

**SMART INVEST SECURITIES
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 01/2026/AAS/NQ-DHDCD

Hanoi, March 30, 2026

RESOLUTION
ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2026
SMART INVEST SECURITIES JOINT STOCK COMPANY

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Charter of Smart Invest Securities Joint Stock Company ("Company's Charter");
- The Meeting Minutes No. 01/2026/AAS/BB-DHDCD dated March 30, 2026 of the annual general meeting of shareholders of Smart Invest Securities Joint Stock Company.

The General Meeting of Shareholders has unanimously resolved to adopt this Resolution with the following key contents:

RESOLVED THAT

Article 1: Approval of Report on operation of the Board of Directors in 2025

Article 2: Approval of Report on operation of the Board of Supervisors in 2025

Article 3: Approval of Report assessment by Independent member of the Board of Directors for 2025

Article 4: Approval of Submission No. 01/2026/TTr- HĐQT regarding the approval of the 2025 audited financial statements

General Meeting unanimously approved the 2025 audited financial statements audited by International Auditing and Valuation Company Limited.

Article 5: Approval of Submission No. 02/2026/TTr-HĐQT regarding the approval of the 2026 business plan, as follows:

No.	Indicators	2025 (VND)	2026 Target (VND)	2026 Target/2025 Actual Results
1	Charter Capital	2,299,995,210,000	4,944,989,700,000	215.00%
2	Operating Revenue	541,229,265,634	600,000,000,000	110.86%
3	Earning Before Tax	207,262,877,007	215,000,000,000	103.73%
4	Earning After Tax	158,129,230,955	172,000,000,000	108.77%
5	Dividend	15%	8%	

Article 6: Approval of Submission No. 03/2026/TTr-BKS regarding the selection of independent auditing company in 2026

1. Approval of the selection of independent auditing company for 2026 financial statements from the following list:
 - International Auditing and Valuation Company Limited;
 - An Viet Auditing Company Limited;
 - UHY Auditing and Consulting Company Limited;
 - AASC Auditing Firm Company Limited.
2. In case the aforementioned auditing companies are deemed unsuitable, the Board of Supervisors respectfully requests the General Meeting of Shareholders to authorize the Board of Directors to select another auditing firm from the list of companies approved by the State Securities Commission (SSC) for 2026, concerning Smart Invest Securities Joint Stock Company.

Article 7: Approval of Submission No. 04/2026/TTr-HĐQT regarding the profit distribution in 2025

General Meeting unanimously approved the profit distribution in 2025, as follows:

No.	Contents	Value (VND)
I	Retained earnings from previous years	346,561,416,430
1	Retained earnings from previous years	188,816,185,475
2	Appropriation of Remuneration for the Board of Directors and the Board of Supervisors for 2023	(384,000,000)
3	2025	158,129,230,955
II	Profit Distribution Plan	345,383,281,500
1	Appropriation of Remuneration for the Board of Directors and the Board of Supervisors for 2025	384,000,000
2	Stock dividend for 2023 - 2025 (15% of charter capital)	344,999,281,500
III	Estimated Retained Earnings	1,178,134,930

Article 8: Approval of Submission No. 05/2026/TTr-HĐQT regarding the remuneration in 2025 and proposed plan in 2026 for the Board of Directors and Board of Supervisors

General Meeting unanimously approved the remuneration in 2025 and proposed plan in 2026 for the Board of Directors and Board of Supervisors, as follows:

1. Remuneration in 2025:

The Company has paid remuneration to the Board of Directors and the Board of Supervisors members as follows:

- Chairperson – Vice Chairperson of the Board: VND 120,000,000 /person/year;
- Executive member of the Board of Directors: VND 36,000,000 /person/year;
- Independent Member of the Board of Directors: VND 24,000,000 /person/year;
- Head of the Board of Supervisors: VND 24,000,000 /person/year;
- Member of the Board of Supervisors: VND 12,000,000 /person/year.

