



**F88 INVESTMENT
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

Ref: 3003-01/2026/BBH/ĐHĐCĐ/F88ĐT

Hanoi, 30th March 2026

**MEETING MINUTES
THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
F88 INVESTMENT JOINT STOCK COMPANY**

I. COMPANY INFORMATION

1. Company name: F88 Investment Joint Stock Company
2. Headquarters address: No. 1980, Hung Vuong Street, Nong Trang Ward, Phu Tho Province
3. Business Registration Certificate No.: 2600948135 issued by the Business Registration Office of Phu Tho Province, with the 28th amendment registered on February 09, 2026

II. TIME, FORMAT, AND LOCATION OF THE MEETING

1. Time: From 13:30, March 30, 2026
2. Meeting Format: In-person combined with online meeting and electronic voting.
3. Location and Presiding Office: 2nd Floor Hall, G-Group Tower, No. 5 Nguyen Thi Due, Yen Hoa Ward, Hanoi City.

III. ATTENDEES

Participants to the Meeting:

- ❖ Shareholders entitled to attend the Annual General Meeting of Shareholders ("AGM") are those named in the list finalized on February 27, 2026, provided by the Vietnam Securities Depository and Clearing Corporation, and authorized representatives..
- ❖ Representatives of the Board of Directors (**BOD**), the Audit Committee (**AC**), guests, leaders of subsidiary companies, and Company employees..

IV. OPENING OF THE 2026 AGM

1. To ensure the Meeting proceeds in accordance with regulations, Mr. Tran Hai Nam - Head of the Shareholder Status Verification Board, presented the Shareholder Status Verification Report as of 13:36.

Verification results:

- Total number of shareholders attending directly and through valid authorized representatives: **75** shareholders, representing **86,499,077** shares, accounting for **78.5456%** of the total voting shares of F88 Investment Joint Stock Company (based on the list finalized on February 27, 2026).
 - Pursuant to the Law on Enterprises and the Charter of F88 Investment Joint Stock Company, the 2026 AGM is eligible to proceed.
2. The Organizing Committee introduced the Presidium and the Secretariat to conduct the Meeting:
 - a. Presidium
 - (i) Mr. Phung Anh Tuan – Chairman of the BOD – Chairperson

- (ii) Mr. Ngo Quang Hung – Member of the BOD – Member
- (iii) Mr. Nguyen Duc Dai – General Director – Member
- (iv) Ms. Tran Mai Thao – Member
- (v) Mr. Nguyen Quoc Trung – Member

b. Secretariat

- (i) Ms. Do Thi Hang – Head
- (ii) Ms. Nguyen Minh Tam – Member

3. Presentation of the Vote Counting Board

The Organizing Committee introduced the list of Vote Counting Board members for approval:

- (i) Mr. Nguyen Xuan Binh – Head
- (ii) Mr. Tran Hai Nam – Member

4. Presentation of the 2026 AGM Agenda

The Organizing Committee will present the Program of the 2026 Annual General Meeting of Shareholders for the General Meeting's consideration and approval by voting.

5. Presentation of the 2026 AGM Organizing Regulations

The Organizing Committee will present the Organizing Regulations of the 2026 Annual General Meeting of Shareholders for the General Meeting's consideration and approval by voting.

6. The General Meeting proceeds to vote on and approve the composition of the Vote Counting Committee, the Agenda of the 2026 Annual General Meeting of Shareholders, and the Regulations on the Organization of the 2026 Annual General Meeting of Shareholders.

Voting method: Electronic voting

Total number of ballots distributed: 91 ballots, representing 96,117,603 voting shares, equivalent to 100.0000% of the total voting shares of attending shareholders.

Total number of ballots collected: 79 ballots, representing 96,049,218 voting shares, equivalent to 99.9289% of the total voting shares of attending shareholders.

Total number of ballots not collected: 12 ballots, representing 68,385 voting shares, equivalent to 0.0711% of the total voting shares of attending shareholders.

