders in the list of Shareholders entitled to attend at least 21 days before the opening date of the meeting (counting from the date the notice is sent or transferred validly). The meeting agenda and related documents for voting at the meeting must be sent to Shareholders or published on the Company's website. If the documents are not included in the notice, the notice must specify a link to access all meeting materials, including:

a) The agenda and documents used at the meeting;

b) The list and detailed information of candidates in case of electing members of the Board of Directors;

c) Voting ballots;

d) Draft Resolutions for each issue on the meeting agenda.

4. Shareholders or groups of Shareholders as stipulated in Clause 2, Article 11 of this Charter have the right to propose issues to be included in the agenda of the General Meeting of Shareholders. The proposal must be in writing and sent to the Company at least 03 working days before the opening date of the meeting. The proposal must clearly state the shareholder's name, the number of each type of shares held, and the proposed issue for inclusion in the agenda.

5. The convener of the General Meeting of Shareholders has the right to refuse proposals under Clause 4 of this Article in the following cases:

a) The proposal was not submitted in accordance with Clause 4 of this Article;

b) At the time of the proposal, the shareholder or group of Shareholders does not hold at least 05% of common shares as stipulated in Clause 2, Article 11 of this Charter;

c) The proposed issue is not within the decision-making authority of the General Meeting of Shareholders;

d) Other cases as stipulated by law and this Charter.

6. The convener of the General Meeting of Shareholders must accept and include proposals under Clause 4 of this Article in the proposed agenda and meeting contents, except as provided in Clause 5 of this Article. The proposal is officially added to the agenda and meeting contents if approved by the General Meeting of Shareholders.

Article 18. Conditions for holding the General Meeting of Shareholders

1. The General Meeting of Shareholders shall be conducted when attending Shareholders represent more than 50% of the total voting shares.

2. In case the first meeting does not meet the quorum as stipulated in Clause 1 of this Article, the second meeting notice shall be sent within 30 days from the scheduled date of the first meeting. The second General Meeting of Shareholders shall be conducted when attending Shareholders represent at least 33% of the total voting shares.
3. In case the second meeting does not meet the quorum as stipulated in Clause 2 of this Article, the third meeting notice shall be sent within 20 days from the scheduled date of the second meeting. The third General Meeting of Shareholders shall be conducted regardless of the total voting shares of the attending Shareholders.
4. Only the General Meeting of Shareholders has the authority to decide on changes to the meeting agenda that was sent along with the meeting notice.

Article 19. Procedures for conducting and voting at the General Meeting of Shareholders

1. Before the meeting commences, the Company shall conduct shareholder registration and continue registering until all eligible Shareholders have signed in, following the procedures below:

a) When registering, the Company shall issue each shareholder or authorized representative 01 voting card, specifying the registration number, Shareholder's name, authorized representative's name, and the number of voting rights.

b) Shareholders, representatives of institutional Shareholders, or proxies arriving after the meeting has started shall register immediately and have the right to participate and vote after registration. The Chairperson is not obliged to pause the meeting for late registrants, and the validity of previously voted resolutions remains unchanged.

2. Election of the Chairperson, Secretary, and Voting Committee shall be conducted as follows:

a) The Chairperson of the Board of Directors shall be the meeting's Chairperson or may authorize another Board member to chair the General Meeting of Shareholders convened by the Board. If the Chairperson is absent or temporarily incapacitated, the remaining Board members shall elect 01 person among them to chair the meeting by majority vote;

b) Except as stipulated in point a of this Clause, the person signing the meeting notice shall preside over the meeting for Shareholders to elect a meeting's Chairperson, and the nominee with the highest votes shall chair the meeting;

c) The meeting's Chairperson shall appoint one or more individuals as the meeting secretary/secretaries;

d) The General Meeting of Shareholders shall elect one or more individuals to the Voting Committee based on the proposal of the meeting's Chairperson. The number of members in the Voting Committee shall be decided by the General Meeting of Shareholders upon the recommendation of the meeting's Chairperson.

3. The agenda and meeting content must be approved at the opening session of the General Meeting of Shareholders. The agenda must specify and detail the time allocated for each issue in the meeting agenda.
4. The meeting's Chairperson has the right to take necessary and reasonable measures to conduct the General Meeting of Shareholders in an orderly manner, in accordance with the approved agenda, and to reflect the opinions of the majority of attendees:

a) Arrange seating at the meeting venue;

b) Ensure the safety of all attendees at the venue;

c) Facilitate shareholder participation (or continued participation) in the meeting. The meeting convener has full authority to modify the aforementioned measures and implement all

necessary actions. These measures may include issuing entrance passes or adopting other selection methods.

5. The General Meeting of Shareholders shall discuss and vote on each issue in the agenda. Voting shall be conducted as "Approve," "Disapprove," and " No opinion." The voting results shall be announced by the meeting's Chairperson before the meeting concludes.

6. The meeting convener or Chairperson of the General Meeting of Shareholders shall have the following rights:

a) Require all attendees to undergo legal and reasonable security checks;

b) Request competent authorities to maintain order during the meeting and expel individuals who fail to comply with the Chairperson's authority, intentionally disrupt order, obstruct the meeting's progress, or refuse security checks from the General Meeting of Shareholders.

7. The Chairperson has the right to postpone the General Meeting of Shareholders for a maximum of 03 working days from the originally scheduled date and may only postpone or change the venue under the following circumstances:

a) The venue lacks adequate seating for all attendees;

b) The communication facilities at the venue do not allow Shareholders to participate, discuss, and vote;

c) Disruptive attendees pose a risk to the fairness and legality of the meeting.

8. If the meeting's Chairperson postpones or suspends the General Meeting of Shareholders contrary to Clause 7 of this Article, the General Meeting of Shareholders shall elect another attendee to replace the Chairperson and preside over the meeting until its conclusion. All Resolutions passed at the meeting remain valid.

9. If the Company applies modern technology for online General meeting of Shareholders, it shall ensure Shareholders can participate and vote through electronic voting or other digital methods as stipulated in Article 144 of the Law on Enterprise and Clause 3, Article 273 of Decree No. 155/NĐ-CP.

Article 20. Conditions for approving Resolutions of the General Meeting of Shareholders

1. A Resolution on the following matters shall be passed if it is approved by Shareholders representing at least 65% of the total voting shares of all Shareholders attending and voting at the meeting, except as stipulated in Clause 1, Article 16, and Clause 8, Article 21 of this Charter:

a) Types of shares and the total number of shares of each type;

b) Changes in the Company's business lines and sectors;

c) Changes in the Company's organizational structure;

d) Investment projects or asset sales valued at 35% or more of the Company's total assets recorded in the latest financial statement;

e) Company reorganization or dissolution.

2. Resolutions shall be passed if approved by Shareholders holding over 50% of the total voting shares of all attending and voting Shareholders, except for cases specified in Clause 1 of this Article, Clause 8, Article 21, and Clause 1, Article 16 of this Charter.

Article 21. Authority and procedures for collecting Shareholders' written opinions to approve Resolutions of the General Meeting of Shareholders

The authority and procedures for collecting Shareholders' written opinions to approve Resolutions of the General Meeting of Shareholders shall be carried out as follows:

1. The Board of Directors has the right to collect Shareholders' written opinions to approve

resolutions of the General Meeting of Shareholders when deemed necessary for the benefit of the Company, including the cases specified in Clause 2, Article 147 of the Law on Enterprises.

2. The preparation of the list of Shareholders to receive opinion forms shall be conducted in accordance with Point a, Clause 2, Article 17 of this Charter. The Board of Directors must prepare the opinion forms, the draft Resolution of the General Meeting of Shareholders, explanatory documents regarding the draft resolution, and send them to all Shareholders with voting rights in the same manner as stipulated in Clause 3, Article 17 of this Charter, at least 10 days before the deadline for returning the opinion forms.

3. Ballot for collecting opinions must contain the following main contents:

a) Name, registered address, enterprise code;

b) Purpose of collecting opinions;

c) Full name, contact address, nationality, legal document number for individual Shareholders; name, enterprise code or legal document number of organizations, registered address for organizational Shareholders or full name, contact address, nationality, and legal document number for the representative of an organizational shareholder; number of shares of each type and voting rights of the Shareholder;

d) Issues to be voted on for decision-making;

e) Voting options including approval, disapproval, and no opinion for each issue collected for voting;

f) Deadline for returning the completed ballot to the Company;

g) Full name, signature of the Board of Directors' Chairperson.

4. Shareholders may send the completed ballot to the Company by mail, fax, or email according to the following provisions:

a) If sent by mail, the completed ballot must bear the signature of the individual Shareholder, the authorized representative, or the legal representative of the organizational Shareholder. The ballot sent to the Company must be sealed, and no one has the right to open it before vote counting;

b) If sent by fax or email, the ballot sent to the Company must be kept confidential until the vote counting time;

c) Ballots sent to the Company after the specified deadline in the ballot content or those that have been opened in the case of mail or disclosed in the case of fax or email are considered invalid. Ballots that are not returned are considered as non-participation in voting.

5. The Board of Directors shall conduct the vote counting and prepare the vote counting minutes in the presence of Shareholders who do not hold management positions in the Company. The vote counting minutes must contain the following main contents:

a) Name, registered address, enterprise code;

b) Purpose and issues collected for voting to approve resolutions;

c) The number of shareholders and the total number of votes cast, specifying the number of valid and invalid votes and the method of submission of voting ballots, together with an appendix listing the shareholders participating in the voting;

d) Total votes of approval, disapproval, and no opinion on each issue;

e) Issues approved and the corresponding approval voting percentage;

f) Full name, signature of the the Board of Directors' Chairperson, vote counter, and vote counting supervisor;

g) Members of the Board of Directors, the vote counter, and the vote counting supervisor shall be jointly liable for the accuracy and honesty of the vote counting minutes; they shall be jointly liable for any damages arising from decisions approved due to dishonest or inaccurate vote counting.

6. The vote counting minutes and Resolutions must be sent to Shareholders within 15 days from the date of vote counting completion. The sending of vote counting minutes and resolutions may be replaced by posting them on the Company's website within 24 hours from the vote counting completion time.

7. The completed ballots, vote counting minutes, approved Resolutions, and related documents attached to the ballot must be kept at the Company's registered office.

8. A resolution passed by collecting written opinions from Shareholders is valid if approved by Shareholders holding more than 50% of the total voting shares of all Shareholders eligible to vote and has the same validity as a Resolution passed at the General Meeting of Shareholders.

Article 22. Resolutions and Minutes of the General Meeting of Shareholders

1. The General Meeting of Shareholders must be recorded in minutes and may be recorded or stored electronically in other formats. The minutes must be made in Vietnamese and may also be prepared in a foreign language with the following main contents:

a) Name, registered address, enterprise code;

b) Time and venue of the General Meeting of Shareholders;

c) Agenda and contents of the meeting;

d) Full name of the Chairperson and secretary;

e) Summary of the meeting proceedings and opinions expressed during the General Meeting of Shareholders on each issue in the agenda;

f) Number of Shareholders and total voting shares of Shareholders attending the meeting, with an annex listing registered Shareholders, shareholder representatives attending the meeting with the corresponding number of shares and voting rights;

g) Total votes for each voting issue, including voting method, total valid, invalid votes, votes in favor, against, and abstentions; corresponding percentage of total voting shares of Shareholders attending the meeting;

h) Issues approved and the corresponding approval voting percentage;

i) Full name and signature of the meeting's Chairperson and secretary. If the meeting's Chairperson and secretary refuse to sign the meeting minutes, the minutes shall remain valid if signed by all other members of the Board of Directors attending the meeting and contain all required contents as prescribed in this clause. The meeting minutes must clearly state the refusal of the chairperson and secretary to sign.

2. The meeting minutes of the General Meeting of Shareholders must be completed and approved before the conclusion of the meeting. The meeting's Chairperson and secretary of the meeting or other signatories of the meeting minutes shall be jointly responsible for the truthfulness and accuracy of the contents of the minutes.

3. The minutes prepared in both Vietnamese and a foreign language have equal legal validity. In case of discrepancies between the Vietnamese and foreign language versions, the Vietnamese version shall prevail.

4. Resolutions, meeting minutes of the General Meeting of Shareholders, annex listing registered Shareholders, the authorization document to attend the meeting, the documents

attached to the Minutes (if any), and related documents accompanying the meeting notice should be disclosed in accordance with securities market information disclosure regulations and should be kept at the Company's Headquarters.

5. Validity of Resolutions of the General Meeting of Shareholders:

a) Resolutions of the General Meeting of Shareholders take effect from the date they are passed or from the effective date specified in the Resolution. A valid resolution of the General Meeting of Shareholders is binding on all absent or dissenting Shareholders.

b) Resolutions of the General Meeting of Shareholders passed with 100% of total voting shares are considered legal and valid even if the procedures and formalities for passing such resolutions were not carried out correctly as prescribed.

c) If any shareholder or group of Shareholders requests the Court or Arbitration to annul a Resolution of the General Meeting of Shareholders in accordance with Article 23 of this Charter, such Resolutions remain in effect until the Court or Arbitration issues a different decision, except in cases where an emergency temporary measure is applied as decided by a competent authority.

Article 23. Request for annulment of a Resolution of the General Meeting of Shareholders

Within 90 days from the date of receiving a Resolution or meeting minutes of the General Meeting of Shareholders or the ballot result minutes of the General Meeting of Shareholders, a shareholder or group of Shareholders as defined in Clause 2, Article 11 of this Charter has the right to request the Court or Arbitration to review and annul the Resolution or part of the Resolution of the General Meeting of Shareholders in the following cases:

1. The procedures for convening and making decisions at the General Meeting of Shareholders seriously violate the provisions of the Law on Enterprises and this Charter, except for cases stipulated in point b, Clause 5, Article 22 of this Charter.

