

**DRAFT****TRANSLATION***Hanoi, date ..... month .... year 2026***REGULATION ON ORGANIZING THE 2026 ANNUAL GENERAL MEETING OF  
SHAREHOLDERS OF VIETNAM ASIA COMMERCIAL JOINT STOCK BANK**

- Pursuant to the current legal documents;
- Pursuant to the Charter of Vietnam Asia Commercial Joint Stock Bank;
- Pursuant to the Internal Corporate Governance Regulation of Vietnam Asia Commercial Joint Stock Bank.

**Chapter I  
GENERAL PROVISIONS****Article 1. Scope and subjects of application**

1. This Regulation applies to the organization of the 2026 Annual General Meeting of Shareholders (hereinafter referred to as the “General Meeting”) of Vietnam Asia Commercial Joint Stock Bank (hereinafter referred to as VAB).
2. This Regulation specifies the rights and obligations of Shareholders; attendees of the General Meeting; conditions, and procedures for conducting the General Meeting.
3. Shareholders and participating parties are responsible for complying with the provisions of this Regulation.

**Article 2. Conditions for attending the General Meeting**

Shareholders or Authorized Representatives of Shareholders whose names are on the list of Shareholders as of the record date for the right to attend the General Meeting.

**Chapter II  
RIGHTS AND OBLIGATIONS OF SHAREHOLDERS AND ATTENDEES OF THE  
GENERAL MEETING****Article 3. Rights and obligations of Shareholders****1. Rights of Shareholders when attending the General Meeting:**

- a) Shareholders may attend the General Meeting of Shareholders in one of the following forms:
  - Attend and vote directly at the General Meeting of Shareholders or vote by electronic means through the electronic voting system (E-voting) provided by VAB at the General Meeting;
  - Send voting ballots by registered mail to the Board of Directors at least 01 (One) day before the opening of the meeting, except for cases that must be approved through direct voting at the meeting in accordance with the Charter of VAB. In this case, the Head of the Election and Vote Counting Committee of the General Meeting of Shareholders has the right to open that Shareholder's voting ballot;
  - Authorize other individuals or organizations to attend and vote at the General Meeting of Shareholders in accordance with the Charter of VAB and legal regulations.

- b) To vote on all matters within the authority of the General Meeting in accordance with the Law on Credit Institutions, the Law on Enterprises, other relevant legal documents, and the Charter of VAB;
- c) To be publicly informed of the General Meeting's agenda by the Organizing Committee;
- d) At the General Meeting, each Shareholder or Authorized Representative of a Shareholder will receive a Voting Card, Voting Ballot, Election Ballot (which includes the registration number, full name of the Shareholder, full name of the Authorized Representative of the Shareholder, and the number of voting shares) and/or be provided with an account and access code for the electronic voting system after registering to attend the General Meeting with the Shareholder Eligibility Checking Committee.
- e) The voting value of the Voting Card and Voting Ballot corresponds to the proportion of voting shares owned or represented by that person as registered to attend the General Meeting over the total voting shares of the Shareholders/Authorized Representatives of Shareholders present at the General Meeting.
- f) Shareholders and Authorized Representatives of Shareholders, when attending the General Meeting, are allowed to discuss and vote to pass the contents of the General Meeting.
- g) Shareholders and Authorized Representatives of Shareholders arriving late to the General Meeting have the right to register immediately, then participate and vote directly at the General Meeting, but the Chairperson is not responsible for stopping the General Meeting, and the validity of the previously voted contents will not change.

## **2. Obligations of Shareholders when attending the General Meeting:**

- a) Shareholders or Authorized Representatives of Shareholders, when attending the General Meeting, must bring their valid identity card/citizen identity card/passport, Meeting Invitation/Notice of Meeting, Power of Attorney (for Authorized Representatives of Shareholders) and register to attend the General Meeting with the Shareholder Eligibility Checking Committee;
- b) Comply with the provisions of this Regulation;
- c) Strictly abide by the rules at the General Meeting, the direction of the Chairperson, and respect the working results of the General Meeting.
- d) Shareholders or Authorized Representatives of Shareholders are responsible for keeping their personal information and other identifying information provided by VAB (such as login name, password, authentication code, etc.) confidential to ensure that only the Shareholder or Authorized Representative of the Shareholder can access the electronic voting system to perform electronic voting.