The detailed voting results for each item are as follows:

Item 01: Approval of the composition of the Vote Counting Committee

- **Total valid ballots:** 79 ballots, representing 96,049,218 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 78 ballots, representing 96,049,118 voting shares, accounting for 99.9999% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 1 ballot, representing 100 voting shares, accounting for 0.0001% of the total voting shares of attending and voting shareholders.

Accordingly, Item 01 was approved with a ratio of 99.9999% of the total voting shares of attending and voting shareholders

Item 02: Approval of the Agenda of the 2026 Annual General Meeting of Shareholders

- **Total valid ballots:** 79 ballots, representing 96,049,218 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.

- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 77 ballots, representing 96,048,818 voting shares, accounting for 99.9996% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 2 ballots, representing 400 voting shares, accounting for 0.0004% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 02** was approved with a ratio of **99.9996%** of the total voting shares of attending and voting shareholders.

Item 03: Approval of the Regulations on the Organization of the 2026 Annual General Meeting of Shareholders

- **Total valid ballots:** 79 ballots, representing 96,049,218 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 78 ballots, representing 96,049,118 voting shares, accounting for 99.9999% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 1 ballot, representing 100 voting shares, accounting for 0.0001% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 03** was approved with a ratio of **99.9999%** of the total voting shares of attending and voting shareholders.

V. REPORTS AND PROPOSALS PRESENTED

Item 1. To approve the Report of the Board of Directors (BOD) on Operational Results of the Board of Directors and Each Member of the Board of Directors in 2025 (as per Report No. 0903-01/2026/BC/HĐQT/F88ĐT dated March 09, 2026).

Item 2. To approve the Report of the Board of Management on 2025 Business Performance and 2026 Business Plan (as per Report No. 0903-02/2026/BC/BTGD/F88ĐT dated March 09, 2026).

Item 3. To approve the Report of the Independent Member of the Board of Directors within the Audit Committee regarding Performance Results of the Audit Committee and Each Member of the Audit Committee in 2025 (as per Report No. 0903-03/2026/BC/UBKT/F88ĐT dated March 09, 2026).

Item 4. To approve the 2025 Audited Financial Statements of F88 Investment Joint Stock Company (as per Proposal No. 0903-01/2026/TTr/HĐQT/F88ĐT dated March 09, 2026).

Item 5. To approve the 2025 Profit Distribution Plan of F88 Investment Joint Stock Company (as per Proposal No. 0903-02/2026/TTr/HĐQT/F88ĐT dated March 09, 2026).

Item 6. To approve the 2026 charter capital increase of F88 Investment Joint Stock Company (as per Proposal No. 0903-03/2026/TTr/HĐQT/F88ĐT dated March 09, 2026, and clarified as requested by shareholders at the meeting on March 30, 2026). The updated Proposal is attached to this Resolution.

Item 7. To approve the transferring of F88 share trading from the UPCoM to listing on the Stock Exchange (as per Proposal No. 0903-04/2026/TTr/HDQT/F88ĐT dated March 09, 2026).

Item 8. To approve selection of independent auditor(s) for FY2026 (as per Proposal No. 0903-05/2026/TTr/HDQT/F88ĐT dated March 09, 2026).

Item 9. To approve the remuneration plan for the Board of Directors and its subordinate Committees for the fiscal year 2026 (as per Proposal No. 0903-06/2026/TTr/HDQT/F88ĐT dated March 09, 2026).

Item 10. To approve on certain matters relating to security transactions, guarantee transactions and transactions of foreign exchange hedge for the offshore loan(s) of F88 Business Joint Stock Company ("Subsidiary Company") (as per Proposal No. 0903-07/TTr/HDQT/F88ĐT dated March 09, 2026).

Item 11. To approve the dismissal of the Board of Directors Member of F88 Investment Joint Stock Company (as per Proposal No. 0903-08/2026/TTr/HDQT/F88ĐT dated March 09, 2026).

Item 12. To approve the dismissal and appointment of Members of the Board of Directors at the Company Subsidiary (as per Proposal No. 0903-09/2026/TTr/HDQT/F88ĐT dated March 09, 2026).