2. Remuneration plan for 2026:

The Company plans to pay remuneration to the Board of Directors and the Board of Supervisors members as follows:

- Chairperson – Vice Chairperson of the Board: VND 120,000,000 /person/year;
- Executive member of the Board of Directors: VND 36,000,000 /person/year;
- Independent Member of the Board of Directors: VND 24,000,000 /person/year;
- Head of the Board of Supervisors: VND 24,000,000 /person/year;
- Member of the Board of Supervisors: VND 12,000,000 /person/year.

Article 9: Approval of Submission No. 06/2026/TTr-HĐQT regarding the dismissal and Additional Election Member of the Board of Directors and the Board of Supervisors

General Meeting unanimously approved the dismissal and additional election of members of the Board of Directors and the Board of Supervisory for the 2026–2031 term. The detailed content of the Submission is attached to this Resolution.

Article 10: Approval of Submission No. 07/2026/TTr-HĐQT regarding the issuance of shares for dividend payment for fiscal years 2023 – 2025

The General Meeting approved the cancellation of the 2023 dividend share issuance plan previously approved under Resolution No. 01/2024/AAS/NQ-DHĐCĐ dated March 25, 2024 and approved the new share issuance plan for dividend payment for fiscal years 2023–2025.

The detailed content of the Submission is attached to this Resolution.

Article 11: Approval of Submission No. 08/2026/TTr-HĐQT regarding the public offering of shares

The General Meeting approved the cancellation of the previous public offering plan to existing shareholders by rights issue approved under Resolution No. 01/2024/AAS/NQ-DHĐCĐ dated March 25, 2024 and approves the new public offering plan. The detailed content of the Submission is attached to this Resolution.

Article 12: Approval of Submission No. 09/2026/TTr-HĐQT regarding the amendment of the Company's Charter and internal regulations.

The detailed content of the Submission is attached to this Resolution.

Article 13: Approval of Submission No. 10/2026/TTr-HĐQT regarding the matters to be reported to the GMS

The detailed content of the Submission is attached to this Resolution.

Article 14: Approval the additional election of members of the Board of Directors and the Supervisory Board for the 2026–2031 term, as follows:

1. Members of the Board of Directors

No.	Full name	Qualification
1	Ms. Ngo Thi Thuy Linh	Master
2	Mr. Tran Minh Tuan	PhD
3	Mr. Le Manh Cuong	Bachelor
4	Mr. Pham Minh Duc	Master

5	Mr. Le Quang Chung	Bachelor
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2. Members of the Board of Supervisors

No.	Full name	Qualification
1	Ms. Trieu Tu Linh	Bachelor

Article 15: Effectiveness

This Resolution shall take effect on the issued date. The Board of Directors, Executive Board, and relevant departments are responsible for implementing this Resolution.

Recipients:

- Shareholders, Company Website;
- Members of the BOD, Executive Board, and BOS;
- HR/Admin.

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



Ngo Thi Thuy Linh
Ngo Thi Thuy Linh



No. 01/2026/AAS/BB-DHDCD

Hanoi, March 30, 2026

MEETING MINUTES
ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2026
SMART INVEST SECURITIES JOINT STOCK COMPANY

I. Company Information

- **Name of Company:** Smart Invest Securities Joint Stock Company
- **Head Office:** No. 220+222+224 Nguyen Luong Bang Street, Dong Da Ward, Hanoi, Vietnam.
- **Securities Business License No.:** 38/UBCK-GPHĐKD issued by the State Securities Commission on December 26, 2006.
- **Enterprise Number:** 0102111132 issued by the Hanoi Department of Planning and Investment on December 13, 2006.

II. Meeting Time: 09:30 AM on March 30, 2026

III. Venue: Smart Invest Building, No. 220+222+224, Nguyen Luong Bang Street, Dong Da Ward, Hanoi.

IV. Attendees: Board of Directors, Executive Board, Supervisory Board, invited guests, Shareholders, and authorized representatives of shareholders of Smart Invest Securities Joint Stock Company.