2. The contents of the Resolution violate the law or this Charter.

If the resolution of the General Meeting of Shareholders is annulled by the Court or Arbitration, the convenor of the annulled General Meeting of Shareholders may consider organizing the General Meeting of Shareholders within 90 days according to the prescribed procedures.

VII. BOARD OF DIRECTORS

Article 24. Candidacy and nomination of Members of Board of Directors

1. If candidates for the Board of Directors have been determined, the Company must disclose information related to the candidates at least 10 days before the General Meeting of Shareholders on the Company's website so that Shareholders can review the candidates before voting. Candidates for the Board of Directors must provide a written commitment regarding the accuracy and honesty of their disclosed personal information and pledge to perform their duties faithfully, prudently, and in the best interests of the Company if elected as Board members. The disclosed information about Board candidates includes:

a) Full name, date of birth;

b) Professional qualifications;

c) Work experience;

d) Other management positions (including Board memberships in other companies);

e) Interests related to the Company and its related parties.

The Company is responsible for disclosing information about the companies where the candidate holds a Board position, other management roles, and relevant interests related to those companies (if any).

2. Shareholders or groups of Shareholders holding at least 10% of the total common shares have the right to nominate Board candidates as follows:

a) Shareholders or groups holding from 10% to under 20% of voting shares may nominate up to 1 candidate;

b) Shareholders or groups holding from 20% to under 30% of voting shares may nominate up to 2 candidates;

c) Shareholders or groups holding from 30% to under 40% of voting shares may nominate up to 3 candidates;

d) Shareholders or groups holding from 40% to under 50% of voting shares may nominate up to 4 candidates;

e) Shareholders or groups holding 50% or more of voting shares may nominate all required candidates.

3. The process for nominating Board members is as follows:

a) Common Shareholders forming a group to nominate Board candidates must notify the General Meeting of Shareholders before the meeting begins;

b) If the number of nominated and self-nominated candidates is lower than the number Shareholders have the right to nominate according to Clause 2 of this Article, the incumbent Board of Directors shall introduce additional candidates or organize nominations in accordance with the Company's Charter and Internal Corporate Governance Regulations. The Board must publicly announce additional candidates before the General Meeting of Shareholders votes for Board members in accordance with the law.

4. Members of the Board of Directors must meet the following standards and conditions:

a) Not be subject to the restrictions specified in Clause 2, Article 17 of the Law on Enterprises;

b) Have professional qualifications and experience in business management or in the Company's business sector and are not necessarily Shareholders of the Company;

c) A member of the Board of Directors of the Company shall not concurrently serve as a member of the Board of Directors or Members' Council in more than 05 other companies;

d) Board members must not simultaneously be Board members, Members of the Members' Council, or CEO (General Directors) of another securities company;

e) Be in good health, possess good moral character, honesty, and integrity;

f) Meet other legal requirements.

5. Independent Board members must meet the standards and conditions outlined in Clause 4 of this Article and the following additional criteria:

a) Not be currently employed by the Company, its parent company, or its subsidiary; not have worked for the Company, its parent company, or its subsidiary in the past 03 consecutive years;

b) Not receive salary or remuneration from the Company, except for allowances granted to Board members by law;

c) Not have a spouse, biological father, adoptive father, biological mother, adoptive mother, biological child, adopted child, biological sibling who is a major shareholder of the Company or who is a manager of the Company or its subsidiaries;

d) Not directly or indirectly own at least 01% of the total voting shares of the Company;

e) Not have served as a Board member or Supervisory Board member of the Company for at least 05 consecutive years prior, unless reappointed for 02 consecutive terms.

6. Voting for Board members must be conducted using cumulative voting, where each

shareholder has a total number of votes equal to the number of shares owned multiplied by the number of Board members to be elected, and may allocate all or part of their votes to one or more candidates. The elected Board members are those receiving the highest number of votes in descending order until the required number of members is reached. If multiple candidates receive the same number of votes for the last position, another vote shall be conducted among these candidates or selection criteria from the election regulations shall be applied.

Article 25. Composition and Term of Board Members

1. The Board of Directors consists of 05 members.
2. The term of Board members shall not exceed 05 years and may be re-elected for unlimited terms. An individual may only serve as an independent Board member for a maximum of 02 consecutive terms. If all Board members' terms expire simultaneously, they shall continue in office until new members are elected and assume their roles.
3. The composition of the Board of Directors is as follow:

a) At least one of the total Board members must be non-executive members;

b) The Board must include at least 01 independent member.

4. A Board member ceases to hold office if removed or dismissed by the General Meeting of Shareholders as stipulated in Article 30 of this Charter.

Article 26. Rights and oblilgations of the Board of Directors

1. The Board of Directors is the governing body of the Company, authorized to make decisions and perform rights and obligations on behalf of the Company, except for matters under the authority of the General Meeting of Shareholders.
2. The Board of Directors has the rights and obligations prescribed by law, the Company's Charter, and the resolutions of the General Meeting of Shareholders:

a) Authority of the Board of Directors:

(i) Decide on the Company's strategy, medium-term development plans, and annual business plans;

(ii) Decide on the sale of unsold shares within the number of shares authorized for offering for each type; decide on raising additional capital through other methods;

(iii) Decide on the Company's bond issuance (excluding convertible bonds and bonds with warrants) in compliance with legal regulations;

(iv) Decide on the repurchase of shares in accordance with Article 133 of the Law on Enterprises and Article 36 of the Law on Securities;

(v) Approve investment plans and projects within the authority and limits prescribed by law and this Charter;

(vi) Decide on market development solution, marketing, and technology strategies;

(vii) Approve contracts for purchase, sale, borrowing, lending, and other transactions valued at 35% or more of the Company's total assets as recorded in the latest financial statement, except for contracts and transactions under the authority of the General Meeting of Shareholders as stipulated in Point d, Clause 1, Article 14, and Clause 2, Article 43 of this Charter;

(viii) Elect, dismiss, and remove the Chairperson of the Board of Directors; appoint, dismiss, sign, terminate contracts, reward, discipline, and determine salaries, remuneration, bonuses, and other benefits of the CEO, Deputy CEOs, Chief Accountant, Person in charge of Corporate Governance, and other positions as per the Company's internal regulations;

(ix) Appoint representatives to the Members' Council, General Meeting of Shareholders, Board of Directors, Supervisory Board/Audit Committee, Executive Board, and Management Board of other companies, and determine their remuneration and benefits;

(x) Supervise and direct the CEO and other managers in daily business operations;

(xi) Determine the organizational structure, establish subsidiaries, branches, representative offices, and decide on capital contributions and share purchases in other enterprises;

(xii) Approve the agenda and materials for the General Meeting of Shareholders, convene the General Meeting of Shareholders, or collect opinions from Shareholders for resolution approval;

(xiii) Board members have the right to request the CEO, Deputy CEOs, and other managers to provide information and documents regarding the Company's financial situation and business operations.

Managers must promptly, fully, and accurately provide the requested information and documents to Board members;

(xiv) Decide on the issuance of the Board of Directors' operating regulations and internal corporate governance regulations after approval by the General Meeting of Shareholders; decide on the issuance of the Audit Committee under the Board of Directors's regulations and the Company's information disclosure regulations;

(xv) Appoint and dismiss individuals authorized by the Company to act as commercial representatives and legal counsel for the Company;

(xvi) Approve fixed asset investments not included in the annual business plan and budget, or fixed asset investments exceeding 10% of the approved annual business plan and budget, in accordance with the General Meeting of Shareholders' resolutions and legal regulations;

(xvii) Approve the valuation of non-cash assets contributed to the Company in relation to the issuance of shares or bonds, including gold, land use rights, intellectual property rights, technology, and technical know-how;

(xviii) Decide on the timing and procedures for dividend payments or handling business losses;

(xix) Establish departments or assign individuals to perform risk management and internal audit functions as required by law;

(xx) Exercise other rights as stipulated by the Law on Enterprises, the Law on Securities, other legal regulations, and this Charter.

b) Responsibilities and Obligations of the Board of Directors:

(i) Be responsible to Shareholders for the Company's activities;

(ii) Treat all Shareholders equally and respect the interests of those with related rights to the Company;

(iii) Ensure that the Company's operations comply with legal regulations, the Charter, and the Company's internal regulations;

(iv) Submit the audited annual financial statements to the General Meeting of Shareholders;

(v) Propose the dividend distribution rate;

(vi) Recommend the restructuring, dissolution of the Company, or request for bankruptcy proceedings;

(vii) Propose the types and total number of shares authorized for issuance for each type;

(viii) Supervise and prevent conflicts of interest involving members of the Board of Directors, the CEO and other managers, including the misuse of Company assets and the abuse of related-party transactions;

(ix) Report to the General Meeting of Shareholders on the activities of the Board of Directors as required by Article 280 of Decree No. 155/2020/ND-CP;

(x) Manage the Company in accordance with legal regulations and this Charter for the benefit of the Company and its Shareholders;

(xi) Handle the Company's complaints against managerial officers and determine the Company's representative in legal proceedings against such managerial officers;

(xii) Allocate and utilize Company funds and distribute dividends in accordance with resolutions of the General Meeting of Shareholders;

(xiii) Publicly disclose related interests and refrain from using privileged information obtained through their position for personal gain or for the benefit of other organizations or individuals;

(xiv) Submit to the General Meeting of Shareholders for approval or ratification of matters within its authority;

(xv) Fulfill other responsibilities and obligations as prescribed by the Law on Enterprises, the Law on Securities, other applicable laws, and this Charter.

3. The Board of Directors may re-authorize members of the Board of Directors, Executives, individuals, or units within the Company to perform the duties and powers of the Board of Directors, provided that such authorization complies with the Company's internal regulations and applicable laws.

4. The Board of Directors shall pass Resolutions and Decisions by voting at meetings (in person and/or via online conferences using electronic devices, telecommunications, the internet, and/or electronic voting methods) or by collecting written opinions (including in electronic form). Each member of the Board of Directors shall have 01 vote.

Article 27. Remuneration, bonuses, and other benefits of Board Members

1. The Company has the right to pay remuneration and bonuses to the Members of the Board of Directors based on business performance and efficiency.

2. Board members shall receive remuneration and bonuses. Remuneration shall be calculated based on the number of working days required to fulfill Board duties and the daily remuneration rate. The Board shall estimate remuneration for each member based on unanimous principles. The total remuneration and bonuses of the Board shall be determined by the General Meeting of Shareholders at the annual meeting.

3. The remuneration of each Board member shall be accounted for as business expenses of the Company in accordance with corporate income tax regulations, recorded as a separate item in the Company's annual financial statements, and reported to the General Meeting of Shareholders at the annual meeting.

4. Board members who hold executive positions, serve on Board committees, or perform duties beyond those of a regular Board member may receive additional remuneration in the form of a fixed lump sum, salary, commission, profit-sharing, or other forms as decided by the Board of Directors.

5. Board members shall be reimbursed for all reasonable travel, accommodation, and other expenses incurred in the course of fulfilling their Board duties, including expenses related to attending the General Meeting of Shareholders, Board meetings, or Board committee meetings.

6. Board members may be covered by liability insurance purchased by the Company upon approval by the General Meeting of Shareholders. This insurance does not cover liabilities related to legal violations or breaches of the Company's charter by Board members.

Article 28. Chairperson of the Board of Directors

1. The Chairman of the Board of Directors shall be elected, removed, or dismissed by the Board of Directors from among its members.
2. The Chairperson of the Board shall not concurrently hold the position of CEO.
3. The Chairperson of the Board has the following powers and duties:

a) Develop the Board's activity program and plans;

b) Prepare meeting agendas, content, and materials; convene, preside over, and chair Board meetings;

c) Organize the adoption of Board Resolutions and Decisions;

d) Supervise the implementation of Board Resolutions and Decisions;

e) Chair of the General Meeting of Shareholders;

f) Conduct written consultations with Board members when Board meetings are not held;

g) On behalf of the General Meeting of Shareholders/Board of Directors, to sign and issue the Charter and other documents within its authority and responsibility, based on the approval/adoption of the General Meeting of Shareholders/Board of Directors; oversee or organize the oversight of their implementation;

h) Decide and act on matters authorized by the Board;

i) Develop and assign Board members to inspect and supervise Company activities;

j) Inspect and supervise all Company operations and suspend or revoke executive decisions if they violate laws, the Charter, General Meeting of Shareholders' resolutions, or Board resolutions and decisions;

k) Ensure the Board submits the Company's annual Financial Statements, business reports, audit reports, and Board reports to Shareholders at the General Meeting of Shareholders;

l) To exercise the rights and responsibilities of the legal representative in respect of the matters specified in this Clause; to sign contracts, transactions, and other documents of the Company, and to perform other tasks within the functions, duties, and powers of the legal representative as assigned/authorized by the General Meeting of Shareholders and the Board of Directors depending on the period;

m) Other rights and responsibilities as stipulated by the Law on Enterprises, this Charter, and the Company's internal regulations.

4. If the Chairperson resigns, is removed, or dismissed, the Board must elect a replacement within 10 days of receiving the resignation or dismissal decision.
5. If the Chairperson is absent or unable to perform their duties, they must delegate authority in writing to another Board member. If no delegation occurs, or if the Chairperson is deceased, missing, detained, serving a prison sentence, undergoing mandatory rehabilitation, restricted or legally incapacitated, or prohibited by Court order from holding office, the remaining Board members shall elect a replacement Chairperson by majority vote until the Board makes a formal decision.

Article 29. Meetings of Board of Directors

1. The Chairperson of the Board of Directors shall be elected at the first Board's meeting within 07 business days after the Board election. This meeting is convened and chaired by the member with the highest or equal highest vote count. In case there is more than one member with the highest number of votes or the same percentage of votes, the members shall vote by majority rule to select one of them to convene a meeting of the Board of Directors.
2. The Board of Directors must hold a meeting at least once per Quarter and may convene

extraordinary meetings.