Item 13. To approve charter capital increase; amendment and addition of business lines of Green House Tech Joint Stock Company (as per Proposal No. 0903-10/2026/TTr/HDQT/F88ĐT dated March 09, 2026).

Item 14: The Board of Directors presents its report on the status of using capital proceeds obtained from the share issuance under the 2024 Employee Stock Ownership Program (ESOP 2024).

VI. DISCUSSION AND SHAREHOLDER OPINIONS

The Presidium listened to shareholders. Details of discussions are recorded in Appendix I.

VII. VOTING RESULTS

The General Meeting proceeded to vote on and approve the Reports and Proposals that had been presented.

Voting method: Electronic voting

Total number of ballots distributed: 117 ballots, representing 96,953,228 voting shares, accounting for 100.0000% of the total voting shares of attending shareholders.

Total number of ballots collected: 94 ballots, representing 96,354,621 voting shares, accounting for 99.3826% of the total voting shares of attending shareholders.

Total number of ballots not collected: 23 ballots, representing 598,607 voting shares, accounting for 0.6174% of the total voting shares of attending shareholders.

The detailed voting results for each item are as follows:

Item 01: Approval of the Board of Directors' Report on the Performance of the Board of Directors and its individual members in 2025

- **Total valid ballots:** 94 ballots, representing 96,354,621 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 91 ballots, representing 96,354,466 voting shares, accounting for 99.9998% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 3 ballots, representing 155 voting shares, accounting for 0.0002% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 01** was approved with a ratio of **99.9998%** of the total voting shares of attending and voting shareholders.

Item 02: Approval of the Board of Management's Report on the 2025 Performance Results and the 2026 Business Plan

- **Total valid ballots:** 94 ballots, representing 96,354,621 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 92 ballots, representing 96,354,479 voting shares, accounting for 99.9999% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 2 ballots, representing 142 voting shares, accounting for 0.0001% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 02** was approved with a ratio of **99.9999%** of the total voting shares of attending and voting shareholders.

Nội dung 03: Approval of the Report by the Independent Board Members in the Audit Committee on the Performance of the Audit Committee and its individual members in 2025

- **Total valid ballots:** 94 ballots, representing 96,354,621 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 93 ballots, representing 96,354,521 voting shares, accounting for 99.9999% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 1 ballot, representing 100 voting shares, accounting for 0.0001% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 03** was approved with a ratio of **99.9999%** of the total voting shares of attending and voting shareholders.

Item 04: Approval of the Audited Financial Statements for the year 2025 of F88 Investment Joint Stock Company

- **Total valid ballots:** 94 ballots, representing 96,354,621 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 91 ballots, representing 96,354,506 voting shares, accounting

- for 99.9999% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 3 ballots, representing 115 voting shares, accounting for 0.0001% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 04** was approved with a ratio of **99.9999%** of the total voting shares of attending and voting shareholders.

Item 05: Approval of the Proposal on Profit Distribution for the year 2025 of F88 Investment Joint Stock Company

- **Total valid ballots:** 94 ballots, representing 96,354,621 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 92 ballots, representing 96,354,479 voting shares, accounting for 99.9999% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 2 ballots, representing 142 voting shares, accounting for 0.0001% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 05** was approved with a ratio of **99.9999%** of the total voting shares of attending and voting shareholders.

Item 06: Approval of the Plan to Increase Charter Capital in 2026 of F88 Investment Joint Stock Company

- **Total valid ballots:** 94 ballots, representing 96,354,621 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 92 ballots, representing 96,354,503 voting shares, accounting for 99.9999% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 2 ballots, representing 118 voting shares, accounting for 0.0001% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 06** was approved with a ratio of **99.9999%** of the total voting shares of attending and voting shareholders.