V. Declaration of Reasons for Agenda Approval:

1. On behalf of the organizing committee, the Head of the committee declared the reasons and presided over the opening ceremony
2. With 100% approval votes, the General Meeting of Shareholders (GMS) approved the agenda, including:
 - Declaration of reasons, introduction of attendees;
 - Election of the Chairing Committee, Secretary, and the Shareholder Eligibility and Voting Committee;
 - Approval of the meeting agenda;
 - Approval of Report on operation of the Board of Directors in 2025;
 - Approval of Report on operation of the Board of Supervisors in 2025;
 - Approval of Report assessment by Independent member of the Board of Directors for 2025
 - Approval of Submission No. 01/2026/TTr- HDQT regarding the approval of the 2025 audited financial statements;
 - Approval of Submission No. 02/2026/TTr-HDQT regarding the approval of the 2026

business plan;

- Approval of Submission No. 03/2026/TTr- BKS regarding the selection of independent auditing company in 2026;
 - Approval of Submission No. 04/2026/TTr- HDQT regarding the profit distribution in 2025;
 - Approval of Submission No. 05/2026/TTr-HĐQT regarding the remuneration in 2025 and proposed plan in 2026 for the Board of Directors and Board of Supervisors;
 - Approval of Submission No. 06/2026/TTr-HĐQT regarding the dismissal and Additional Election Member of the Board of Directors and the Board of Supervisors;
 - Approval of Submission No. 07/2026/TTr-HĐQT regarding the issuance of shares for dividend payment for fiscal years 2023 - 2025;
 - Approval of Submission No. 08/2026/TTr-HĐQT regarding the public offering of shares;
 - Approval of Submission No. 09/2026/TTr- HDQT regarding the amendment of the Company's Charter and internal regulations.
 - Approval of Submission No. 10/2026/TTr- HĐQT regarding the matters to be reported to the GMS;
 - Additional Election Members of the Board of Directors and the Board of Supervisors and voting on other matters
- + *Approval of the Election Regulations*
- + *Instructions for voting ballots and procedures for elections and resolutions*
- + *Shareholders cast their votes into the ballot box*

VI. Composition of the Chairing Committee and Supporting Committees:

The composition of the Chairing Committee and Supporting Committees was approved with 100% of the votes. The details are as follows:

1. Chairing Committee:

- Ms Ngo Thi Thuy Linh Chairwoman of the BOD – Meeting's Chairperson
- Mr Tran Minh Tuan Member of the BOD – Member
- Mr Le Manh Cuong Member of the BOD – Member

2. Secretary: Ms Trieu Tu Linh

3. Shareholder verification and Vote counting Committee:

- Ms. Luu Huong Tra Head of Committee
- Ms. Nguyen Thi Hue Member

VII. Meeting Validity Condition

Ms. Luu Huong Tra - Head of the Shareholder verification and Vote counting Committee reported on the shareholder verification report. As of the commencement time (9:30 AM), the meeting met the legal requirements for proceedings. The total number of shareholders and shareholder representatives attending the meeting is 09 shareholders, representing 148,499,601 shares, accounting for 64.57% of the total voting shares.

VIII. Meeting Contents

1. The GMS approved **the Chairing Committee, Secretariat, and Shareholder verification and Vote counting Committee** with 100% approval votes.
2. The **Meeting Agenda** was approved with 100% approval votes.
3. The **Meeting Rules** were approved with 100% approval votes.
4. The following issues were discussed at the meeting

Ms. Ngo Thi Thuy Linh, the Chair of the meeting, presented and discussed with shareholders the following issues:

Issue 1: Approval of Report on operation of the Board of Directors in 2025;

Issue 2: Approval of Report on operation of the Board of Supervisors in 2025;

Issue 3: Approval of Report assessment by Independent member of the Board of Directors for 2025

Issue 4: Approval of Submission No. 01/2026/TTr- HDQT regarding the approval of the 2025 audited financial statements;

Issue 5: Approval of Submission No. 02/2026/TTr-HDQT regarding the approval of the 2026 business plan;

Issue 6: Approval of Submission No. 03/2026/TTr- BKS regarding the selection of independent auditing company in 2026;

Issue 7: Approval of Submission No. 04/2026/TTr- HDQT regarding the profit distribution in 2025;

Issue 8: Approval of Submission No. 05/2026/TTr-HDQT regarding the remuneration in 2025 and proposed plan in 2026 for the Board of Directors and Board of Supervisors;

Issue 9: Approval of Submission No. 06/2026/TTr-HDQT regarding the dismissal and Additional Election Member of the Board of Directors and the Board of Supervisors;

Issue 10: Approval of Submission No. 07/2026/TTr-HDQT regarding the issuance of shares for dividend payment for fiscal years 2023 - 2025;

Issue 11: Approval of Submission No. 08/2026/TTr-HDQT regarding the public offering of shares;

Issue 12: Approval of Submission No. 09/2026/TTr- HDQT regarding the amendment of the Company's Charter and internal regulations.