## **Article 4. Rights and obligations of the Shareholder Eligibility Checking Committee**

The Shareholder Eligibility Checking Committee is established by the Board of Directors (BOD) and introduced to the General Meeting, with the following functions and tasks:

1. Check the eligibility of Shareholders or Authorized Representatives of Shareholders attending the General Meeting: identity card/citizen identity card or passport number, information if the

- Shareholder is an enterprise/organization, Meeting Invitation/Notice of Meeting, Power of Attorney (for Authorized Representatives of Shareholders);
2. Distribute to Shareholders or Authorized Representatives of Shareholders attending the General Meeting: Voting Cards, Voting Ballots, Election Ballots and/or accounts, passwords, login identification codes for the electronic voting system and other meeting documents;
  3. Answer questions, detect and handle issues related to Shareholder eligibility and other relevant issues during the General Meeting.
  4. Report to the General Meeting on the results of checking the eligibility of Shareholders attending the General Meeting.

#### **Article 5. Rights and obligations of the Election and Vote Counting Committee**

1. The Election and Vote Counting Committee is an assisting body related to the voting and election work of the General Meeting, nominated by the Presidium and approved by the General Meeting by voting.
2. The Election and Vote Counting Committee has the duties to:
  - Submit the Election Regulation to the General Meeting of Shareholders for approval.
  - Guide the voting, election, ballot casting, checking, and sealing of ballot boxes for the direct voting form by paper ballots, and guide and monitor the voting and election via the electronic voting system (E-voting).
  - Check the number of Voting Ballots and Election Ballots issued/collected, extract and consolidate the result data from the electronic voting system, and count the votes.
  - Prepare, sign the vote-counting minutes and Report the vote-counting and election results to the General Meeting.

#### **Article 6. Rights and obligations of the Presidium**

1. The Presidium functions to operate the General Meeting, working on the principle of democratic centralism, deciding by majority, nominated by the BOD and approved by the General Meeting by voting. The composition of the Presidium includes: The Chairperson, who is the Chairman of the BOD or a BOD member authorized by the Chairman of the BOD, and other members.
2. The decisions of the Presidium on matters of order, procedure, or events arising outside the General Meeting's agenda shall be final;
3. The Presidium shall take necessary and reasonable measures to conduct the General Meeting in a valid and orderly manner, strictly according to the approved agenda, reflecting the wishes of the majority of attending Shareholders;
4. The Presidium may require Shareholders or Authorized Representatives of Shareholders attending the General Meeting to undergo inspection or security measures deemed appropriate by the Presidium. In case a Shareholder or Authorized Representative of a Shareholder fails to comply with the above inspection or security measures, the Presidium, after careful consideration, may refuse or strip the aforementioned Shareholder or representative of the right to participate in the meeting.

5. The Chairperson of the General Meeting of Shareholders may postpone the General Meeting even when the required quorum of delegates is present, to another time and at a location decided by the Chairperson without seeking the opinion of the General Meeting if perceiving that:
  - a) The attending members cannot have convenient seating at the meeting venue;
  - b) The communication facilities at the meeting venue do not guarantee the attending Shareholders can participate, discuss, and vote;
  - c) The behavior of those present causes disruption, disorder, or may prevent the meeting from proceeding fairly and lawfully;
  - d) The delay is necessary for the meeting's business to be conducted properly. In addition, the Presidium may postpone the meeting with the consensus or request of the General Meeting of Shareholders that has a sufficient number of attending delegates. The maximum delay time shall not exceed 03 (Three) days from the intended opening date of the meeting. The reconvened meeting will only consider the business that should have been legally resolved at the previously delayed meeting.