Item 07: Approval of the Proposal on Transferring the Trading of F88 Shares from the UPCoM Exchange to Listing on the Stock Exchange

- **Total valid ballots:** 94 ballots, representing 96,354,621 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 92 ballots, representing 96,354,508 voting shares, accounting for 99.9999% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 2 ballots, representing 113 voting shares, accounting for 0.0001% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 07** was approved with a ratio of **99.9999%** of the total voting shares of attending and voting shareholders.

Item 08: Approval of the Proposal on Selection of the Independent Auditing Firm for the 2026 Financial Year

- **Total valid ballots:** 94 ballots, representing 96,354,621 voting shares, accounting for

- 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 92 ballots, representing 96,354,508 voting shares, accounting for 99.9999% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 2 ballots, representing 113 voting shares, accounting for 0.0001% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 08** was approved with a ratio of **99.9999%** of the total voting shares of attending and voting shareholders.

Item 09: Approval of the Remuneration Plan for the Board of Directors and its Sub-Committees for the 2026 Financial Year

- **Total valid ballots:** 94 ballots, representing 96,354,621 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 92 ballots, representing 96,351,421 voting shares, accounting for 99.9967% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 2 ballots, representing 3,200 voting shares, accounting for 0.0033% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 09** was approved with a ratio of **99.9967%** of the total voting shares of attending and voting shareholders.

Item 10: Approval of Certain Matters Related to Security Transactions, Guarantee Transactions, and Foreign Exchange Risk Hedging Transactions for Foreign Loans of F88 Business Joint Stock Company (“Subsidiary Company”)

- **Total valid ballots:** 94 ballots, representing 96,354,621 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 93 ballots, representing 96,354,521 voting shares, accounting for 99.9999% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 1 ballot, representing 100 voting shares, accounting for 0.0001% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 10** was approved with a ratio of **99.9999%** of the total voting shares of attending and voting shareholders.

Item 11: Approval of the Proposal on Dismissal of a Member of the Board of Directors of F88 Investment Joint Stock Company

Như vậy, Nội dung 11 được thông qua với tỷ lệ **99,9999%** tính trên tổng số phiếu biểu quyết của cổ đông tham dự và biểu quyết.

- **Total valid ballots:** 94 ballots, representing 96,354,621 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 92 ballots, representing 96,354,508 voting shares, accounting for 99.9999% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 2 ballots, representing 113 voting shares, accounting for 0.0001% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 11** was approved with a ratio of **99.9999%** of the total voting shares of attending and voting shareholders

Item 12: Approval of the Proposal on Dismissal and Appointment of a Member of the Board of Directors at the Subsidiary Company

- **Total valid ballots:** 94 ballots, representing 96,354,621 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 91 ballots, representing 96,351,408 voting shares, accounting for 99.9967% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 3 ballots, representing 3,213 voting shares, accounting for 0.0033% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 12** was approved with a ratio of **99.9967%** of the total voting shares of attending and voting shareholders

Item 13: Approval of the Plan to Increase Charter Capital and Change of Business Lines of Green House Tech Joint Stock Company

- **Total valid ballots:** 94 ballots, representing 96,354,621 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total ballots in favor:** 93 ballots, representing 96,354,521 voting shares, accounting for 99.9999% of the total voting shares of attending and voting shareholders.
- **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
- **Total abstained ballots:** 1 ballot, representing 100 voting shares, accounting for 0.0001% of the total voting shares of attending and voting shareholders.

Accordingly, **Item 13** was approved with a ratio of **99.9999%** of the total voting shares of attending and voting shareholders.

VIII. APPROVAL OF THE RESOLUTION AND MINUTES OF THE GENERAL MEETING

Ms. Đỗ Thị Hằng - Secretary of the General Meeting presented the full text of the Minutes and the Resolution of the 2026 Annual General Meeting of Shareholders.

The General Meeting proceeded to vote on and approve the Resolution and Minutes of the Meeting that had been presented.

Voting method: Direct voting via electronic ballot

Total number of ballots distributed: 119 ballots, representing 96,954,430 voting shares, accounting for 100.0000% of the total voting shares of attending shareholders.

Total number of ballots collected: 93 ballots, representing 96,352,354 voting shares, accounting for 99.3790% of the total voting shares of attending shareholders.