3. The Chairperson of the Board of Directors shall convene extraordinary Board meetings in the following cases:

a) At the request of an independent member of the Board of Directors;

b) At the request of the CEO or at least 05 other Company managerial persons;

c) At the request of at least 02 members of the Board of Directors.

4. Requests under Clause 3 must be in writing, specifying the purpose, discussion topics, and decisions under the Board's authority.

5. The Chairperson of the Board of Directors must convene a Board meeting within 07 working days of receiving a valid request under Clause 3. If the Chairperson fails to convene the meeting, they shall be held responsible for any Company damages, and the requesting party may convene the meeting instead.

6. The Chairperson of the Board of Directors or the convening person must send meeting invitations at least 03 working days before the meeting. The invitation must specify the time, place, agenda, discussion topics, and decisions. The invitation must be accompanied by relevant materials and voting ballots.

7. Meeting invitations may be sent via mail, phone, fax, electronic means, or other methods as determined by the Board, ensuring delivery to each Board member's registered contact information registered at the Company.

8. A Board meeting is valid when at least 3/4 of its members attend. In case the meeting convened in accordance with the provisions of this clause does not have enough members to attend the meeting as prescribed, it shall be convened for the second time within 07 days from the date of the first scheduled meeting. In this case, the meeting shall be held if more than half of the members of the Board of Directors attend the meeting.

9. A meeting of the Board of Directors must ensure that each participating member is able to:

a) Listen to each of the other Board members speaking at the meeting;

b) Speak to all other attending members simultaneously;

Communications among members shall be conducted in accordance with the specific procedures set out in the Regulations on the Organization and Operation of the Board of Directors.

10. A Board member is considered to have attended and voted in a meeting in the following cases:

a) Attending and voting in person at the meeting;

b) Authorizing another person to attend and vote under Clause 12 of this Article;

c) Attending and voting via online conferencing, electronic voting, or other electronic means;

d) Sending voting ballots via mail, fax, email, or other methods as determined by the Board from time to time.

11. Voting ballots sent via mail must be sealed and delivered to the Company's Chairperson at least 01 hour before the meeting. Ballots shall only be opened in the presence of all attendees.

12. Board members must attend all Board meetings. They may authorize another person to attend and vote only with the majority consent of the Board.

13. Voting:

a) Except as provided in point b of this Clause, each member of the Board of Directors shall have one voting card.

b) A member of the Board of Directors shall not vote on contracts, transactions, or proposals in which the member or their related parties have an interest, where such interest conflicts or may conflict with the interests of the Company;

c) As specified in point d of this Clause, if an issue arises during a Board of Directors meeting regarding the degree of interest of a member of the Board of Directors or related to the voting rights of a member, and these issues are not resolved by the voluntary waiver of the member's voting rights, the matter shall be referred to the meeting chairperson. The decision of the meeting's Chairperson related to all other members of the Board of Directors, shall be considered the final decision, unless the nature or scope of the member's related interest has not been appropriately disclosed;

d) A member of the Board of Directors benefiting from a contract as stipulated in Article 43 of this Charter will be considered to have a significant interest in that contract.

14. Disclosure of Interests:

A member of the Board of Directors who directly or indirectly benefits from a contract or transaction that has been signed or is about to be signed with the Company, and who is aware of having an interest in it, must disclose the nature and content of that interest during the meeting in which the Board of Directors first reviews the issue of entering into the contract or transaction.

This member may disclose this interest during the first meeting of the Board of Directors held after the member becomes aware that they have or will have an interest in the related transaction or contract.

15. Board Resolutions and Decisions are approved by the majority of attending members. In case of a tie, the Chairperson's vote decides the outcome.

Article 30. Dismissal, removal, replacement, and supplementation of the Board of Directors' members

1. The General Meeting of Shareholders shall dismiss a member of the Board of Directors in the following cases:

a) The member no longer meets the standards and conditions prescribed in Article 24 of this Charter;

b) The member submits a resignation letter and it is approved.

2. The General Meeting of Shareholders shall remove a member of the Board of Directors in the event that such member fails to participate in the activities of the Board of Directors for 06 consecutive months, except in force majeure cases.

3. When deemed necessary, the General Meeting of Shareholders shall decide to replace members of the Board of Directors; dismiss or remove members of the Board of Directors beyond the cases specified in Clauses 1 and 2 of this Article.

4. The Board of Directors must convene a General Meeting of Shareholders to elect additional members of the Board of Directors in the following cases:

a) The number of members of the Board of Directors decreases by more than 1/3 of the number specified in Clause 1, Article 25 of this Charter.

In this case, the Board of Directors must convene a General Meeting of Shareholders within 60 days from the date the number of members decreases by more than 1/3;

b) The number of independent members of the Board of Directors decreases, failing to ensure the ratio prescribed in Clause 3, Article 25 of this Charter;

c) Except for the cases specified in point a and point b of this Clause, the General Meeting of

Shareholders shall elect a new member to replace the dismissed or removed member of the Board of Directors at the nearest meeting.

Article 31. Committees under the Board of Directors

1. The Board of Directors may establish committees responsible for development policies, human resources, remuneration, internal audit, and risk management. The number and structure of members of the committees shall be decided by the Board of Directors from time to time.
2. The operation of the committees must comply with the regulations of the Board of Directors. A committee's resolution shall be valid only when a majority of its members attend and vote in favor at the committee meeting.
3. The implementation of decisions made by the Board of Directors or its committees must comply with current legal regulations and the provisions of this Charter and the Company's internal governance regulations.

Article 32. Person in charge of Corporate Governance

1. The Board of Directors of the Company must appoint at least 01 person in charge of Corporate Governance to support corporate governance activities.
2. The Person in charge of Corporate Governance shall not simultaneously work for an approved audit organization conducting audits of the Company's financial statements.
3. The Person in charge of Corporate Governance has the following rights and duties:

a) Advising the Board of Directors on organizing the General Meeting of Shareholders according to regulations and matters related to the Company and Shareholders;

b) Preparing meetings of the Board of Directors and the General Meeting of Shareholders as required by the Board of Directors;

c) Advising on the procedures of meetings;

d) Attending meetings;

e) Advising on the procedures for drafting resolutions of the Board of Directors in compliance with the law;

f) Providing financial information, copies of Board of Directors meeting minutes, and other information to members of the Board of Directors;

g) Monitoring and reporting to the Board of Directors on the Company's information disclosure activities;

h) Acting as the primary liaison with stakeholders;

i) Keeping information confidential according to legal regulations, this Charter, and the Company's internal governance regulations;

j) Other rights and duties as prescribed by law, this Charter, and the Company's internal governance regulations.

VIII. CHIEF EXECUTIVE OFFICER AND OTHER EXECUTIVES

Article 33. Organizational Management Structure

1. The executives of the Company include the CEO, Deputy CEOs, Chief Accountant, and other individuals appointed by the Board of Directors as executives (explicitly stated as "Executive" in the appointment decision), in accordance with applicable laws and regulations.
2. The Board of Directors shall decide the number and qualifications of executives in accordance with practical management and operational requirements. The executives are responsible for supporting the Company in achieving its set operational and organizational goals.

3. The Company's management system must ensure that the management team is accountable to the Board of Directors and is subject to the supervision and direction of the Board of Directors in the Company's daily business operations.

Article 34. Number, standards, and conditions of Company Executives

4. The Board of Directors shall appoint 01 member of the Board of Directors or hire another individual as the CEO. The term of office of the CEO shall not exceed 05 years and may be reappointed for an unlimited number of terms.
5. The CEO must meet the following standards and conditions:

a) Not fall under the categories specified in Clause 2, Article 17 of the Law on Enterprises;

b) Not have family relationships with the Company's managers; Not have family relationships with the managers, supervisors of the parent company;

c) Possess professional qualifications and experience in the Company's business management;

d) Not simultaneously work for another securities company, fund management company, or other enterprise;

e) Not be a member of the Board of Directors or a member of the Members' Council of another securities company;

f) Meet the standards specified in Clause 5, Article 74 of the Law on Securities;

g) Other standards as prescribed by the Board of Directors from time to time.

3. The Deputy CEO in charge of operations must meet the standards specified in Clause 5, Article 74 of the Law on Securities; shall not simultaneously work for another securities company, fund management company, or other enterprise; and must meet other standards as prescribed by the Board of Directors from time to time.
4. The CEO shall receive a salary and bonus. The salary and bonus of the CEO shall be determined by the Board of Directors.
5. The salary of executives shall be accounted for in the Company's business expenses as prescribed by tax laws and shall be presented as a separate item in the Company's annual financial statements, which must be reported to the General Meeting of Shareholders at the annual meeting.
6. The Board of Directors may dismiss the CEO when the majority of the voting members of the Board of Directors attending the meeting approve and appoint a new CEO as a replacement.

Article 35. Duties and Powers of the CEO

1. The CEO is responsible for managing the Company's daily business operations; is subject to supervision by the Board of Directors and is accountable to the Board and the law for the execution of assigned rights and obligations.
2. The CEO has the following rights and obligations:

a) Decide on matters related to the Company's daily business operations that do not fall under the Board of Directors' authority, including signing financial and commercial contracts on behalf of the Company, organizing and managing the Company's day-to-day operations in accordance with best management practices;

b) Organize the implementation of Resolutions and Decisions of the Board of Directors;

c) Organize the execution of the Company's business plans and investment strategies;

d) Propose organizational structure plans and internal management regulations for the Company;

e) Appoint, dismiss, and remove managerial positions within the Company, except for those under the Board of Directors' authority;

f) Determine salaries and other benefits for employees in the Company, including management personnel within the CEO's authority;

g) Recruit employees;

h) Propose dividend distribution plans or solutions for handling business losses;

i) To exercise the rights and responsibilities of the Legal representative in respect of the matters specified in this Clause; to sign contracts, transactions, and other documents of the Company, and to perform other tasks within the functions, duties, and powers of the Legal representative as assigned/authorized by the General Meeting of Shareholders and the Board of Directors depending on the period;

j) Other rights and obligations as prescribed by law, this Charter, Resolutions of the General Meeting of Shareholders, and Resolutions and Decisions of the Board of Directors.

Article 36. Internal Control Unit under the CEO

1. The Company must establish an internal control system that includes an organizational structure, internal processes, and regulations applicable to all positions, units, departments, and activities of the Company to ensure the following objectives:

a) The Company's operations comply with the provisions of the Law on Securities and relevant legal documents;

b) Ensuring customers' rights and interests;

c) The Company operates safely and efficiently; Assets and resources are protected, managed, and utilized effectively and securely;

d) Financial and management information systems are truthful, reasonable, complete, and timely; financial reporting by the Company is accurate and transparent.

2. The Internal Control Unit is responsible for ensuring compliance with the provisions stated in Article 12 of Circular 121/2020/TT-BTC.

3. Personnel in the Internal Control Unit must meet the standards and conditions stipulated in Article 12 of Circular 121/2020/TT-BTC.

IX. AUDIT COMMITTEE UNDER THE BOARD OF DIRECTORS

Article 37. Candidacy and nomination of Audit Committee Members

1. The Chairperson of the Audit Committee and other members of the Audit Committee are nominated by the Board of Directors and must not be Company executives.

2. The appointment, dismissal, and removal of the Chairperson of the Audit Committee and other members of the Audit Committee must be approved by the Board of Directors in its meetings.

Article 38. Composition of the Audit Committee

1. The Audit Committee consists of at least 02 members. The number of Audit Committee members is determined by the Board of Directors periodically. The Chairperson of the Audit Committee must be an independent Board of Directors' member. Other members of the Audit Committee must be non-executive Board of Directors' members.

2. Members of the Audit Committee must have knowledge of accounting and auditing, possess general legal and business knowledge, and must not fall under the following circumstances:

a) Working in the Company's accounting or finance department;

b) Being a member or employee of an approved auditing organization that audited the Company's financial statements within the last 03 consecutive years.

3. The Chairperson of the Audit Committee must have a university degree or higher in one of

the fields of economics, finance, accounting, auditing, law, or business administration.

Article 39. Rights and Duties of the Audit Committee

The Audit Committee has the rights and duties as stipulated in Article 161 of the Law on Enterprise and the following responsibilities:

1. Oversee the accuracy of the Company's financial statements and official financial disclosures of the Company;
2. Review the internal control and risk management systems;
3. Review related-party transactions requiring approval from the Board of Directors or the General Meeting of Shareholders and provide recommendations on transactions that need such approvals;
4. Supervise the Company's Internal Audit Department;
5. Recommend an independent audit firm, determine audit fees, and establish contract terms with the audit firm for Board of Directors approval before presenting them to the General Meeting of Shareholders for ratification;
6. Monitor and evaluate the independence and objectivity of the audit firm and the effectiveness of the audit process, especially when the Company uses non-audit services from the same firm;
7. Supervise the Company's compliance with legal regulations, regulatory requirements, and internal regulations. The Audit Committee has the right to access documents related to the Company's operations, communicate with other Board of Directors' members, the CEO, the Chief Accountant, and other executives to collect information for its activities;
8. Request representatives from the approved audit firm to attend and respond to issues related to audited financial reports at Audit Committee meetings;
9. Use external legal, accounting, or other advisory services when necessary;
10. Develop and present risk identification and management policies to the Board of Directors; propose solutions to mitigate risks arising in the Company's operations;
11. Prepare and submit a written report to the Board of Directors' when detecting non-compliance by Board of Directors' members, the CEO, or other executives as stipulated in the Law on Enterprise and this Charter;
12. Develop the Audit Committee's Operational Regulations and present them to the Board of Directors for approval;
13. Other rights and obligations as prescribed in this Charter, the Audit Committee's regulations, and relevant laws.

