

Vietnam Asia Commercial Joint
Stock Bank

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No:/2026/TTr- BKS

Hanoi, April ___, 2026

DRAFT

SUBMISSION

Regarding: Selection of an Independent Auditing Firm to audit the Financial Statements and perform assurance services on the operation of the internal control system in the preparation and presentation of Financial Statements for the fiscal year 2027

To: THE GENERAL MEETING OF SHAREHOLDERS OF VIETNAM ASIA COMMERCIAL JOINT STOCK BANK

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18th, 2024;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17th, 2020 and the amending and supplementing documents thereto;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26th, 2019;
- Pursuant to Decree No. 155/2020/NĐ-CP dated December 31st, 2021 detailing the implementation of a number of articles of the Law on Securities (Decree 155/2020/NĐ-CP);
- Pursuant to Circular No. 116/2020/TT-BTC dated December 31st, 2020 of the Minister of Finance guiding a number of articles on corporate governance applicable to public companies under Decree 155/2020/NĐ-CP;
- Pursuant to Circular No. 51/2024/TT-NHNN dated November 29th, 2024 regulating independent audit applicable to commercial banks, non-bank credit institutions, microfinance institutions, and branches of foreign banks;
- Pursuant to the current Charter of Vietnam Asia Commercial Joint Stock Bank.

The Supervisory Board of Vietnam Asia Commercial Joint Stock Bank (VAB) respectfully submits to the General Meeting of Shareholders of VAB for approval the selection of an independent auditing firm to audit the Financial Statements and perform assurance services on the operation of the internal control system in the preparation and presentation of Financial Statements for the fiscal year 2027, with details as follows:

1. Context.

- Pursuant to Article 59 of the Law on Credit Institutions 2024 stipulating that: “Before the end of the fiscal year, a credit institution must select an independent auditing organization that meets the requirements prescribed by the Governor of the State Bank to audit the financial statements and perform assurance services on the operation of the internal control system in the preparation and presentation of financial statements for the following fiscal year.”
- Pursuant to Article 288 of Decree No. 155/2020/NĐ-CP dated December 31st, 2021 detailing the implementation of a number of articles of the Law on Securities, stipulating the rights and obligations of the Supervisory Board for public companies: “To propose and recommend to the General Meeting of Shareholders for approval the list of approved auditing organizations to audit the company’s financial statements; to decide on the approved auditing organization to examine the company’s operations, and to dismiss approved auditors when deemed necessary.”

2. Contents submitted by the Supervisory Board to the General Meeting of Shareholders for consideration and approval.

Based on the above legal provisions, the Supervisory Board respectfully submits to the General Meeting of Shareholders of VAB the following specific contents:

2.1 Approval of the list of independent auditing firms for the selection of an independent auditing firm to conduct the semi-annual Financial Statements review, audit the Financial Statements and perform assurance services on the operation of the internal control system in the preparation and presentation of Financial Statements for the fiscal year 2027, specifically:

- Ernst & Young Vietnam Limited.
- KPMG Vietnam Limited.
- Deloitte Vietnam Audit Company Limited.
- UHY Audit and Consulting Company Limited.
- International Auditing and Valuation Company Limited (IAV).
- Moore AISC Auditing and Information Technology Services Company Limited.
- AASC Auditing Firm Company Limited.

2.2 Approval to authorize the Board of Directors to decide on the selection of 01 (one) independent auditing firm from the above list to provide auditing services for VAB in 2027 in accordance with the prevailing regulations of law.

Or to select 01 (one) other independent auditing firm that fully meets the conditions for auditing commercial banks as prescribed in Circular No. 51/2024/TT-NHNN dated November 29th, 2024 and is included in the list of auditing organizations approved by the State Securities Commission to audit public interest entities in the securities sector in 2026 and updated at the time of selection, to conduct the semi-annual Financial Statements review, audit the Financial Statements and perform assurance services on the operation of the internal control system in the preparation and presentation of Financial Statements for the fiscal year 2027 of VAB.

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

Recipients:

- *Shareholders.*
- *Board of Directors, Supervisory Board.*
- *Archived at: Supervisory Board.*

**ON BEHALF OF THE SUPERVISORY BOARD
HEAD OF THE SUPERVISORY BOARD**

Nguyen Kim Phuong