Total number of ballots not collected: 26 ballots, representing 602,076 voting shares, accounting for 0.6210% of the total voting shares of attending shareholders.

The detailed voting results for each item are as follows:

Item 01: Approval of the Minutes of the 2026 Annual General Meeting of Shareholders

- **Total valid ballots:** 93 ballots, representing 96,352,354 voting shares, accounting for

- 100.0000% of the total voting shares of attending and voting shareholders.
- **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
 - **Total ballots in favor:** 90 ballots, representing 96,352,199 voting shares, accounting for 99.9998% of the total voting shares of attending and voting shareholders.
 - **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
 - **Total abstained ballots:** 3 ballots, representing 155 voting shares, accounting for 0.0002% of the total voting shares of attending and voting shareholders.
- Accordingly, **Item 01** was approved with a ratio of **99.9998%** of the total voting shares of attending and voting shareholders.

Item 02: Approval of the Resolution of the 2026 Annual General Meeting of Shareholders

- **Total valid ballots:** 93 ballots, representing 96,352,354 voting shares, accounting for 100.0000% of the total voting shares of attending and voting shareholders.
 - **Total invalid ballots:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
 - **Total ballots in favor:** 90 ballots, representing 96,352,199 voting shares, accounting for 99.9998% of the total voting shares of attending and voting shareholders.
 - **Total ballots against:** 0 ballots, representing 0 voting shares, accounting for 0.0000%.
 - **Total abstained ballots:** 3 ballots, representing 155 voting shares, accounting for 0.0002% of the total voting shares of attending and voting shareholders.
- Accordingly, **Item 02** was approved with a ratio of **99.9998%** of the total voting shares of attending and voting shareholders.

The General Meeting was then closed and the on-site session concluded at 17:30 on the same day.

Recipients:

- *The Board of Directors*
- *The Board of Management;*
- *Archives*

**HEAD OF THE
SECRETARIAT**

<Signed>

ĐỖ THỊ HẰNG

**OBH. THE GENERAL MEETING OF
SHAREHOLDERS
CHAIRMAN**

<Signed>

PHÙNG ANH TUẤN



ANNEX 01

STATEMENTS MADE AT THE MEETING BY SHAREHOLDERS AND GUESTS

(Attached to the Minutes of the 2026 Annual General Meeting of Shareholders of F88 Investment Joint Stock Company No. 3003-01/2026/BBH/DHĐCĐ/F88ĐT dated 30/03/2026)

No.	Comment	Response
1	When will F88 list on HOSE?	Presiding Committee: The timeframe for listing on HOSE is the second half of 2026. The exact timing will depend on the progress of completing the procedures and the approval of the competent state authorities.
2	The plan to transfer the listing from UPCoM to HOSE in 2026 is an important commitment to strategic investors. What are the biggest benefits the Chairing Board expects for F88 (in terms of capital raising, liquidity, valuation) and for public investors, especially as F88 plans to bring the stock price to a more accessible level?	Presiding Committee: F88's goal is to become one of the leading companies in the mass-market finance sector in Vietnam. We have the ambition to make the company grow even further. To achieve that goal, F88 needs greater capital contributions from large, professional investors. The company itself must also operate more professionally and apply stricter governance and transparency standards in order to ensure sustainable growth. Therefore, listing the company's shares on HOSE—the stock exchange that attracts the largest number of investors and also has the strictest standards in Vietnam—will help us achieve the above objectives. In addition, listing on HOSE is also intended to better protect shareholders' interests, as the shares will be easier to trade and will have better liquidity.
3	Could the Chairing Board share more details about the plan to achieve the 2026 consolidated pre-tax profit target of VND 1,133 billion (up 25%)? In the context of F88 prioritizing "risk control rather than expansion at all costs," which key growth drivers (net loan balance of over VND 7,500 billion, revenue of VND 5,462 billion) will be leveraged, and how do you assess the impact of macroeconomic risks?	Presiding Committee: We believe that the market potential for F88 remains very large. According to a survey report from an independent market research organization, FinnGroup, chain-based pawnshop companies such as F88 currently account for only a little over 3% of the market share of the entire pawn industry. Based on the growth momentum in 2024 and 2025, we believe that the company will continue to grow further in 2026. The growth drivers come from our network, which has expanded to nearly 1,000 stores, the expansion of partner channels, and cooperation with MB, MoMo, ZaloPay, and VNPost. In addition, F88 has strongly developed its digital channel through the My F88 application since last year and has achieved very impressive results. Finally, besides lending activities, the insurance