Article 40. Meetings of the Audit Committee

1. The Audit Committee must meet at least twice a year. The minutes of the meetings must be detailed, clear, and fully recorded. The meeting recorder and all attending Audit Committee members must sign the minutes.
2. The Audit Committee passes resolutions by voting at meetings, collecting written opinions, or other methods specified in its Operational Regulations.
3. Each Audit Committee member has 01 vote. Decisions of the Audit Committee are passed if the majority of attending members approve them; in the event of a tie, the final decision rests with the Chairperson of the Audit Committee.

Article 41. Reporting by Independent Board Members in the Audit Committee at the Annual General Meeting of Shareholders

1. Independent Board of Directors' members in the Audit Committee are responsible for

reporting their activities at the Annual General Meeting of Shareholders.

2. The report of independent Board of Directors' members in the Audit Committee at the Annual General Meeting of Shareholders must include the following contents:

a) Remuneration, operational costs, and other benefits of the Audit Committee and each of its members as stipulated by the Law on Enterprise and this Charter;

b) Summary of Audit Committee meetings and their conclusions and recommendations;

c) Supervision results on financial reports, operational status, and financial position of the Company;

d) Assessment reports on transactions between the Company, subsidiaries, or other companies controlled by the Company (over 50% equity ownership) with Board of Directors' members, the CEO, other executives, and related persons of these individuals; transactions between the Company and businesses where Board of Directors' members, the CEO, or other executives were founding members or managers within the last 03 years before the transaction date;

e) Assessment results on the Company's internal control and risk management system;

f) Supervision results on the Board of Directors, the CEO, and other executives;

g) Evaluation of the coordination between the Audit Committee, the Board of Directors, the CEO, and Shareholders.

X. RESPONSIBILITIES OF BOARD OF DIRECTORS' MEMBERS, CHIEF EXECUTIVE OFFICER, OTHER EXECUTIVES

Board of Directors' members, the CEO, and other executives must perform their duties, including those in Board of Directors' subcommittees, honestly and diligently in the best interests of the Company.

Article 42. Honesty and avoidance of Conflicts of Interest

1. Board of Directors' members, the CEO, and other executives must disclose their related interests as required by the Law on Enterprise and related legal documents.

2. Board of Directors' members, the CEO, and other executives and their related persons may only use information obtained through their positions for the benefit of the Company.

3. Board of Directors' members, the CEO, and other executives must notify the Board of Directors in writing of transactions between the Company, subsidiaries, or other companies controlled by the Company (over 50% equity ownership) and themselves or their related persons as stipulated by the Law. For the above transactions approved by the General Meeting of Shareholders or the Board of Directors, the Company shall disclose information about these resolutions/decisions in accordance with the provisions of the Law on Securities on information disclosure.

4. Board of Directors' members cannot vote on transactions that benefit them or their related persons, as per the Law on Enterprise and this Charter.

5. Board of Directors' members, the CEO, and other executives and related persons of these entities shall not use or disclose to others inside information to carry out related transactions.

Article 43. Approval of contracts and transactions between the Company and related Persons

1. The General Meeting of Shareholders or the Board of Directors must approve contracts and transactions between the Company and the following related persons:

a) Shareholders, authorized representatives of Shareholders who own more than 10% of the total common shares of the Company, and their related persons;

b) Board of Directors' members, the CEO, other managers, and their related persons;

c) Enterprises that the Board of Directors' members, the CEO, and other managers of the Company are required to disclose according to Clause 2, Article 164 of the Law on Enterprise.

2. The General Meeting of Shareholders must approve the following contracts and transactions:

a) Contracts and transactions defined in Clause 1 of this Article that have a value of at least 35% or transactions that lead to a total transaction value within 12 months from the date of the first transaction reaching 35% or more of the Company's total assets as recorded in the most recent financial statements;

b) Contracts, loan, lending, or asset sale transactions with a value exceeding 10% of the Company's total assets (as recorded in the most recent financial statements) between the Company and a Shareholder owning at least 51% of total voting shares or a related person of such shareholder.

3. In the case specified in Clause 2 of this Article, the Company's representative signing the contract or transaction must notify the Board of Directors of the related parties involved and provide a draft contract or a summary of the key terms of the transaction.

The Board of Directors will present the draft contract or transaction explanation at the General Meeting of Shareholders or collect Shareholders' written opinions. In such cases, Shareholders with interests related to the parties in the contract or transaction are not entitled to vote.

4. The Board of Directors must approve contracts and transactions under Clause 1 of this Article that do not fall within the jurisdiction of the General Meeting of Shareholders, as specified in Clause 2 of this Article. In this case, the Company's representative signing the contract or transaction must notify the Board of Directors' members of the related parties and provide the draft contract or a summary of the transaction. The Board of Directors' must decide on the approval of the contract or transaction within 15 days of receiving the notification. The Board of Directors' members with related interests in the contract or transaction are not entitled to vote.

5. Contracts and transactions are invalid as determined by a court ruling and must be handled per the law if they are signed in violation of this Article. The signatory of the contract or transaction, Shareholders, Board of Directors' members, or the CEO involved must jointly compensate for any damages incurred and return any benefits obtained from executing the contract or transaction to the Company.

6. The Company must disclose related contracts and transactions as required by law.

Article 44. Liability for damages and compensation

1. Board of Directors' members, the CEO, and other executives who violate their duty of honesty and diligence or fail to fulfill their obligations must be held liable for any damages caused by their violations.

2. The Company shall compensate individuals who have been, are, or may become involved in complaints, lawsuits, or prosecutions (including civil, administrative, and non-litigation cases initiated by parties other than the Company) if such individuals were or are BoD members, members of the Supervisory Board, the CEO, other executives, employees, or authorized representatives acting on behalf of the Company, have acted honestly, diligently, in the best interests of the Company, in compliance with the law, and without evidence proving a breach of duty.

3. Compensation costs include judgments, fines, actual payments incurred (including attorney

fees) to settle such cases within the limits permitted by law. The Company may purchase insurance for these individuals to cover the aforementioned liabilities.

XI. RIGHT TO INSPECT THE COMPANY'S RECORDS AND DOCUMENTS

Article 45. Right to inspect records and documents

1. Common Shareholders have the right to inspect company records and documents as follows:

a) Common Shareholders have the right to review, inspect, and extract information about names and contact addresses from the list of Shareholders with voting rights; request corrections to inaccurate information; review, inspect, extract, or copy the Company's Charter, General Meeting of Shareholders minutes and Resolutions;

b) Shareholders or groups of Shareholders owning at least 5% of the total common shares have the right to review, inspect, extract minutes and Resolutions/Decisions of the Board of Directors, semi-annual and annual financial statements, contracts, transactions requiring Board of Directors approval, and other documents, except those related to trade secrets and business secrets of the Company.

2. If an authorized representative of a shareholder or group of Shareholders requests to inspect records and documents, they must provide a power of attorney from the Shareholders they represent or a notarized copy of the authorization.

3. Board of Directors' members, the CEO, and other executives have the right to inspect the Company's shareholder register, shareholder list, books, and other records for purposes related to their positions, provided that such information is kept confidential.

4. The Company must maintain this Charter, any amendments, the Enterprise Registration Certificate, regulations, documents proving ownership of assets, Resolutions of the General Meeting of Shareholders and the Board of Directors, minutes of meetings of the General Meeting of Shareholders and the Board of Directors, reports from the Board of Directors, annual financial statements, accounting books, and other documents as required by law.

5. The Company's Charter are be disclosed in accordance with the law.

XII. EMPLOYEES AND TRADE UNIONS

Article 46. Employees and Trade Unions

1. The CEO must prepare plans for the Board of Directors' approval regarding recruitment, termination, salaries, social insurance, welfare, rewards, and discipline of employees and Company executives.

2. The CEO must prepare plans for the Board of Directors' approval regarding the Company's relations with trade unions based on best management standards, practices, and policies, as stipulated in this Charter, the Company's regulations, and applicable laws.

XIII. FUNDS ALLOCATION AND PROFIT DISTRIBUTION

Article 47. Funds allocation

The allocation of funds is carried out per legal regulations and determined annually by the General Meeting of Shareholders after fulfilling financial obligations to the State.

Article 48. Profit distribution

1. The General Meeting of Shareholders decides the annual dividend payment and method of payment from the Company's retained earnings.

2. The Company does not pay interest on dividends or any other payments related to any class of shares.

3. The Board of Directors may propose to the General Meeting of Shareholders the payment of dividends in whole or in part by shares, and the Board of Directors is responsible for executing

such a decision.

4. If dividends or other payments related to shares are made in cash, the Company must pay in Vietnamese dong. Payments can be made directly or through banks based on the Shareholder's provided bank account details. If the Company transfers the funds to the Shareholder's provided account but the Shareholder does not receive the money, the Company is not responsible for the amount of money the Company has transferred to this shareholder.
5. Pursuant to the Law on Enterprises and the Law on Securities, the Board of Directors shall adopt a Resolution or Decision to determine a specific record date for closing the list of shareholders. Based on such record date, persons registered as shareholders or holders of other securities shall be entitled to receive dividends in cash or shares, as well as notices or other documents.
6. Other matters related to profit distribution must comply with legal regulations.

XIV. BANK ACCOUNTS, FISCAL YEAR, AND ACCOUNTING SYSTEM

Article 49. Bank accounts

1. The Company opens accounts at Vietnamese banks or branches of foreign banks operating in Vietnam.
2. With prior approval from the competent authority, the Company may open bank accounts abroad if necessary, per legal regulations.
3. The Company carries out all payments and accounting transactions through accounts in Vietnamese dong or foreign currencies at its designated banks.

Article 50. Fiscal year

The Company's fiscal year begins on January 1 and ends on December 31 each year. The first fiscal year starts from the date of issuance of the Securities Business License and ends on December 31 of that year.

Article 51. Accounting system

1. The Company applies the Vietnamese Accounting System (VAS) or other special accounting systems issued or approved by competent authorities.
2. The Company maintains its accounting records in Vietnamese and keeps financial records in compliance with accounting and other relevant laws. These records must be accurate, up-to-date, systematic, and sufficient to demonstrate and justify the Company's transactions.
3. The Company uses the Vietnamese Dong as the accounting currency. If the Company primarily engages in transactions using a specific foreign currency, it may choose that currency as its accounting unit, bear responsibility for this choice under the law, and notify the tax authority.

XV. FINANCIAL REPORTS, ANNUAL REPORTS, AND INFORMATION DISCLOSURE RESPONSIBILITIES

Article 52. Annual, semi-annual, and quarterly financial reports

1. The Company must prepare annual financial statements, which must be audited in accordance with the law. The Company must disclose its audited annual financial statements in compliance with the legal requirements for information disclosure in the securities market and submit them to competent State authorities.
2. The annual financial statements must include all reports, appendices, and explanations as required by enterprise accounting laws. The financial statements must accurately and objectively reflect the Company's business operations.

3. The Company must prepare and disclose its reviewed semi-annual financial statements and quarterly financial statements in accordance with legal regulations on information disclosure in the securities market and submit them to competent state authorities.

Article 53. Annual reports

The Company must prepare and publish annual reports in accordance with the legal regulations on securities and the stock market.

Article 54. Information disclosure responsibilities

1. The Company must disclose information regularly and on an ad-hoc basis in accordance with securities and stock market laws or upon request from competent state authorities, ensuring fully and timely compliance. The Company is responsible for the accuracy and truthfulness of its disclosed information and reports.
2. Information disclosure must be conducted in a manner that ensures fair and equal access for Shareholders and investors at the same time. The language used in disclosures must be clear, easy to understand, and must not mislead Shareholders or investors.

XVI. COMPANY AUDIT

Article 55. Audit

1. The General Meeting of Shareholders appoints an independent auditing firm or approves a list of independent auditing firms and authorizes the Board of Directors to select one of them to audit the Company's financial statements for the next fiscal year under agreed terms and conditions with the Board of Directors.
2. The audit report must be attached to the Company's annual financial statements.
3. The independent auditor conducting the audit of the Company's financial statements has the right to attend the General Meeting of Shareholders, receive notifications and relevant information about the meeting, and provide opinions on matters related to the audit of the Company's financial statements.

XVII. COMPANY SEAL

Article 56. Company seal

1. The Company's seal may include a physical seal made by an engraving facility or a digital signature-based seal in accordance with electronic transaction laws.
2. The Board of Directors determines the type, quantity, form, and content of the Company's seal, including those used by its branches and representative offices.
3. The Board of Directors and the CEO manage and use the Company's seal in compliance with applicable laws.

XVIII. REORGANIZATION AND DISSOLUTION OF THE COMPANY

Article 57. Reorganization of the Company

The division, separation, merger, consolidation, or transformation of the Company's type shall be conducted in accordance with the law.

Article 58. Dissolution of the Company

1. The Company may be dissolved in the following cases:

a) Upon the expiration of its operating term as stated in this Charter, without an extension decision;

b) By Resolution or Decision of the General Meeting of Shareholders;

c) Upon revocation of its Enterprise Registration Certificate, except in cases where the Tax Administration Law provides otherwise;

d) Other cases as prescribed by law.

2. The early dissolution of the Company (including any extended operating term) is decided by the General Meeting of Shareholders and executed by the Board of Directors. This dissolution decision must be notified to or approved by competent authorities if required by law.

Article 59. Extension of operations

1. The Board of Directors shall convene a General Meeting of Shareholders at least 07 months before the expiration of the Company's operating term for Shareholders to vote on extending the Company's operations based on the Board of Directors' proposal.
2. The extension is approved when Shareholders representing at least 65% of the total voting shares at the General Meeting of Shareholders vote in favor.