#### **Article 7. Rights and obligations of the Secretariat**

1. The Presidium designates one or several persons to act as meeting secretaries.
2. The Secretariat performs assistant tasks assigned by the Presidium, specifically:
  - Fully and truthfully record the entire content and progress of the General Meeting.
  - Draft the Minutes and Resolutions of the General Meeting of Shareholders.
  - Receive Comment Forms and documents submitted by Shareholders to the Presidium at the General Meeting.
  - Synthesize discussion opinions at the General Meeting.
  - Perform other assisting tasks as assigned by the Presidium.

### **Chapter III**

#### **ORDER OF CONDUCTING THE GENERAL MEETING**

#### **Article 8. Conditions for conducting the General Meeting**

The General Meeting is conducted when the number of attending Shareholders represents more than 50% of the total voting shares according to the list of Shareholders compiled at the record date to exercise the right to attend the General Meeting.

#### **Article 9. Methods of conducting the General Meeting**

1. In-person meeting, the General Meeting is expected to take place in 1/2 (half) a day;
2. The General Meeting will sequentially discuss and pass the contents according to the General Meeting Agenda.
3. In case of technical problems with the online system, connection interruptions, or other force majeure events making it impossible for the General Meeting to continue and unfixable within 60 minutes, the Chairperson has the right to decide to temporarily suspend the General

Meeting in accordance with the Internal Corporate Governance Regulation. All contents validly voted/elected by the General Meeting (including data recorded on the E-voting system) prior to the declaration of suspension remain legally valid.

#### **Article 10. Passing Decisions of the General Meeting**

1. The number of Shareholder voting ballots collected by the Election and Vote Counting Committee (including paper ballots collected directly at the General Meeting and valid recorded data from the electronic voting system) will serve as the basis for calculating the voting ratio.
2. The General Meeting passes a decision when approved by a number of Shareholders representing more than 65% of the total votes of all voting Shareholders attending the General Meeting or through Authorized Representatives of Shareholders attending the General Meeting for the following matters:
  - a) Amending and supplementing the Charter;
  - b) Approving the plan to change the charter capital; approving the share offering plan including the type of shares and the number of new shares for each type;
  - c) Approving the decision to invest, purchase, or sell fixed assets of VAB where the expected investment level, purchase price, or historical cost in the case of selling fixed assets is valued at 20% or more of VAB's charter capital recorded in the most recent audited financial statements;
  - d) Decisions on division, separation, consolidation, merger, transformation of legal form, dissolution, or requesting the Court to open bankruptcy procedures for VAB.
3. For other matters, the decision of the General Meeting is passed when approved by a number of Shareholders representing more than 50% of the total votes of all voting Shareholders attending the General Meeting or through Authorized Representatives of Shareholders attending the General Meeting.

#### **Article 11. Resolutions and Minutes of the General Meeting**

The contents of the General Meeting shall be recorded in the Minutes and entered into the Minute Book by the Secretariat. The meeting Minutes and the full text of the General Meeting Resolution shall be read and approved before the closing of the General Meeting and stored at the Head Office of VAB.

### **Chapter IV OTHER PROVISIONS**

#### **Article 12. Cases where the General Meeting cannot be organized successfully**

1. In case the first General Meeting is not eligible to be conducted according to Article 8 of this Regulation, the notice of the second meeting must be implemented within 30 (thirty) days from the intended opening date of the first meeting. The second General Meeting shall be conducted when the attending members are Shareholders and Authorized Representatives of Shareholders representing at least 33% of the total voting shares.

2. In case the second General Meeting is not eligible to be conducted according to clause 12.1 of this Article, the notice of the third meeting may be implemented within 20 (twenty) days from the intended opening date of the second General Meeting. In this case, the General Meeting shall be conducted regardless of the number of attending Shareholders or Authorized Representatives of Shareholders and shall be considered valid with the right to decide on all matters the first General Meeting could have approved.

## **Chapter V**

### **EFFECTIVE DATE**

#### **Article 13. Effective date**

1. This Regulation consists of 5 Chapters, 13 Articles, and takes effect immediately after being approved by the General Meeting by voting.
2. The meeting documents are disclosed simultaneously in Vietnamese and English. In case of discrepancy or different interpretation between the Vietnamese and English information, the Vietnamese information shall prevail.
3. Shareholders and attendees of the General Meeting are responsible for complying with the provisions of this Regulation./.

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