Issue 13: Approval of Submission No. 10/2026/TTr- HDQT regarding the matters to be reported to the GMS.

Issue 13: Shareholders to vote for the additional election of members of the Board of Directors and the Board of Supervisors of the Company.

IX. Q&A Session with Shareholder:

Shareholders raised questions and provided feedback regarding the company's business operations. The Chairing Committee addressed the concerns as follows:

- 1. Will the Company's plan for transferring the stock exchange be carried out after or before the increase in charter capital?*

Response: The Board of Directors will consider an appropriate timing; under favorable market conditions, both activities may be implemented in parallel.

- 2. The Company plans to double its charter capital while the business plan sets a target of only an 8% increase in profit after tax. Is the capital increase effective? Is the Company's profit after tax for Q1/2026 positive?*

Response: The increase in capital scale does not necessarily mean that profit after tax will increase correspondingly in the short term. Currently, the Company's profit after tax mainly comes from capital business activities and proprietary equity trading. However, since the beginning of 2026, the market has experienced fluctuations and has not been truly stable; therefore, the Board of Directors has set a relatively prudent profit target. At the same time, the bond business segment has not yet delivered positive results.

In addition, the current business plan has been developed for the 2026 financial year, while the charter capital increase is expected to be implemented only after the Company completes the dividend payment for the period 2023–2025. Accordingly, the actual increase in charter capital may take place in 2027, at which time the Board of Directors will formulate a business plan aligned with the new capital scale to ensure efficient capital utilization.

Furthermore, the trend of capital increase among securities companies is necessary to expand operational scale, enhance financial capacity, and meet market development requirements, especially in the context of aiming for market upgrading.

Regarding the business results for Q1/2026, the Company's profit after tax is currently approximately VND 15 billion, which is not yet truly positive, mainly due to the impact of proprietary equity trading activities in a volatile market environment.

- 3. Regarding the 2025 financial statements, receivables from entities such as Kim Lan, Sao Kim, and Smarttech: how does the Board of Directors assess these receivables? What is the relationship between these entities and AAS?*

Response: These entities are currently only counterparties in the Company's proprietary trading activities. They have not had any overdue receivables. These are normal business activities of the Company, and the recovery of such receivables is fully feasible.

X. Voting Process

1. **Ms. Luu Huong Tra** - Head of the Shareholder verification and Vote counting Committee, presented the voting rules and procedures
2. The voting process was conducted.

XI. Voting Results

1. **Ms. Luu Huong Tra** announced the voting results
 - Total issued voting slips: 09, representing 148,499,601 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.
 - Total valid voting slips: 09
 - Total invalid voting slips: 0
2. Based on the voting results, Ms. **Ngo Thi Thuy Linh**, Chairperson of the meeting, declared the resolutions approved:

Issue 1: Approval of Report on operation of the Board of Directors in 2025

The General Meeting unanimously approved with 09 votes, representing 148,499,601 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.

Issue 2: Approval of Report on operation of the Board of Supervisors in 2025

The General Meeting unanimously approved with 09 votes, representing 148,499,601 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.

Issue 3: Approval of Report assessment by Independent member of the Board of Directors for 2025

The General Meeting unanimously approved with 09 votes, representing 148,499,601 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting.

Issue 4: Approval of Submission No. 01/2026/TTr- HĐQT regarding the approval of the 2025 audited financial statements

The General Meeting unanimously approved with 09 votes, representing 148,499,601 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting..

Issue 5: Approval of Submission No. 02/2026/TTr-HĐQT regarding the approval of the 2026 business plan

The General Meeting unanimously approved with 08 votes, representing 148,306,401 voting shares, accounting for 99.87% of the total voting shares of shareholders attending the meeting.

