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TRANSLATION

Hanoi, 2025

REGULATIONS

ON ORGANIZATION OF THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS OF VIETNAM ASIA COMMERCIAL JOINT STOCK BANK

- Pursuant to the applicable legal normative documents in force;
- Pursuant to the Charter of Vietnam Asia Commercial Joint Stock Bank,
- Pursuant to the Regulations on Internal Management of Vietnam Asia Commercial Joint Stock Bank,

Chapter I

GENERAL PROVISIONS

Article 1. Scope and subjects of application

1. These Regulations apply to the organization of the 2025 Annual General Meeting of Shareholders (hereinafter referred to as the "AGM" or "meeting") of Vietnam Asia Commercial Joint Stock Bank (hereinafter referred to as VAB).

2. These Regulations specify the rights and obligations of shareholders and participants in the AGM; conditions and procedures for the AGM's implementation.

3. Shareholders and participants are responsible for complying with the provisions of these Regulations.

Article 2. Conditions for attending the AGM

Shareholders or their authorized representatives whose names are on the shareholder list as of the record date are entitled to attend the AGM.

Chapter II

RIGHTS AND OBLIGATIONS OF SHAREHOLDERS AND PARTICIPANTS OF THE AGM

Article 3. Rights and obligations of shareholders

1. Rights of shareholders attending the AGM:

a) Shareholders may attend the AGM in one of the following ways:

- Attend the AGM in person and vote;
- Send the completed voting slip by registered mail to the Board of Directors at least 01 (one) day before the meeting, except in cases where direct voting is required at the meeting as prescribed in the VAB's Charter. In this case, the Head of the Election and Vote Counting Committee has the right to open the voting slip of the relevant shareholder;
- Authorize other individuals and organizations to attend and vote at the AGM in

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accordance with the provisions of VAB's Charter and applicable legal regulations.

b) Vote on all matters within the authority of the General Meeting of Shareholders in accordance with the regulations of the Law on Credit Institutions, Law on Enterprises, and other relevant legal normative documents and VAB's Charter;

c) To be publicly announced by the Organizing Committee of the AGM the agenda of the meeting;

d) At the AGM, each shareholder or shareholder's authorized representative may receive the Voting Card, Voting Slip, Election Ballot (which includes the registration number, full name of the shareholder, full name of authorized representative and the number of shares with voting rights) after registering to attend the AGM with the Shareholder Eligibility Verification Committee.

e) The voting value of the Voting Card or Voting Slip corresponds to the percentage of shares with voting rights held by such shareholder or their representative, as registered to attend the AGM, relative to the total number of shares with voting rights of the shareholders/ authorized representatives present at the AGM.

f) Shareholders and authorized representatives attending the AGM have the right discuss and vote on the matters of the AGM.

g) Shareholders and authorized representatives who are late to the AGM have the right to register immediately, then participate and vote at the AGM, but the Chairperson is not responsible for pausing the meeting and the validity of the contents previously voted shall not be affected.

2. Shareholders' obligations when attending the AGM:

a) Shareholders or shareholders' authorized representatives attending must bring along with their valid ID card/citizen ID card/passport, Meeting Invitation Letter, Power of Attorney (for authorized representatives) and register to attend the AGM with the Shareholder Eligibility Verification Committee;

b) Comply with the provisions of these Regulations;

c) Strictly adhere to the regulations at the AGM, the Chairperson's instructions, and respect the results of the AGM.

Article 4. Rights and obligations of the Shareholder Eligibility Verification Committee

The Shareholder Eligibility Verification Committee is established by the Board of Directors and introduced to the AGM, with the following functions and duties:

1. Verify the eligibility of shareholders or their authorized representatives attending the AGM: numbers of ID card /citizen ID card or passport, shareholder information for corporate/organizational shareholders, Meeting Invitation Letter, Power of Attorney (for authorized representatives);

2. Issue to attending shareholders or authorized representatives: Voting Slip, Voting

card, Election Ballot and other meeting documents;

3. Answer questions, detect and handle issues related to shareholders' qualifications and other related issues during the AGM.

4. Report to the AGM on the eligibility verification results of attending shareholders.

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

1. The Election and Vote Counting Committee is to assist the voting and election work of the AGM, nominated by the Presidium and approved by the General Meeting.

2. The Election and Vote Counting Committee's duties:

- Submit to the General Meeting of Shareholders for approval of the Election Regulations.
- Instruct the voting, election, balloting, checking and sealing the voting boxes.
- Inspect the number of Voting slips and Election forms issued/collected and count the votes.
- Prepare and sign the vote counting minutes and report the vote counting and election results to the AGM.

Article 6. Rights and obligations of the Presidium

1. The Presidium's function is to manage the AGM based on the principle of democratic centralism, deciding by majority, introduced by the Board of Directors and voted for by the General Meeting of Shareholders; The Presidium consists of the Chairperson who is the Chairman of the Board of Directors or a member of the Board of Directors authorized by the Chairman of the Board of Directors and other members.