Article 60. Liquidation

1. At least 06 months before the expiration of the Company's operating term or upon a dissolution decision, the Board of Directors must establish a Liquidation Committee comprising three members, including two members appointed by the General Meeting of Shareholders and one member appointed by the Board of Directors from an independent auditing firm. The Liquidation Committee shall prepare its operating regulations. Members may be selected from the Company's employees or independent experts. All liquidation-related expenses shall be prioritized for payment before any other Company debts.
2. The Liquidation Committee must report its establishment and commencement of operations to the Business Registration Authority. From this point, the Liquidation Committee represents the Company in all matters related to liquidation before the Court and administrative authorities.
3. Funds obtained from liquidation shall be distributed in the following order:

a) Liquidation expenses;

b) Salaries, severance allowances, social insurance, and other employee benefits as per collective labor agreements and labor contracts;

c) Taxes;

d) Other Company's debts;

e) Any remaining funds after settling the debts from point a to point d shall be distributed to Shareholders, with preference shares being paid first.

XIX. INTERNAL DISPUTE RESOLUTION

Article 61. Internal dispute resolution

1. In case of disputes or complaints related to the Company's operations, shareholder rights and obligations as prescribed by the Law on Enterprise, this Charter, other legal regulations, or agreements between:

a) A shareholder and the Company;

b) A shareholder and the Board of Directors, the CEO, or other executives;

The involved parties must first attempt to resolve the dispute through negotiation and mediation.

Unless the dispute involves the Board of Directors or the Board of Directors' Chairperson, the Board of Directors' Chairperson shall mediate the dispute, requiring each party to submit relevant information within 15 business days from the dispute's occurrence. If the dispute involves the Board of Directors or the Board of Directors' Chairperson, any party may request or appoint an independent expert to act as a mediator.

2. If no mediation agreement is reached within 06 weeks from the start of the mediation process, or if the mediator's decision is not accepted, any party may submit the dispute to Arbitration

or Court.

3. Each party shall bear its own costs related to the negotiation and mediation process. The payment of court fees shall follow the Court's ruling.

XX. AMENDMENTS AND SUPPLEMENTS TO THE CHARTER

Article 62. Company Charter

1. Amendments and supplements to this Charter must be reviewed and decided by the General Meeting of Shareholders.
2. If any legal provisions relevant to the Company's operations are not covered in this Charter or if new legal regulations differ from this Charter, those legal provisions shall prevail and regulate the Company's activities.

XXI. EFFECTIVE DATE

Article 63. Effective Date

1. This Charter consists of 21 sections and 63 Articles and shall take effect from the date of approval by the General Meeting of Shareholders under Resolution No. 01/2026/NQ-ĐHĐCĐ dated April 17th, 2026.
2. This Charter is prepared in 03 copies, each having equal legal validity, and is kept at the Company's headquarters.
3. This Charter is the sole and official version of the Company.

   Copies or extracts of this Charter are valid only if signed by the Board of Directors' Chairperson or at least half of the total Board of Directors' members.

LEGAL REPRESENTATIVE &
CHIEF EXECUTIVE OFFICER

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN HÀ NỘI

NGUYEN DUY LINH

CHAIRMAN OF THE BOARD OF DIRECTORS

DO QUANG VINH

APPENDIX

INFORMATION ON FOUNDING SHAREHOLDERS OF THE COMPANY

Type of share: Common Shares

Par value per share: VND 10,000

No.	NAME	ADDRESS	OWNED SHARES (on the date of the Company's establishment)	VALUE (Dong)	RATIO (%)
1	T&T Group JSC (Old name: T&T Co., Ltd.)	No. 31-33 Ngo Quyen Street, Cua Nam, Hanoi	5,250,000	52,500,000,000	15
2	Saigon - Hanoi Commercial Joint Stock Bank (SHB)	No. 77, Tran Hung Dao St., Cua Nam, Hanoi	3,500,000	35,000,000,000	10
3	Vietnam National Coal and Mineral Industries Holding Corporation Limited (VCM)	No. 3 Duong Dinh Nghe St., Yen Hoa, Hanoi	3,500,000	35,000,000,000	10
4	Vietnam Rubber Industrial Park and Urban Development JSC (VINARUCO)	Cong Hoa Industrial Park, Tran Hung Dao, Hai Phong	3,500,000	35,000,000,000	10
5	Vietnam Rubber Group (VGR)	No. 236 Nam Ky Khoi Nghia, Xuan Hoa, Ho Chi Minh City	1,750,000	17,500,000,000	05
6	Hanoi Trading Service Co., Ltd.	No. 17 Phu Đong Thien Vuong St., Hai Ba Trung, Hanoi	1,750,000	17,500,000,000	05
7	An Sinh Industrial Investment JSC (Old name: An sinh JSC)	No. 1, Lot No.3A, Trung Yen 11, Yen Hoa, Hanoi	1,750,000	17,500,000,000	05

SAIGON – HANOI SECURITIES JOINT STOCK COMPANY (SHS)
No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City

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- Website: www.shs.com.vn

INTERNAL REGULATIONS ON CORPORATE GOVERNANCE

(Issued pursuant to the Resolution No.01/2026/NQ-ĐHĐCĐ
dated April 17, 2026
by the General Meeting of Shareholders
of Saigon - Hanoi Securities Joint Stock Company)

Hanoi, April 2026

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SAIGON – HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness

Hanoi, April 17, 2026

INTERNAL REGULATIONS ON CORPORATE GOVERNANCE

(Issued pursuant to the Resolution No.01/2026/NQ-ĐHĐCĐ dated April 17, 2026 by the General Meeting of Shareholders of Saigon – Hanoi Securities Joint Stock Company)

CHAPTER I

GENERAL PROVISIONS

Article 1. Subject and scope of application

1. Scope of application

The Internal regulations on corporate governance of Saigon – Hanoi Securities Joint Stock Company (the Company/SHS) **(Regulations)** govern the roles, rights, and obligations of the General Meeting of Shareholders (GMS), the Board of Directors (BOD), and the Chief Executive Officer (CEO); the procedures for conducting the GMS; the nomination, candidacy, election, dismissal, and removal of BOD's members and the CEO; as well as other activities in accordance with the Charter of Saigon – Hanoi Securities Joint Stock Company (Charter) and other applicable laws.

2. Applicable subjects

The Regulations apply to BOD's members, the Audit Committee, the Stratery Committee, the Board of Management, and other relevant entities and individuals.

Article 2. Corporate governance principles

1. Compliance with applicable laws and the Company's Charter in all governance and management activities;
2. Ensuring fairness, transparency, and openness in the Company's operations;
3. Ensuring the effective operation of the BOD, the Audit Committee and other Committees, units within the Company.

CHAPTER II

THE GENERAL MEETING OF SHAREHOLDERS

Article 3. Procedures for Conducting the GMS and passing Resolutions by voting at the GMS

The procedures shall comply with the Company's Charter and relevant legal regulations. The key steps for conducting the GMS and passing Resolutions by voting at the GMS include:

1. Authority to convene the GMS: As stipulated in Article 17 of the Charter.
2. Preparation of the list of Shareholders entitled to attend the Meeting: As stipulated in Clause 2, Article 17 of the Charter.
3. Notice on finalizing the list of Shareholders entitled to attend the Meeting: As stipulated in Clause 2, Article 17 of the Charter.
4. Notice of convening the GMS: As stipulated in Clause 3, Article 17 of the Charter.
5. Agenda and content of the GMS:

a) The person responsible for preparing the meeting agenda and content: As stipulated in Clause 2, Article 17 of the Charter.

b) Regulations on shareholder proposals for the meeting agenda: As stipulated in Clauses 4, 5, and 6, Article 17 of the Charter.

6. Authorization for representatives to attend the GMS: As stipulated in Article 15 of the Charter.

7. Registration for attendance: Shareholders must register for attendance as specified in the Notice of invitation to the GMS.

8. Conditions for holding the Meeting: As stipulated in Article 18 of the Charter.

9. Method of passing Resolutions at the GMS: As stipulated in Article 19 of the Charter.

10. Voting procedures: Shareholders shall vote according to the guidelines/regulations specified in the Working Regulations of the GMS.

11. Vote counting procedures: As stipulated in Clause 5, Article 21 of the Charter and the Working Regulations of the GMS.

12. Conditions for Resolution approval: As stipulated in Article 20 of the Charter.

13. Announcement of vote counting results:

a) Preparation and announcement of the Vote counting minutes:

- After vote counting is completed, the Vote counting committee shall prepare the Vote counting minutes.

- The Minutes must include the following key contents:

▪ Time and place of vote counting;

▪ Composition of the Vote counting committee;

▪ Total number of shareholders attending the meeting;

▪ Total number of shareholders participating in the election/voting;

▪ Number of valid and invalid ballots and their respective ratios;

▪ The number of votes in favor, against, and abstentions for each matter approved at the Meeting (for Voting Ballots); and the number of votes cast for each candidate (for Election Ballots);

▪ Signatures of the members of the Vote counting committee and confirmation from shareholder representatives.

b) The voting results shall be announced immediately at the GMS after the vote counting is completed.

14. Objection to Resolutions of the GMS: As stipulated in Article 23 of the Charter.

15. Preparation of Meeting Minutes: As stipulated in Article 22 of the Charter.

16. Disclosure of Resolutions of the GMS: As stipulated in Article 22 of the Charter and relevant legal regulations on information disclosure.

Article 4. Procedures for passing Resolutions of the GMS by collecting written opinions

1. Cases where written opinion collection is permitted or not permitted: The BOD has the authority to collect shareholders' written opinions to pass Resolutions of the GMS when deemed necessary for the benefit of the Company.

2. Procedures for passing Resolutions by collecting written opinions: As stipulated in Article 21 of the Charter and relevant legal regulations.

Article 5. Procedures for conducting the GMS and passing Resolutions via online meetings or

hybrid meetings

1. The Company is permitted to apply modern information technology to allow shareholders to attend and express their opinions at the GMS via online meetings, electronic voting, or other electronic means in accordance with relevant legal regulations.

2. The Company shall develop Regulations on organizing the GMS via online meetings and electronic voting. These Regulations shall include the following key contents:

a) Notice of convening the online GMS;

b) Registration procedures for attending the online GMS;

c) Authorization for representatives to attend the online GMS;

d) Conditions for holding the meeting;

e) Methods of passing resolutions at the online GMS;

f) Electronic voting procedures;

g) Online vote counting procedures;

h) Announcement of vote counting results;

i) Preparation of meeting minutes;

j) Disclosure of Resolutions of the GMS.

Article 6. Language used in the GMS

1. The official language used in the GMS is Vietnamese.

2. If the Meeting's Chairperson does not appoint an official interpreter for the meeting, foreign shareholders have the right to bring their own interpreter when attending the GMS. However, they must notify the Organizing committee in advance when registering for the meeting to arrange appropriate seating for the interpreter.

CHAPTER III

THE BOARD OF DIRECTORS

Article 7. Roles, rights and obligations of the BOD, responsibilities of BOD's members

As stipulated in Article 26 of the Company's Charter and relevant legal regulations.

Article 8. Nomination, election, appointment, and dismissal of BOD's members

1. Term and number of BOD's members: As stipulated in Clauses 1 and 2, Article 25 of the Charter and relevant legal regulations.

2. Structure, qualifications, and conditions of BOD's members: As stipulated in Clause 3, Article 25, and Clauses 4 and 5, Article 24 of the Charter, as well as relevant legal regulations.

3. Nomination and candidacy for BOD's members: As stipulated in Clauses 2 and 3, Article 24 of the Charter and relevant legal regulations.

4. Election method for BOD's members: As stipulated in Clause 6, Article 24 of the Charter and relevant legal regulations.

5. Cases of dismissal, removal, and replacement of BOD's members: As stipulated in Article 30 of the Charter and relevant legal regulations.

6. Notification of election, dismissal, and removal of BOD's members: As per legal requirements on information disclosure.

7. Method of introducing candidates for BOD's members: As stipulated in Clause 1, Article 24 of

the Charter and relevant legal regulations.

8. Election, dismissal, and removal of the Chairperson: As stipulated in Article 28 and Clause 1, Article 29 of the Charter and relevant legal regulations.

Article 9. Remuneration and benefits of BOD's members

The remuneration and benefits of BOD's members are stipulated in Article 27 of the Charter and relevant legal regulations.

Article 10. Procedures for organizing BOD's Meetings

1. Minimum number of meetings per month/quarter/year: As stipulated in Clause 2, Article 29 of the Charter and relevant legal regulations.
2. Cases requiring extraordinary BOD's meetings: As stipulated in Clauses 3, 4, and 5, Article 29 of the Charter and relevant legal regulations.
3. Notice of BOD's meetings (including time, location, agenda, discussion, and decision-making topics): As stipulated in Clauses 6 and 7, Article 29 of the Charter and relevant legal regulations.
4. Conditions for holding BOD's meetings: As stipulated in Clause 8, 9 Article 29 of the Charter and relevant legal regulations.
5. Voting method: As stipulated in Clauses 10, 11, and 12, 13 Article 29 of the Charter and relevant legal regulations.
6. Resolution approval method of the BOD: As stipulated in Clause 15, Article 29 of the Charter and relevant legal regulations.
7. Authorization for attendance and voting at Board meetings: A member may authorize another person to attend and vote if approved by the majority of the BOD's members.
8. Meeting minutes of the BOD: As stipulated in Article 18 of the Regulations on Organization and Operation of the BOD and relevant legal regulations.
9. Cases where the Chairperson and/or Secretary refuse to sign the meeting minutes: As stipulated in Article 19 of the Regulations on Organization and Operation of the BOD and relevant legal regulations.
10. Announcement of BOD's Resolutions and Decisions: As stipulated in Article 18 of the Regulations on Organization and Operation of the BOD and relevant legal regulations.

Article 11. Audit Committee

1. Rights and obligations of the Audit Committee:

   As stipulated in Article 39 of the Charter and relevant legal regulations.