Issue 6: Approval of Submission No. 03/2026/TTr- BKS regarding the selection of independent auditing company in 2026

The General Meeting unanimously approved with 09 votes, representing 148,499,601 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting..

Issue 7: Approval of Submission No. 04/2026/TTr- HĐQT regarding the profit distribution in 2025

The General Meeting unanimously approved with 09 votes, representing 148,499,601 voting

shares, accounting for 100% of the total voting shares of shareholders attending the meeting..

Issue 8: Approval of Submission No. 05/2026/TTr-HĐQT regarding the remuneration in 2025 and proposed plan in 2026 for the Board of Directors and Board of Supervisors

The General Meeting unanimously approved with 08 votes, representing 148,306,401 voting shares, accounting for 99.87% of the total voting shares of shareholders attending the meeting.

Issue 9: Approval of Submission No. 06/2026/TTr-HĐQT regarding the dismissal and Additional Election Member of the Board of Directors and the Board of Supervisors

The General Meeting unanimously approved with 09 votes, representing 148,499,601 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting..

Issue 10: Approval of Submission No. 07/2026/TTr-HĐQT regarding the issuance of shares for dividend payment for fiscal years 2023 - 2025

The General Meeting unanimously approved with 09 votes, representing 148,499,601 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting..

Issue 11: Approval of Submission No. 08/2026/TTr-HĐQT regarding the public offering of shares

The General Meeting unanimously approved with 09 votes, representing 148,499,601 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting..

Issue 12: Approval of Submission No. 09/2026/TTr- HĐQT regarding the amendment of the Company's Charter and internal regulations.

The General Meeting unanimously approved with 09 votes, representing 148,499,601 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting..

Issue 13: Approval of Submission No. 10/2026/TTr- HĐQT regarding the matters to be reported to the GMS

The General Meeting unanimously approved with 09 votes, representing 148,499,601 voting shares, accounting for 100% of the total voting shares of shareholders attending the meeting..

3. Election Results for Board of Directors and Supervisory Board Members

3.1 Election Results for Board of Directors

Number of issued votes: 09, corresponding to 100% shares of shareholders attending the meeting.

Number of collected votes: 09 votes, corresponding to 100% shares of shareholders attending the meeting.

Number of valid votes: 09 votes, corresponding to 100% shares of shareholders attending the meeting.

Number of invalid votes: 0 votes, corresponding to 0 shares of shareholders attending the meeting

The number of votes for each member of the Board of Directors is as follows:

No.	Full name	Number of shares	Voting Percentage
1	Ms. Ngo Thi Thuy Linh	148,651,481	100.1
2	Mr. Tran Minh Tuan	148,455,981	99.97
3	Mr. Le Manh Cuong	148,531,481	100.02
4	Mr. Pham Minh Duc	148,171,531	99.78
5	Mr. Le Quang Chung	148,687,531	100.13

3.2 Election Results for Board of Supervisors

Number of issued votes: 09, corresponding to 100% shares of shareholders attending the meeting.

Number of collected votes: 09 votes, corresponding to 100% shares of shareholders attending the meeting.

Number of valid votes: 09 votes, corresponding to 100% shares of shareholders attending the meeting.

Number of invalid votes: 0 votes, corresponding to 0 shares of shareholders attending the meeting

The number of votes for each member of the Board of Supervisors is as follows:

No.	Full name	Number of shares	Voting Percentage
1	Ms. Trieu Tu Linh	148,499,601	100%

4. Approval of the Meeting Minutes and Resolutions

The Meeting Minutes were read aloud and approved by the GMS with 100% approval votes.

The Chairwoman of the Board of Directors is responsible for issuing the GMS Resolutions per legal regulations and the Company's Charter.

The Chairperson and the Secretariat are jointly responsible for the accuracy and completeness of this document.

The meeting concluded at 11:45 AM on the same day.