2. The decision of the Presidium on matters of order, procedure or events arising outside the Meeting agenda shall be final and conclusive;

3. The Presidium shall take necessary and reasonable measures to conduct the AGM in a valid and orderly manner, in accordance with the approved agenda and reflecting the wishes of the majority of attending Shareholders;

4. The Presidium may require shareholders or authorized representatives attending to be subject to the inspection or security measures that it deems appropriate. In case any shareholder or authorized representative refuses to comply with the above regulations on inspection or security measures, the Presidium, after careful consideration, may refuse or revoke the right of the said Shareholder or representative to attend the meeting.

5. The Chairperson of the AGM may postpone the AGM despite of the quorum is available to such time and at such location as decided by the Chairperson without requiring the approval of the General Meeting of Shareholders if they determine that:

- a) The participants do not have convenient seats at the meeting location;
- b) Communication facilities at the meeting location does not ensure that shareholders attending can participate, discuss and vote;

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c) The conduct of those present causes disturbance, disorder or is likely to prevent the meeting from being conducted fairly and legally ;

d) The postponement is necessary for the meeting's work to be conducted properly. In addition, the Presidium of the meeting may postpone the meeting when there is a consensus or request from the General Meeting of Shareholders with the quorum present. The maximum postponement period shall not exceed 03 (three) days from the scheduled opening date of the meeting. The re-convened meeting will only consider the work that should have been legally resolved at the previously postponed meeting.

Article 7. Rights and obligations of the Secretariat

1. The Presidium shall appoint one or more persons to act as the meeting secretaries.
2. The Secretariat shall assist as assigned by the Presidium, specifically :
 - Accurately and fully record the entire content and proceedings of the AGM.
 - Draft the Minutes and Resolutions of the AGM.
 - Receive shareholders' opinion forms and documents sent to the Presidium at the AGM.
 - Summarize discussions at the AGM.
 - Perform other support tasks as assigned by the Presidium.

Chapter III

PROCEEDINGS OF THE GENERAL MEETING

Article 8. Conditions for Convening the AGM

The General Meeting shall be conducted when shareholders attending the meeting represent more than 50% of the total voting shares, based on the list of shareholders prepared at the record date for exercising the right to attend the AGM.

Article 9. Method of conducting the General Meeting

1. For in-person meetings, the AGM shall be conducted within half a day;
2. The AGM will discuss and approve the matters outlined in the Meeting Agenda.

Article 10. Approval of Decisions of the AGM

1. The number of voting slips of shareholders collected by the Election and Vote Counting Committee will be the basis for calculating the voting ratio.

2. The AGM shall approve when shareholders representing more than 65% of the total number of votes of shareholders with voting rights present in person or by authorized representatives agree with the following content:

- a) Amendment or supplement to the Charter;
- b) Approval of plans in changing the charter capital, approval of plans for offering of shares, including the class and the number of new shares of each class of shares;
- c) Approval of decisions on investment, purchase or sale of VAB's fixed assets where the investment amount, expected purchase price or original price in case of asset sales

accounts for 20% or more of VAB's charter capital as recorded in the latest audited financial statements;

d) Decisions on the division, separation, merger, consolidation, conversion of legal form, dissolution, or requesting the Court to initiate bankruptcy proceedings for VAB.

3. For other matters, the AGM's resolution is approved when shareholders representing more than 50% of the total voting shares of shareholders entitled to vote are present in person or through authorized representatives.

Article 11. Resolutions and Minutes of the AGM

The Secretariat shall record and make the Meeting Minutes for the process of the General Meeting in the Minutes Book. The meeting minutes and the full text of the resolution of the AGM are read and approved before the closing of the General Meeting and are kept at VAB's headquarters.

Chapter IV

OTHER PROVISIONS

Article 12. The General Meeting fails to conduct

1. In case the first AGM is unqualified for conducting according to provision of Article 8 of these Regulations, the Meeting invitation notice for the second meeting must be made within 30 (thirty) days from the date of the first meeting scheduled to open. The second AGM shall be held when the number of shareholders present in person or by authorized representatives representing at least 33% of the total number of shares with voting rights.

2. In case the second AGM is unqualified for conducting according to provision of Clause 11.1 of this Article, the Meeting invitation notice for the third meeting may be made within 20 (twenty) days from the date of the second AGM scheduled to open. In this case, the AGM shall be held regardless of the number of shareholders present in person or by authorized representatives and shall be considered valid and shall have the right to decide all matters that the first AGM may approve.

Chapter V

EFFECTIVENESS

Article 13. Effectiveness

1. These Regulations consist of 5 chapters, 13 Articles and takes effect after being voted and approved by the General Meeting.

2. The AGM's documents are published simultaneously in both Vietnamese and English. In case of any discrepancies or differences in interpretation between the Vietnamese and English versions, the Vietnamese version shall take precedence.

3. Shareholders and participants of the AGM are responsible for complying with the provisions of these Regulations./.

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