2. Nomination and candidacy for Audit Committee members:

a) Term, number, qualifications, and structure of the Audit Committee: As stipulated in Article 38 of the Charter and relevant legal regulations.

b) Nomination and candidacy of Audit Committee members: As stipulated in Article 37 of the Charter and relevant legal regulations.

3. Operations of the Audit Committee: As stipulated in Articles 40 and 41 of the Charter and relevant legal regulations.

Article 12. Subcommittees/units under the BOD

As stipulated in Article 31 of the Charter, the Regulations on Organization and Operation of the BOD, and relevant legal regulations.

Article 13. Selection, appointment and dismissal of the person in charge of corporate governance

The The person in charge of corporate governance shall be selected, appointed, and shall operate in compliance with Article 32 of the Charter and relevant legal regulations.

CHAPTER IV

CHIEF EXECUTIVE OFFICER AND OTHER EXECUTIVES

Article 14. Roles, responsibilities, rights and obligations of the Chief Executive Officer (CEO)

As stipulated in Article 35 of the Company's Charter, internal regulations, and relevant legal regulations.

Article 15. Appointment, dismissal, contract signing and termination with the CEO

1. Term, qualifications, and conditions of the CEO: As stipulated in Clauses 1 and 2, Article 34 of the Charter and relevant legal regulations.

2. Dismissal of the CEO: As stipulated in Clause 6, Article 34 of the Charter and relevant legal regulations.

3. Appointment and employment contract with the CEO:

   The appointment of the CEO follows Clause 1, Article 34 of the Charter.

   The employment contract with the CEO is in accordance with sub-clause (viii), point a, Clause 2, Article 26 of the Charter, the Labor Regulations, the Company's human resource management policies, and relevant legal regulations.

4. Dismissal and termination of the employment contract with the CEO: As stipulated in sub-clause (viii), point a, Clause 2, Article 26 of the Charter, the Labor Regulations, the Company's human resource management policies, and relevant legal regulations.

5. Notification of appointment, dismissal, contract signing, and termination of the CEO: As per legal requirements on information disclosure.

6. Salary and other benefits of the CEO: As stipulated in Clause 4, Article 34 of the Charter and relevant legal regulations.

CHAPTER V

COORDINATION OF ACTIVITIES

BETWEEN THE BOARD OF DIRECTORS AND THE BOARD OF MANAGEMENT

Article 16. Procedures for convening, notifying meetings, recording minutes, and announcing meeting results between the BOD and the CEO

1. At Board of Directors meetings, the Chairperson of the BOD may invite the Board of Management to attend if deemed necessary. The CEO has the right to attend Board meetings with the Chairperson's approval, may express opinions, but is not allowed to vote.

2. At important Board of Management meetings, the CEO may invite certain BOD's members and members of the Board's subcommittees to attend.

3. When necessary, the Chairperson of the Board and/or the CEO may propose/request the participation of the BOD and/or the Board of Management in meetings that involve both parties.

4. Meeting notifications in cases specified in Clauses 1, 2, and 3 of this Article shall comply with

the procedures for convening the Board/Board of Management meetings as stipulated in the Company's Charter and internal regulations.

5. Meeting invitations from the BOD and the Board of Management must specify the time, location, agenda, and include relevant documents, which must be sent at least 03 working days before the meeting date.

6. Meeting minutes must be distributed to all attendees within 07 working days from the meeting date.

7. All Resolutions and Decisions of the BOD, as well as general governance documents issued by the Board, must be sent to the CEO within 07 days from the conclusion of the meeting.

Article 17. Reporting by the CEO to the BOD on assigned responsibilities, implementation of Resolutions, and other delegated matters

1. The CEO is responsible for reporting to the BOD on the execution of assigned duties and powers, ensuring the following principles:

a) Reports must be accurate, objective, truthful, complete, and timely, reflecting the actual operational situation, business performance, and key matters concerning the Company.

b) Reports must follow standardized templates (if applicable) or comply with specific Board requests.

c) Reports must clearly present all required content, include analysis, assessments, and solution proposals (if applicable), and be accompanied by supporting documents to substantiate key report elements.

d) Reports must be prepared, submitted, and delivered within the timeframe and format required by the BOD.

2. The CEO is accountable to the BOD for the accuracy and content of reports.

3. The BOD has the right to request additional information or clarification on report contents as necessary.

4. The BOD establishes specific reporting requirements, directives, and guidelines for the CEO.

5. The BOD has the authority to review, recommend, and request adjustments to the implementation of Resolutions/Decisions and matters delegated to the CEO, in order to ensure alignment with strategic direction and to achieve the highest efficiency and benefits for the Company.

Article 18. Matters the CEO must report, provide information on and the reporting methodology to the BOD

1. Matters that the CEO must report and provide information on to the BOD: periodic and ad hoc matters for reporting and information provision shall be performed by the CEO in accordance with applicable laws, the Company's Charter, other internal regulations of the Company, and the requirements of the BOD.

2. Methods of notification, reporting, and information provision to the BOD: in accordance with applicable laws, the Company's Charter, other internal regulations of the Company, and the requirements of the BOD.

3. The BOD shall issue regulations and set out specific requirements and directives regarding the CEO's notification, reporting, and information provision to the BOD.

Article 19. Coordination in oversight, management, and supervision between the BOD, Board sub-units, BOD's members, and the Board of Management

1. **General coordination principles:**

- Compliance with laws, the Charter, and internal Company regulations;
- Respect for each unit's authority;
- Effective coordination to prevent overlaps or gaps in management, operation, and supervision;
- The BOD, its affiliated units, BOD members, and the Board of Management (BOM) shall closely coordinate, regularly exchange information, and collaborate in a spirit of cooperation and mutual support, creating favorable conditions to ensure the effective and full exercise of their respective rights and responsibilities in accordance with the Company's internal regulations and applicable laws.

2. The BOD shall create favorable conditions for the Board of Management (BOM) to effectively perform its functions. The BOM shall, in turn, provide the necessary support for BOD affiliated units and BOD members to properly carry out their assigned duties.

3. Upon identifying urgent matters within the authority and responsibility of the BOM, BOD-affiliated units and BOD members may directly communicate via meetings, phone, or email with members of the BOM for timely resolution.

4. The CEO shall be responsible for implementing the Resolutions and Decisions of the BOD; the BOD shall be responsible for supervising and monitoring such implementation.

5. During the implementation of the BOD's Resolutions and Decisions, if the BOM identifies any issues that may be detrimental to the Company, it must promptly report to the Chairman of the BOD for joint resolution.

6. Recommendations and proposals from the BOM/CEO to BOD-affiliated units, BOD members, or the BOD must be received, reviewed, handled, and responded to promptly and adequately by the relevant unit/leader within their scope of authority and functions.

CHAPTER VI

ANNUAL EVALUATION, REWARD, AND DISCIPLINARY ACTIONS FOR BOD'S MEMBERS, BOARD OF MANAGEMENT, AND OTHER EXECUTIVES

Article 20. Performance evaluation of BOD's Members, Board of Management, and other Executives

The Board conducts an annual evaluation of the performance of each BOD's member, the CEO, and other executives based on assigned duties and responsibilities.

Article 21. Rewards

1. The person having the authority to appoint shall also have the authority to consider and grant rewards to the appointee in accordance with labor laws, the Company's Charter, Internal Labor Regulations, other internal regulations of the Company, and the agreements set out in the labor contract.

2. Forms of rewards:

- Certificates of commendation;
- Monetary bonuses;
- Stock options under employee share programs;
- Other forms as determined.

3. Reward funds: sourced from the Company's reward fund or other lawful sources as permitted by law.

4. Reward amounts: determined based on the Company's annual business performance.

Article 22. Disciplinary Actions

1. Based on the annual performance evaluation, disciplinary actions are determined in accordance with laws and internal Company regulations. BOD's members, the CEO, and other executives failing to fulfill their responsibilities due to negligence, lack of diligence, or inadequate professional competency shall be held accountable for resulting damages.

2. Major disciplinary violations include:

- Severe breaches of obligations and responsibilities;
- Abuse of power or unauthorized decision-making causing Company losses;
- Violations of information disclosure obligations as per securities regulations;
- Other violations as stipulated by law.

3. Disciplinary actions

- Dismissal or removal from position;
- Other measures as per labor laws, the Company's Charter, internal regulations, and employment contracts.

4. In addition, members subject to disciplinary action must return to the Company any benefits they have obtained from acts exceeding their authority and/or from violations of the law. Such disciplined members shall also compensate the Company for any damages caused by acts exceeding their authority and/or by legal violations.

CHAPTER VII

IMPLEMENTATION PROVISIONS

Article 23. Implementation Provisions

1. This Regulation consists of VII Chapters and 23 Articles, approved by the General Shareholders' Meeting and effective from April 17, 2026.

2. Any inconsistency between these Regulations and applicable laws, or any matter not provided for herein, shall be subject to applicable laws. Any inconsistency between these Regulations and any other internal documents of the Company shall be subject to these Regulations.

3. The Board of Directors, the Board of Management, relevant departments and individuals, as well as all shareholders of Saigon – Hanoi Securities JSC, are responsible for implementing this Regulation.

4. Any amendments or supplements to this Regulation shall be decided by the General Shareholders' Meeting.

5. This Regulation is made in one copy and kept at the Company's headquarters.

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

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN-HÀ NỘI

DO QUANG VINH

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY (SHS)
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REGULATIONS

ORGANISATION AND OPERATION

OF THE BOARD OF DIRECTORS

(Pursuant to the Resolution No. 01/2026/NQ-ĐHĐCĐ dated April 17, 2026, the General Meeting of Shareholders of Saigon – Hanoi Securities Joint Stock Company)

Hanoi, April 2026

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SAIGON – HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness

Hanoi, April 17, 2026

REGULATIONS

ORGANISATION AND OPERATION OF THE BOARD OF DIRECTORS

(Issued pursuant to the Resolution No. 01/2026/NQ-ĐHĐCĐ dated April 17, 2026, of the General Meeting of Shareholders of Saigon – Hanoi Securities Joint Stock Company)

CHAPTER I

GENERAL PROVISIONS

Article 1. Scope and applicability

1. Scope of Regulations: The Regulations on Organisation and Operation of the Board of Directors (BOD) stipulates the organization structure, operating principles, mandates and powers of BOD and BOD's members in order to govern the Company in compliance with the Law on Enterprise, the Law on Securities, the Charter of Sai Gon – Ha Noi Securities Joint Stock Company (Charter) and other relevant laws and regulations.

2. Applicability: These Regulations are applicable to the BOD, BOD's members and related individuals and units under the BOD.

Article 2. Operating principles of the BOD

1. The BOD works on a collective principle. Each BOD's member shall be responsible for their own assigned tasks and be jointly accountable to the General Meeting of Shareholders (GMS) and relevant laws and regulations for the Resolutions and Decisions of the Board, the issues approved by the BOD concerning the Company's development.

2. The BOD delegates the Chief Executive Officer (CEO) or an appropriate individual to implement its resolutions and decisions.

CHAPTER II

MEMBERS OF THE BOARD OF DIRECTORS

Article 3. Rights and obligations of BOD's members

1. Members of the Board of Directors shall have full rights in accordance with applicable laws, including the right to be provided with information and documents on the financial status and business operations of the Company and its affiliated units.

2. Members of the Board of Directors shall have obligations in accordance with applicable laws, including the following obligations:

a) Act in good faith, with due diligence and care, and in the best interests of the Company and Shareholders;

b) Participate in all BOD's meetings and provide opinions on matters under discussion;

c) Timely and fully report to the BOD any remuneration received from subsidiaries, affiliated companies, or other organizations;

d) Report to the BOD at the next meeting any transactions between the Company, its subsidiaries, or other companies in which the Company holds more than 50% of the charter capital and BOD's members and their related entities; transactions between the Company and company in which BOD's member is the fouding member or executives in 03 years preceding the transaction date;

e) Disclose information when conducting Company stock trading as required by relevant laws and regulations;

f) Independent members and non-executive BOD's members are entitled to additional rights and bear further obligations as stipulated in the Company's Charter, internal regulations, and relevant laws and regulations.

Article 4. The right to request information from the BOD's members

1. BOD's Members are entitled to request the CEO, Deputy CEO, or other managers within the Company to provide information and documents related to the financial position and business performance of the Company and its units.

2. The CEO, Deputy CEOs, and other management personnel shall be required to provide timely, complete, and accurate information and documents upon request of members of the Board of Directors.

3. Requests for information must be submitted in writing, either directly or via email, to the individual or unit responsible for providing the information. A copy of the request must also be sent to the BOD's Chairperson. If the requested information falls under the management of the CEO and/or units within the CEO's authority, the request must also be sent to both the Audit Committee and the CEO. The Audit Committee shall oversee compliance, and the CEO shall lead the implementation process.

4. The request must specify the required information, the method of provision and be sent to the recipient at least 07 working days before the required date. In the case of email, both sender and recipient emails addresses must be registered within the Company.

5. The recipient is responsible for providing accurate and complete information in accordance with the specified timeline and method. If unable to provide the information on time or refuses to provide part or all of the requested information, the recipient must respond to the requester within 03 working days following the date of receipt of the request, clearly stating the reasons and proposing a solution.

6. Recipients of information are subject to an affirmative duty to keep the information and documents confidential, except for information already publicly disclosed.

Article 5. Composition and tenure of the BOD

Composition and Tenure of BOD's members shall comply with Article 25 of the Company's Charter and relevant laws and regulations.

Article 6. Criteria and conditions for BOD's members

1. BOD's Members shall meet the criteria and conditions stipulated in Clause 4, 5 of Article 24 of the Company's Charter and relevant laws and regulations.

2. Independent BOD's members must notify the Board if they no longer meet the required standards and conditions. They shall automatically cease to be independent members from the date they fail to meet these criteria.