SECRETARY


Trieu Tu Linh

CHAIRPERSON OF THE MEETING



Ngo Thi Thuy Linh

SMART INVEST SECURITIES JOINT STOCK COMPANY



Head Office: No. 220+222+224 Nguyen Luong Bang Street, Dong Da Ward, Hanoi City, Vietnam

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ANNUAL GENERAL MEETING OF SHAREHOLDERS'S AGENDA IN 2026

Time: 9:00, March 30, 2026

Venue: Smart Invest Building, No. 222 Nguyen Luong Bang Street, Dong Da Ward, Hanoi

Estimated time	Contents
09:00-9:30	Shareholder's registration
09:30-09:35	Meeting opening, opening ceremony and introducing delegates
09:35-09:40	Report on shareholder's verification
09:40-09:50	Introducing Chairwoman, Secretary and Approval of Vote Checking Committee
09:50-09:55	Approval of Meeting agenda
09:55-10:00	Approval of Meeting Rules for the Annual General Meeting of Shareholders (AGM) in 2026
10:00-10:10	Approval of Report assessment by Independent member of the Board of Directors for 2025
10:10-10:20	Approval of Report on operation of the Board of Directors in 2025
10:20-10:30	Approval of Report on operation of the Board of Supervisors in 2025
10:30-10:35	Approval of Submission No. 01/2026/TTr- HDQT regarding the approval of the 2025 audited financial statements
10:35-10:40	Approval of Submission No. 02/2026/TTr-HĐQT regarding the approval of the 2026 business plan
10:40-10:45	Approval of Submission No. 03/2026/TTr- BKS regarding the selection of independent auditing company in 2026
10:45-10:50	Approval of Submission No. 04/2026/TTr- HDQT regarding the profit distribution in 2025
10:50-10:55	Approval of Submission No. 05/2026/TTr-HĐQT regarding the remuneration in 2025 and proposed plan in 2026 for the Board of Directors and Board of Supervisors
10:55-11:00	Approval of Submission No. 06/2026/TTr-HĐQT regarding the dismissal and Additional Election Member of the Board of Directors and the Board of Supervisors
11:00-11:05	Approval of Submission No. 07/2026/TTr-HĐQT regarding the issuance of shares for dividend payment for fiscal years 2023 - 2025
11:05-11:10	Approval of Submission No. 08/2026/TTr-HĐQT regarding the public offering of shares
11:10-11:15	Approval of Submission No. 09/2026/TTr- HDQT regarding the amendment of the Company's Charter and internal regulations.
11:15-11:20	Approval of Submission No. 10/2026/TTr- HDQT regarding the amendment of the Company's business line name
11:20-11:25	Approval of Submission No. 11/2026/TTr- HDQT regarding the matters to be reported to the GMS
11:25-11:35	Discussion, additional election the member of the BOD, BOS, voting on the presented matters
11:35-11:40	Break
11:40-11:50	Declaration of the election, voting results and introduction of new BOD, BOS members
11:50-12:00	Approval of the Meeting Minutes, Resolution and Closing

No. 04.../2026/NQ-HĐQT

Hanoi, March 06., 2026

RESOLUTION

(Re: Issuance of the Meeting Rules for the 2026 Annual General Meeting of Shareholders
of Smart Invest Securities Joint Stock Company)

THE BOARD OF DIRECTORS

OF SMART INVEST SECURITIES JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises 2020 adopted by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 and its amendments and supplements;
- Pursuant to the Securities Law No. 54/2019/QH14 adopted by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 and its amendments and supplements;
- Pursuant to the Charter of SmartInvest Securities Joint Stock Company;
- Pursuant to the Meeting minutes of the Board of Directors No. 04.../2026/BBH-HĐQT on March 06., 2026

RESOLVED THAT

Article 1: To promulgate together with this Resolution the Rules of Procedure for the 2026 Annual General Meeting of Shareholders of SmartInvest Securities Joint Stock Company

Article 2: This Resolution takes effect from the date of signing. The members of the Annual General Meeting Organizing Committee, relevant parties, and shareholders attending the Annual General Meeting of Shareholders of Smart Invest Securities Joint Stock Company are responsible for implementing this Resolution./.