No.	Comment	Response
		channel is increasingly completing its system and new product range, which will certainly contribute more effectively to the company's total revenue.
4	With the plan to increase charter capital to nearly VND 2,467 billion (issuance to existing shareholders at a 1:1 ratio, ESOP, and public offering), how will the new capital be prioritized to support the subsidiary and expand collateralized lending operations—the foundation of the comprehensive financial ecosystem?	Presiding Committee: Overall, the plan to increase charter capital to nearly VND 2,467 billion includes multiple components with different objectives, and not all of them will increase new cash inflows for the Company. For the 1:1 bonus share issuance, this is a form of capital increase from shareholders' equity, which does not increase cash inflow, but is mainly intended to: • Adjust the share price to a more reasonable level, thereby increasing liquidity. • Create more favorable conditions for investor access in subsequent phases. For ESOP, this is a share issuance under the employee stock ownership program, intended to: • Align the long-term interests of employees with the development of the Company. • Attract and retain key personnel, especially in the context that F88 is a fast-growing and continuously expanding enterprise requiring a highly capable and stable operating team. Therefore, the proceeds from this program will be used to supplement working capital for the business operations of F88 Investment. For the capital increase through the public offering: the purpose of the proceeds is to supplement capital for the subsidiary, F88 Business Joint Stock Company, helping it gain more resources to expand business operations in the context of very strong customer demand for asset-backed lending products. The capital supplemented from the additional share issuance is a source of capital that is almost cost-free, so it not only strengthens the company's capital buffer but also brings many benefits to lending operations.
5	F88 is entering phase 3 (2026–2030) with the vision of becoming a comprehensive financial platform for mass-market customers. Beyond the core collateralized lending service, which new products/services (payments, savings, investment, insurance, banking services) will be deployed through physical channels,	Presiding Committee: For new products/services such as payments, savings, investment, insurance, or banking services, the Company is implementing them cautiously and in phases, based on careful assessment of effectiveness, risks, and the legal framework. At present: • Some services have been initially deployed through cooperation with partners (for example: banking

No.	Comment	Response
	online channels (My F88), and partners, and what is the specific timeline?	agency services, payment services, and distribution of insurance products), leveraging partners' infrastructure and licenses to minimize implementation risks and optimize costs. • At the same time, these services are gradually being integrated into the My F88 digital platform to enhance customer experience and build a unified O2O (online-to-offline) journey. • The physical branch channel continues to play an important role in reaching and serving customers locally, especially those who are not yet familiar with digital financial services. Going forward, F88 will continue to research, pilot, and selectively expand new products/services, and the specific implementation roadmap will depend on: • Market conditions and actual customer demand. • The legal framework and the ability to cooperate with suitable partners. • Operational efficiency and risk control in each pilot phase.
6	If F88 aims to become a comprehensive financial platform, why does it continue to expand its network of transaction offices, causing investment and operating costs to increase?	Presiding Committee: Digitizing business operations is an inevitable trend and something that certainly must be done. However, we are continuing to expand the network of transaction offices because this is a major competitive advantage of F88. The financial services business is very specific in nature and particularly requires customer trust. Expanding the network of transaction offices as a backbone helps F88 maintain its business presence nationwide, increase brand awareness and customer trust, and improve customer appraisal. However, the expansion of transaction offices will also depend on the trend of shifting from offline to online channels, so that we can determine an appropriate direction, with the network potentially expanding to a maximum of 2,000 transaction offices.
7	What minimum amount does the Board of Directors aim to raise from the public share offering?	Presiding Committee: The amount raised will depend on the offering price at that time and, of course, cannot be lower than the level prescribed by the State. Under State regulations, when an enterprise offers shares to the public, the offering price must not be lower than the most recent book value and must not be lower than the market price at the time of the offering.