3. The BOD must notify when independent BOD's member no longer meets the requirements and conditions at the next GMS or convene an GMS to elect or replace the independent

member in accordance with the Company's Charter and relevant laws and regulations.

Article 7. The BOD's Chairperson

1. The BOD's Chairperson shall have the rights and obligations stipulated in Article 28 of the Company's Charter and relevant laws and regulations.

2. When deemed necessary, the BOD may appoint a Company secretary with the following rights and obligations:

a) Assist in organizing the GMS and BOD's meetings, and recording meeting minutes;

b) Assist BOD's members in performing their assigned rights and obligations;

c) Assist the BOD in applying and implementing corporate governance principles;

d) Assist the Company in building investor relations, protecting shareholders' legitimate rights and interests; ensuring compliance with information disclosure obligations and handling administrative procedures;

e) Other rights and obligations as required by the Board of Directors from time to time.

Article 8. Election, removal, and dismissal of BOD's Members

1. The nomination and candidacy process for BOD's members shall comply with Article 24 of the Company's Charter, the internal regulations on Corporate Governance, the operating regulations of the GMS. The rules for candidacy, nomination, and election shall be announced by the Company and comply with relevant laws and regulations.

2. The election of BOD's members shall be conducted by cumulative voting as stipulated in Clause 6, Article 24 of the Company's Charter.

3. The removal or dismissal of BOD's members must adhere to Article 30 of the Company's Charter, the internal regulations on corporate governance, and relevant laws and regulations, and shall be determined by voting at the GMS.

Article 9. Reporting and disclosure regarding the election, removal, and dismissal of BOD's members

The notification of the election, dismissal, or removal of members of the Board of Directors shall be carried out in accordance with the regulations on reporting and information disclosure under applicable laws.

CHAPTER III

THE BOARD OF DIRECTORS

Article 10. Rights and obligations of the BOD

1. The BOD shall have the rights and obligations stipulated in Article 26 of the Company's Charter, the internal regulations, the GMS' Resolutions, and relevant laws and regulations.

2. If Resolutions or Decisions adopted by the BOD violate legal regulations, Resolutions of the GMS, or the Company's Charter, thereby causing damage to the Company, members who voted in favor of such Resolutions or Decisions shall be jointly and severally liable and must compensate the Company for the resulting damage; members who opposed the Resolution or Decision shall be exempt from liability. In such case, the Company's Shareholders may petition the Court to suspend or annul the Resolution or Decision.

Article 11. Duties and mandates of the BOD in approving and ratifying contents and matters under the BOD's authority

The BOD and its members are responsible for ensuring honesty and prudence, acting for the Company's interests, and complying with the Company's Charter, internal regulations, and relevant laws and regulations when reviewing and approving matters within the BOD's authority.

Article 12. BOD's Responsibilities in convening extraordinary GMS

The BOD shall fulfill its responsibility to convene extraordinary GMS as stipulated in Clauses 3 and 4, Article 13 of the Company's Charter and relevant laws and regulations.

Article 13. Subcommittees and units under the BOD

1. The BOD may establish subcommittees responsible for development policies, personnel, remuneration, internal audit, and risk management, based on practical needs from time to time.

   Each Subcommittee must consist of at least 01 BOD's member and may include external members based on the Company's actual needs, business capabilities, Charter, internal regulations, and relevant laws and regulations.

   Subcommittee's operations must ensure accountability, integrity, and self-discipline, and must comply with the BOD's requirements, the Company's Charter, internal regulations, and relevant laws and regulations.

   A Subcommittee Resolution/Decision shall be effective only when a majority of its members attend and vote in favor at a meeting or through another method stipulated in the Subcommittee's organizational and operational regulations.

   Members responsible for Subcommittees shall summarise and update information the Company's situation in their scope of activities based on records, data, and reports from the Audit Committee, the Board of Management, and the Internal Audit Department. These updates must be submitted to all BOD's members for awareness and to facilitate coordinated measures, guidance, and support for the Board of Management in devising appropriate solutions, especially during significant market fluctuations or economic policy changes

2. The BOD is responsible for establishing subordinate departments as required by applicable laws and regulations from time to time.

   The BOD has full authority to decide on the organizational structure, functions, duties, and operating methods of its subordinate departments, in compliance with the Company's Charter, internal regulations, and relevant laws and regulations.

   Depending on circumstances, and in compliance with the Company's Charter, internal regulations, and relevant laws and regulations, the BOD shall assign and allocate specific personnel to each unit based on the operational needs of the Company and the Board.

   The implementation of Resolution/Decision by subordinate departments under the BOD must adhere to the provisions of the Company's Charter, internal regulations, and relevant laws and regulations.

Article 14. Audit Committee

1. The Audit Committee is a specialized unit under the BOD.

2. The composition and activities of the Audit Committee shall comply with Chapter IX of the Company's Charter, the operating Regulations of the Audit Committee, and relevant laws and regulations.

CHAPTER IV

THE BOARD OF DIRECTORS' MEETINGS

Article 15. The BOD's Meetings

1. The BOD's Meetings shall be organized in accordance with Article 29 of the Company's Charter and relevant laws and regulations.
2. In the case of online meetings, the meeting is deemed concluded on the date the last BOD's member votes on all issues and contents under consideration. However, the deadline for voting shall be determined by the Chairperson and stated in the notice of meeting. Opinions submitted after this deadline shall be considered as absent or invalid for the issues they have not voted on.

Article 16. Authorization to attend meetings, vote, and provide opinions

1. Authorization must be documented in writing in compliance with the Company's Charter, internal regulations, and relevant laws and regulations.
2. Authorization documents must be submitted to the BOD's Office before the meeting begins.
3. The authorization shall take effect after obtaining the consent of the other BOD's members. Such consent may be obtained via email or directly at a BOD's meeting. When a BOD's member has agreed to the authorization, such consent shall remain valid and effective until the expiry of the authorization period or until the BOD's Member changes his/her own opinion and withdraws the consent.

Article 17. Communication and exchange of information

Information exchange and feedback regarding the organization of the BOD's Meetings and obtaining opinions from members may be conducted via the email addresses registered with the Company.

Article 18. Methods of meetings and adopting BOD's Resolutions/Decisions

Depending on the actual circumstances, the BOD's Chairperson may choose the following methods to conduct meetings and adopt Resolutions/Decisions:

1. **In-person meetings and voting**: Procedures shall comply with Article 29 of the Company's Charter and relevant laws and regulations. Minutes are recorded according to Article 19 of this Regulations.
2. **Written ballot:**

a) The Chairperson must prepare the written ballot form, the draft BOD's Resolution, and explanatory documents for the draft Resolution, and send them to BOD's members at least 03 working days before the deadline for submission of the written ballots to the Company, via postal mail, telephone, electronic means, or through the system/software/application implemented by the Company, ensuring delivery to the registered contact address of each BOD's member registered at the Company.

b) Forms must contain the following main information:

- Name, head office address, enterprise registration number;
- Purpose of the collecting;
- Full names of the BOD's members;
- Issues to be discussed and voted in the meeting;
- Voting options including approval, disapproval, and abstention for each issue;
- Deadline for submission to the Company;
- Full name, signature of the BOD's Chairperson.

c) BOD's Members may submit the completed voting forms sent to the Company by post or by mail, or throught the system/Software/application provided by the company from time to time, in accordance with the following requirements:

- The Completed voting forms must bear the signature/electronic confirmation of the member of the Board of the Director or the authorized representative.
- In case of sending letters are sent by postal mail, forms sent to Company must be placed in sealed envelopes and no one is allowed to open such envelopes before vote counting;
- In case of sending email, forms sent to Company must confidential confidential until voting counting and must be sent/received through the registered fax/email addresses of the BOD's members and the receiving address of the Company as notified by the person organizing the opinion collection;
- In cases where opinions of members of the Board of Directors are collected through the system/software/application provided by the Company from time to time, members of the Board of Directors shall electronically confirm the voting ballot using their personal accounts, and shall be responsible for safeguarding the personal accounts assigned to each member of the Board of Directors by the Company;
- Forms which the Company receives after deadlines, or which have been opened where they are sent by post, or which have been released where they are sent via email shall not be valid. Forms which are not sent to the Company shall be considered no-votes.

d) Each member of the Board of Directors shall be provided with one voting ballot, which shall be counted as one vote. The Chairman of the Board of Directors shall directly, or request the Person in charge of Corporate Governance/Secretary/other designated individual from time to time, to conduct the vote counting and prepare the vote counting minutes.

e) Vote counting minutes must include the following main details:

- Name, head office address, enterprise registration number;
- Purpose and issues requiring opinions for adopting Resolutions/Decisions;
- Number of BOD's members participating in voting, distinguishing between valid and invalid votes and the method of sending voting ballots, accompanied by an appendix list of BOD's members participating in voting with corresponding voting opinions;
- Total votes, Approve, Disapprove and No opinion, for each of the issues in question;
- Issues that are concluded and corresponding voting ratios;
- Full names, signatures of the BOD's Chairperson and/or vote counters.
- Vote counters must be jointly responsible for the honesty and accuracy of vote counting reports, as well as for the damage caused by Resolutions/Decisions made via dishonesty or inaccurate vote counting.

f) Vote counting Minutes and Resolutions shall be sent to the BOD's members within 07 working days from the end of the opinion collection process using similar methods as sending written Ballot.

g) Completed voting forms and minutes of vote counting, approved Resolutions/Decisions and related documents attached to the written Ballot must be archived at the Company's head office.

h) Resolutions/Decisions/matters adopted by the BOD through written consultation of BOD's members shall be deemed valid if approved by a majority of valid votes and shall have the same validity as those adopted at an in-person BOD's meeting. Such Resolutions/Decisions shall be sent to all attending members within 07 working days.

3. **Online or Hybrid Meetings:**

- Online meeting is a meeting organized through an Online Meeting System (e.g., a website, application, or other electronic platform provided by the Company that allows BOD's members to register, log in using identification accounts, vote, elect, participate in discussions, and exercise other rights). BOD's members can join the meeting from various locations, both domestically and internationally, through electronic devices such as computers, smartphones, or other appropriate technological devices.
- The BOD has the authority to establish regulations for convening and organizing BOD's Meetings in online or hybrid methods based on the principles for convening and organizing such meetings as stipulated in the Company's Charter and relevant laws and regulations.
- The BOD's Chairperson/Meeting Convener is responsible for organizing meetings in accordance with the methods specified in the regulations issued by the BOD.
- Discussions among members may be conducted directly via telephone or by other means of communication, or through a combination of such methods. Members of the Board of Directors participating in such meetings shall be deemed to be "present" at the meeting. The location of a meeting held in accordance with this provision shall be the place where the greatest number of members of the Board of Directors are present, or the place where the chairperson of the meeting is present.
- Resolutions/Decisions/matters approved by the Board of Directors at a meeting conducted via telephone and/or other means of communication, organized and carried out in accordance with applicable laws and the Company's internal regulations, shall take effect immediately upon the conclusion of the meeting but must be recorded in Minutes.
- In cases where a meeting is conducted via telephone and/or other means of communication/technology outside working hours as prescribed in the Company's Internal Labor Regulations, any Resolution/Decision/matter approved by the Board of Directors shall take effect from the beginning of the next working day or as otherwise provided by law.
- Resolutions/Decisions/matters approved by the Board of Directors through online meetings or hybrid meetings (in-person combined with online participation) shall have the same validity as those approved at in-person meetings.

Article 19. The BOD's Meeting Minutes

1. BOD's meetings must be documented in minutes and may be recorded or archived by other digital methods. Minutes must be prepared in Vietnamese and may additionally be prepared in a foreign language. In case of any discrepancy between the Vietnamese and foreign language version, the Vietnamese version shall prevail.
2. A BOD's minutes must include the following main contents:

a) Name, address of head office, number and date of Business Registration Certificate, and Business Registration Location;

b) Time and venue;

c) Purpose, agenda and content of the meeting;

d) Full name of attending members or authorized persons, full name of absent members and reasons;

e) Issues to be discussed and voted on during the meeting;

f) Summary of statements of each attending member according to the sequence of the meeting;

g) Voting results which indicate the members who approve/disapprove or have no opinion;

h) Decisions which are approved and corresponding voting ratios;

i) Full names and signatures of all BOD's members or authorized persons;

j) Full names and signatures of the Meeting's Chairperson and Minute taker, except as provided in Clause 3 of this Article.

3. The Meeting's Chairperson, minutes taker and persons signing such Minutes must take responsibility for accuracy and honesty of the BOD's meeting minutes.

4. Where the Meeting's Chairperson, minutes taker refuses to sign Meeting Minutes but all participating BOD's members agree to sign with all required contents according to (except Point j) Clause 2 of this Article, these Minutes shall be valid. The meeting Minutes should clearly state that the Meeting's Chairperson and minute taker refused to sign.

   Those signing the meeting Minutes are jointly liable for the accuracy and honesty of the minutes.

   The Meeting's Chairperson and minutes taker are personally liable for damages resulting from refusal to sign according to the relevant laws and regulations and the Company's Charter.

5. The BOD's Chairperson is responsible for sending the Minutes/Resolutions/Decisions of the BOD to all attending members no later than 07 days following the date of BOD's meeting and these minutes will be considered as evidence of the legal proceedings.

CHAPTER V

DECLARATION AND DISCLOSURE OF INTERESTS

Article 20. Submission of annual reports

At the end of the fiscal year, the BOD must submit to the GMS the following reports:

- Report on the Company's business performance;
- Financial statement;
- Report on the activities of the Board of Directors and its members;
- Report of Independent Board Member.

Article 21. Remuneration and benefits of BOD's members

1. BOD's Members are entitled to remuneration based on business results and efficiency.
2. Remuneration payments shall comply with Article 27 of the Company's Charter.