No.	Comment	Response
		We hope that with F88's very positive growth prospects, together with stock market developments that are expected to improve in the near future, the upcoming share offering will bring many benefits to the company and its shareholders.
8	How can investors register to purchase the additional shares offered to the public?	Presiding Committee: Registration to purchase the additional shares offered to the public will be carried out in accordance with the detailed instructions in the Prospectus and offering documents after the Company receives approval from the State Securities Commission. Accordingly, specific information such as eligible participants, registration method, registration period, and payment schedule will be fully disclosed so that investors can carry out the procedures in compliance with regulations. Investors may register to purchase through securities companies/distribution agents that F88 cooperates with for the offering, or through channels officially announced by the Company at the time of implementation.
9	May I ask whether this year's plan is rather modest?	Presiding Committee: In F88's business plan, we always want the company to grow quickly in order to achieve its strategic goals, but that must go hand in hand with quality growth, meaning sustainable growth. Therefore, the target of 25% profit growth and 30% loan balance growth is appropriate to F88's fundraising capacity, operating scale, and risk appetite. This ratio ensures that F88 will continue to achieve double-digit growth while still remaining within risk controls. In 2024 and 2025, F88 grew from a low base after the 2023 incident and losses. But in 2026, F88 is in a different position, so I believe the planned growth rate is appropriate.
10	I note that in Submission No. 03, the Company stated that the proceeds from the public share offering would be used to contribute capital to F88 Business Joint Stock Company (the subsidiary); however, it did not specify the capital increase plan at the subsidiary, such as the proposed additional charter capital, the timing, and the form of the capital increase. Therefore, I request the Presiding Committee to clarify and add this	Presiding Committee: The Company has clarified the content regarding approval of the policy of capital contribution to increase the charter capital of F88 Business Joint Stock Company (a subsidiary in which the Company owns 99.99% of the charter capital) in Proposal No. 03, specifically as follows: "2.3. Approval of the policy of capital contribution to increase the charter capital of F88 Business Joint Stock Company (a subsidiary in which the Company owns 99.99% of the charter capital), specifically as follows:

No.	Comment	Response
	content to the submission so that the General Meeting of Shareholders may approve the policy of contributing capital to increase the charter capital of F88 Business Joint Stock Company.	• Registered charter capital: VND 1,673,185,770,000 • Proposed additional charter capital increase: Up to VND 2,500,000,000,000 • Charter capital after the increase: Up to VND 4,173,185,770,000 • The Company's ownership ratio in F88 Business Joint Stock Company after the charter capital increase: 99.99% • Form of capital increase: Offering shares to existing shareholders in accordance with Article 124 of the 2020 Law on Enterprises • Form of capital contribution: The Company contributes cash to F88 Business Joint Stock Company • Expected timing of the capital increase: In 2026, after the Company completes the additional public share offering through a distribution agent • Purpose of the capital increase: To supplement capital for pawn service business operations • Source of the Company's capital increase: From the actual proceeds received by the Company from the additional public share offering through the distribution agent under the offering plan stated in Section II.2.1 above • Depending on the actual situation and needs, the General Meeting authorizes the Company's Board of Directors to adjust the value of the additional charter capital increase and the number of shares expected to be additionally issued, provided that the value of the issued charter capital does not exceed the maximum additional charter capital stated above; authorizes the representative managing the Company's current contributed capital in F88 Business Joint Stock Company to attend meetings and vote at the General Meeting of Shareholders of F88 Business Joint Stock Company; and appoints the representative managing the Company's contributed capital in F88 Business Joint Stock Company after the capital increase." <i>Respectfully submitted to the General Meeting for review and approval.</i>

C.T.C.P. * QH