Article 22. Disclosing of related interests

All BOD's members must disclose their own related interests as required by the Company's Charter, internal regulations, and relevant laws and regulations.

CHAPTER VI

RELATIONS OF THE BOARD OF DIRECTORS

Article 23. Relations among BOD's members

1. The relations among BOD's members are collaborative relations, the BOD's members are responsible for sharing relevant issues during the working process.
2. During the working process, the BOD's Chairperson may assign one/some BOD's members to take primary responsibility for a specific issue/field or task. The assigned BOD's member responsible must proactively coordinate with others BOD's members, act as the focal point for managing the tasks, and reporting on matters to the BOD's Chairperson. Where the BOD's members are not aligned with each other, the dedicated member must report the BOD's Chairperson to consider and make decision within their authority or organize a

meeting or seek opinions from BOD's members according to applicable laws and regulations, the Company's Charter, internal regulations on corporate governance, and this Regulations.

3. In case the BOD's members are reassigned, they must ensure the proper handover of work, documents, and relevant materials. The handover must be conducted in writing and reported to the BOD's Chairperson.

Article 24. Relations with the Board of Management and other Executives

Given the governing function, the BOD issues Resolutions and Decisions for the CEO and executive team to implement. Simultaneously, the BOD oversees and supervises the execution of the Resolutions and Decisions issued and the matters approved by the BOD.

Article 25. Relations with Audit Committee

1. The relation between the BOD and Audit Committee is collaborative. Both bodies work together on the principles of equality and independence, fostering close collaboration and mutual support during the working process.
2. Upon receipt of inspection minutes or summary reports from the Audit Committee, the BOD shall be responsible for reviewing them and directing relevant departments to develop plans and implement corrective actions to promptly and effectively address outstanding issues and violations.

CHAPTER VII

IMPLEMENTATION PROVISIONS

Article 26. Implementing provisions

1. This Regulations consists of 07 Chapters and 26 Articles, approved by the General Shareholders' Meeting and effective from April 17, 2026.
2. The Board of Directors, the Board of Management, relevant departments and individuals, as well as all Shareholders of Saigon – Hanoi Securities JSC, are responsible for implementing this Regulation.
3. Any amendments or supplements to this Regulation shall be decided by the General Shareholders' Meeting.
4. This Regulation is made in one copy and kept at the Company's headquarters.

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

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN - HÀ NỘI

DO QUANG VINH

SAIGON – HANOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No: 09/2026/TTr-ĐHĐCĐ	*Hanoi, March 26, 2026*

PROPOSAL

(Re: Provision of Clearing and Settlement Services for Securities Transactions through a Central Counterparty and Offering of Financial Products)

To: **THE GENERAL MEETING OF SHAREHOLDERS**

Pursuant to:

- *The Law on Enterprises no. 59/2020/QH14 dated June 17, 2020; the Law on Securities no. 54/2019/QH14 dated November 26, 2019, and their amendments and implementing regulations;*
- *The Decree no. 155/2020/NĐ-CP dated December 31, 2020 guiding the implementation of a number of articles of the Law on Securities, as amended and supplemented;*
- *The applicable Charter of Saigon – Hanoi Securities Joint Stock Company.*

The plan for provision of clearing and settlement services for securities transactions through a central counterparty was approved by the General Meeting of Shareholders (GMS) of Saigon – Hanoi Securities Joint Stock Company (Company/SHS) at the Annual General Meeting 2025.

The provision of securities clearing and settlement services through a Central Counterparty (CCP) has not yet been implemented, as the State Regulatory Authority has not organized its execution. As soon as the competent authority initiates the implementation of this activity, the Company will register and carry out the operations in accordance with applicable laws and regulations.

Pursuant to Article 202 of the Decree no. 155/2020/NĐ-CP dated December 31, 2020, a securities company must obtain approval from the GMS prior to implementing the offering of financial products. The Ministry of Finance shall provide guidance on financial products, including documentation, procedures, processes for offering, as well as other related matters concerning the offering, trading, reporting, and disclosure of financial products.

The policy to implement financial product offerings was approved by the Company's GMS at the Annual General Meeting 2025. However, as of now, the Ministry of Finance has not yet issued further guidance on financial products that align with SHS' business needs and objectives.

In order to establish a legal basis for implementing the above activities in 2026, when market conditions become more stable, opportunities are clearer, and relevant guidance has been issued by the State Regulatory Authorities for implementation in the securities market, the

Board of Directors (BOD) respectfully submits to the GMS for approval the following proposal:

1. Approval for SHS to implement the following additional business activities:

(i) Provision of clearing and settlement services for securities transactions through CCP;

(ii) Offering financial products that comply with applicable laws, guidance from the State regulatory authorities, and the Company's internal regulations.

2. To authorize the BOD to decide on and approve specific plans for implementing the activities stated in Section 1 above.

3. To authorize the Company's Chief Executive Officer (CEO) to organize the registration and implementation of the activities stated in Section 1 above, based on the specific plans approved by the BOD, with the competent State regulatory authorities, including but not limited to the preparation, completion, and submission of relevant documents, applications, and dossiers, and the performance of other related tasks, such as:

(i) Application dossier for the Certificate of Eligibility to provide clearing and settlement services for securities transactions through a CCP;

(ii) Application dossier for the Certificate of Eligibility to offer financial products;

(iii) Other documents as required by the State Securities Commission, the Stock Exchange, and other relevant regulatory authorities.

4. To authorize the BOD to issue additional regulations related to the provision of clearing and settlement services for securities transactions through a CCP and the offering of financial products in the Company's Charter and internal regulations (if necessary), to ensure compliance with applicable laws and regulatory requirements.

5. The BOD is permitted to delegate to the Company's CEO the authority to decide on the matters stated in Sections 2 and 4 above within the scope of its authorized powers.

6. The BOD shall be responsible for reporting on the implementation of the assigned and delegated tasks to the GMS at its nearest annual meeting.

Submitted to the General Meeting of Shareholders for approval.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN-HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

DO QUANG VINH

Recipients:
- As above;
- Information disclosure: SSC, Stock Exchange,
- Archived: BOD's Office.

SAIGON – HANOI SECURITIES JOINT STOCK COMPANY	**SOCIALIST REPUBLIC OF VIETNAM** **Independence – Freedom – Happiness**
No: 19./2026/TTr-ĐHĐCĐ	*Hanoi, March 26, 2026*

PROPOSAL

(Re: Dismissal and Additional Election of a Member of the Board of Directors for the term 2022 – 2027)

To: THE GENERAL MEETING OF SHAREHOLDERS

Pursuant to:

- *The Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, as amended and supplemented, and its implementing regulations;*
- *The Law on Securities No. 54/2019/QH14 dated November 26, 2019, as amended and supplemented, and its implementing regulations;*
- *The applicable Charter of Saigon – Hanoi Securities Joint Stock Company;*
- *Notice No.424./2026/CV-SHS dated March 26 ,2026 of the Board of Directors regarding nomination, candidacy and additional election of members of the Board of Directors for the term 2022 – 2027;*
- *The resignation letter of Mr. Nguyen Chi Thanh from the position of Member of the Board of Directors of Saigon – Hanoi Securities Joint Stock Company, dated January 09, 2026.*

The Board of Directors (BOD) of Saigon – Hanoi Securities Joint Stock Company (the Company/SHS) respectfully submits to the General Meeting of Shareholders for consideration and approval the dismissal and additional election of a replacement member of the BOD for the term 2022 – 2027 as follows:

1. To approve the dismissal of Mr. Nguyen Chi Thanh from the position of Member of the BOD of SHS, effective from April 17, 2026.
2. In order to ensure that the number of members of the BOD is five (05) in accordance with applicable laws and the Company's Charter, and to ensure the effective performance of the BOD's duties, the 2026 Annual General Meeting of Shareholders shall conduct the additional election of a BOD member as follows:

- Number of additional BOD members to be elected: **01 (one) member.**
- Requirements on standards and qualifications for the additionally elected member of the BOD: Candidates for the additional election must satisfy the standards and conditions prescribed by applicable laws and the Company's Charter, as detailed in Notice No. 424/2026/CV-SHS dated March 26 ,2026 issued by the BOD regarding nomination, self-nomination, and the election of an additional BOD member for the 2022–2027 term.
- The term of the additionally elected member of the BOD shall be the remaining duration of the term of the replaced BOD member (term 2022–2027).

3. List of candidates for the BOD:

- The list of candidates is compiled from individuals who fully meet the above-mentioned standards and conditions and have complete application dossiers in accordance with Notice No.424./2026/CV-SHS dated March 26,2026 issued by the Company's BOD.

- In the event that the number of candidates nominated or self-nominated remains insufficient for the required number of positions, the incumbent BOD shall introduce additional candidates, or other shareholders may nominate candidates in accordance with the Company's Charter, Internal Corporate Governance Regulations, and the Regulations on the Organization and Operation of the BOD.
- Information on candidates for the additionally elected BOD member will be published on the Company's website at: www.shs.com.vn.

Respectfully submitted to the General Meeting of Shareholders for approval.

ON BEHALF OF
THE BOARD OF DIRECTORS
CHAIRMAN

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN-HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

DO QUANG VINH

Recipients:
- *As stated above;*
- *Information disclosure: SSC, Stock Exchange;*
- *Archived: BOD's Office.*

SAI GON - HA NOI SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
No: 11 /2026/TTr-ĐHĐCĐ	*Hanoi, April 07 , 2026*

PROPOSAL

(Re: List of Candidates for Additional Election to the Board of Directors for the 2022 - 2027 Term)

To: GENERAL MEETING OF SHAREHOLDERS

Pursuant to:

- *The Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, the Law on Securities No. 54/2019/QH14 dated November 26, 2019, and its amending, supplementing documents, and guiding implementation documents;*
- *The applicable Charter of Sai Gon - Ha Noi Securities Joint Stock Company;*
- *The Notice No. 424/2026/CV-SHS dated March 26, 2026 of the Company's Board of Directors regarding the nomination, candidacy, and additional election of Board of Directors' members for the 2022-2027 term;*
- *The nomination and candidacy dossiers for members of the Company's Board of Directors for the 2022-2027 term submitted by shareholders and shareholder groups holding SHS shares.*

On March 26, 2026, the Board of Directors (BOD) of Saigon – Hanoi Securities Joint Stock Company (the Company/SHS) issued Notice No. 424/2026/CV-SHS (the Notice), inviting shareholders and shareholder groups to nominate or self-nominate qualified candidates, in accordance with applicable laws and the Company's Charter, for membership on the BOD for the 2022–2027 term.

The Company has received nomination and candidacy dossiers from a shareholder group holding more than 10% of the Company's charter capital.

Following a review of eligibility criteria in accordance with applicable laws, the Company's Charter, and internal regulations, the Chairman of the BOD respectfully submits to the General Meeting of Shareholders the list of qualified candidates for the election of additional members to the BOD of SHS for the 2022–2027 term (the "List of Candidates for Additional Election to the BOD for the 2022–2027 Term"), as follows:

List of Candidates for Additional Election to the Board of Directors for the 2022–2027 Term:

Number of Candidates: 01 Person.

Full Name	Current position at SHS	Eligibility Criteria and Requirements for Members of the SHS Board of Directors
(Mr.) Nguyen Duy Linh	Chief Executive Officer – Legal Representative	Meeting all requirements in accordance with applicable laws, the Company's Charter, and internal regulations.

The candidates's briefly Curriculum Vitas are attached to this Proposal.

The Chairman of the Board of Directors reports and respectfully submits to the General Meeting of Shareholders for the implementation of the election in accordance with applicable laws and the Company's Charter.

Best Regards,

CHAIRMAN OF THE BOARD OF DIRECTORS

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN-HÀ NỘI

DO QUANG VINH

Recipients:

- As stated above;

- Information disclosure: SSC; Stock Exchange;

- Archived: BOD's Office.

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, April 07, 2026

CURRICULUM VITAE OF THE CANDIDATE

FOR THE SUPPLEMENTARY ELECTION OF THE BOARD OF DIRECTORS' MEMBER FOR THE TERM 2022-2027

PERSONAL INFORMATION

Full name:	**NGUYEN DUY LINH**	Gender:	Male
Year of birth:	1982	Nationality:	Vietnamese
Academic qualification:	Master of Business Administration – Solvay Business School – Université Libre De Bruxelles Bachelor of Finance and Credit – Banking University of Ho Chi Minh City		

WORK EXPERIENCE

No.	Time	Workplace (Name of the organization)	Job Title
1	Aug 2005 – Jun 2009	Vietnam Foreign Trade Commercial Bank Securities Company Limited	- Broker; - Controller
2	Oct 2009- Jun 2013	Ho Chi Minh City Securities JSC	Head of Investment Consulting Department
3	Jul 2013 – Mar 2020	SSI Securities JSC	- Director of Personal Banking Division - Director of Pham Ngoc Thach Branch
4	May 2020 – Jun 2022	Mirae Asset Securities JSC (Vietnam)	Chief of Strategy
5	Jul 2022 – Aug 2022	VNDIRECT Securities JSC	Deputy Chief Executive Officer
6	Apr 2023 – Nov 2024	VPBank Securities JSC	Chairman of the Board
7	Jan 2026 – now	Saigon - Hanoi Securities JSC	Chief Executive Officer – Legal Representative
8	March 2026 – now	Vietnam International Commodity Exchange JSC	Member of the Board of Directors

Current Position at Saigon - Hanoi Securities JSC: Chief Executive Officer – Legal Representative

Position at Other Enterprises/Organizations:	Member of the Board of Directors of Vietnam International Commodity Exchange JSC
Violations of the Law:	None
Debts owed to the Company:	None
Remuneration and other benefits:	Salary and bonus according to the Company regulations
Related Interests in the Company:	None
Number of Shares owned and representation of ownership:	None
Related individuals holding Shares of the Company:	None