Recipients:

- As Article 2;
- General Meeting
Organizing Committee
- Archives.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRWOMAN



Ngô Thị Thụy Linh

**MEETING RULES FOR
THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

(Issued under Resolution No. /2026/QĐ-HĐQT dated March, 2026 of Smart Invest Securities Joint Stock Company)

**CHAPTER I
GENERAL PROVISIONS**

Article 1. Scope and Application Subjects

1. The Rules for organizing the General Meeting of Shareholders are used for organizing the 2026 Annual General Meeting of Shareholders (hereinafter referred to as the “**Meeting**”) of SmartInvest Securities Joint Stock Company (hereinafter referred to as the “**Company**”).
2. These Rules stipulate the working principles, the rights and obligations of the parties participating in the Meeting, and the conditions and procedures for conducting the Meeting.

Article 2. Working Principles of the Meeting

1. The General Meeting of Shareholders shall operate on the principles of publicity, fairness, and democracy; ensuring the lawful rights and interests of shareholders and the Company; and complying with the provisions of law, the Company’s Charter, and these Rules.
2. Conditions to ensure order during the Meeting:
 - Participants shall sit in appropriate seats as guided by the Organizing Committee;
 - No smoking in the meeting room or during the Meeting;
 - Mobile phones must be set to silent mode;
 - No filming, photography, or audio recording without the consent of the Presidium during the Meeting;
 - No information may be transmitted externally in any form until the Meeting concludes, unless approved by the Presidium;
 - Other regulations as announced by the Presidium and the Organizing Committee during the Meeting.

Article 3. Shareholders and other parties participating in the Meeting are responsible for complying with the provisions set forth in these Rules

**CHAPTER II
RIGHTS AND OBLIGATIONS OF PARTICIPANTS IN THE MEETING**

Article 4. Shareholders Attending the Meeting

1. Conditions for attending the Meeting

All shareholders holding shares of the Company or duly authorized representatives whose names appear on the list of shareholders entitled to attend the Meeting on the record date.

2. Rights and Obligations of Eligible Shareholders

a) Shareholders or authorized persons attending the Meeting must present the following

documents:

- Invitation letter to the Meeting;
 - Identification documents (valid Citizen Identification Card or Passport);
 - Power of Attorney and invitation letter (in case of authorized representation)
- b. Registration for Attendance: Shareholders or authorized representatives must present the aforementioned documents to the Shareholder Eligibility Verification Committee to receive the meeting documents and a Voting Ballot, two Ballot Papers which includes details such as the shareholder code and the number of voting shares (owned and/or authorized).
- c. Shareholders may authorize in writing another person to attend and vote on their behalf at the General Meeting of Shareholders. The authorized representative may not further authorize another person to attend the Meeting.
- d. Shareholders wishing to express opinions during discussions must obtain the consent of the Chair of the Meeting. Statements must be concise and focus on key issues relevant to the approved Meeting agenda. Issues already addressed by previous speakers should not be repeated to avoid duplication. Shareholders may also write their questions on the question form and submit them to the Secretariat.
- e. Shareholders shall participate in voting on matters within the authority of the General Meeting of Shareholders in accordance with the Law on Enterprises.
- f. Shareholders and shareholder representatives attending the Meeting, after hearing the reports on matters to be approved, shall discuss and approve them through voting. During the Meeting, shareholders must follow the instructions of the Presidium, maintain polite conduct, and refrain from causing disorder.
- g. Shareholders or authorized representatives arriving after the Meeting has commenced, upon completing the registration procedures, may attend and vote on the remaining matters according to the approved Meeting agenda. In this case, the validity of votes already conducted shall not be affected.

Article 5. Presidium and Chairperson

1. The Presidium shall be elected by the General Meeting of Shareholders and consists of the Chair and other members of the Presidium. The Chair of the Presidium shall preside over the General Meeting of Shareholders.
2. Rights and obligations of the Presidium
 - 2.1. For the Presidium:
 - a) To conduct the activities of the Meeting in accordance with the agenda approved by the General Meeting of Shareholders; to perform necessary tasks to ensure the orderly conduct of the Meeting and to meet the expectations of the majority of attending shareholders.
 - b) To guide participants and the Meeting in discussions.
 - c) To present draft proposals on matters requiring voting by the Meeting.
 - d) To answer questions raised by the Meeting or designate another person to answer.
 - 2.2. For the Chair:

- a) To implement necessary and reasonable measures to ensure that the Meeting is conducted in an orderly manner, in accordance with the approved agenda, and reflecting the wishes of the majority of attendees.
- b) The Chair has the right to adjourn the General Meeting of Shareholders when the required quorum is present to another time as prescribed by law or change the meeting venue in the following cases:
 - The meeting venue does not have sufficient seating for all attendees;
 - The communication facilities at the meeting venue do not ensure that attending shareholders can participate in discussions and voting;
 - There are attendees obstructing or causing disorder, posing a risk that the Meeting cannot proceed fairly and lawfully;
 - The adjournment is necessary to ensure that the Meeting proceedings are conducted legally.
- c) The maximum adjournment period shall not exceed three (03) working days from the scheduled opening date of the Meeting. The reconvened General Meeting of Shareholders shall only consider matters that were raised but not lawfully resolved at the previous adjourned Meeting.

Article 6. Shareholder's Verification Committee

The Shareholder's Verification Committee shall be established by the Organizing Committee of the Meeting. The Committee is responsible for verifying the eligibility of shareholders or authorized representatives attending the Meeting, determining their validity in accordance with the law and cross-checking with the Company's list of shareholders entitled to attend the Meeting; distributing Meeting documents and voting cards; reporting to the Meeting and taking responsibility for the results of the verification before the Meeting officially commences.

Article 7. Meeting Secretariat

1. The Organizing Committee introduces the Secretariat proposed by the Chair and approved by the General Meeting of Shareholders.
2. The Secretariat shall assist as assigned by the Chair, including:
 - a) Recording fully and accurately the contents of the Meeting;
 - b) Assisting the Presidium in announcing the draft Minutes and Resolution of the Meeting and notices from the Presidium to shareholders when requested;
 - c) Receiving written questions from shareholders.

Article 8. Voting Counting Committee

1. The Vote Counting Committee consists of two (02) members nominated by the Chair and approved by the General Meeting of Shareholders.
2. The Committee is responsible for:
 - a) Supervising the voting process of shareholders or authorized representatives attending the

Meeting;

- b) Summarizing the number of voting shares for each matter and reporting the results to the Chair and the Secretariat.

CHAPTER III

CONDUCTING THE MEETING

Article 9. Conditions for Convening the Meeting

The General Meeting of Shareholders shall be conducted when the number of attending shareholders and authorized representatives represents more than 50% of the total voting shares according to the Company's shareholder list.

Article 10. Voting Procedures

1. All matters in the Meeting agenda must be approved by voting of all attending shareholders through Voting Cards based on the number of shares owned or represented.
2. Voting method: Matters in the Meeting agenda shall be voted on as decided by the Chair using forms appropriate to the proceedings of the Meeting, specifically:

Voting by completing the Voting Card: shareholders shall complete the Voting Card at the Meeting as requested by the Chair to vote on the following options: Approve; Disapprove; Abstain, Applicable to:

- Approval of submissions and reports presented at the Meeting;
 - Approval of the Minutes and Resolution of the Meeting;
 - Other matters arising during the Meeting (if any).
3. The total number of votes approving, disapproving, and abstaining for each matter shall be announced by the Head of the Vote Counting Committee at the Meeting.

Article 11. Approval of Resolution

1. Resolutions of the General Meeting of Shareholders on the following matters shall be approved when shareholders representing at least 65% of the total voting shares of all shareholders and authorized representatives attending and voting at the Meeting approve:
 - a) Types of shares and total number of shares of each type;
 - b) Changes in business sectors and business lines;
 - c) Changes in the Company's management organizational structure;
 - d) Investment projects or sale of assets with a value equal to or greater than 35% of the total assets recorded in the Company's latest financial statements;
 - e) Reorganization or dissolution of the Company.
2. Resolutions on other matters in the Meeting agenda shall be approved when shareholders representing more than 50% of the total voting shares of all shareholders and authorized representatives attending the Meeting approve.

Article 12. Meeting Minutes and Resolution

1. The Minutes and Resolution of the General Meeting of Shareholders must be completed and

- approved before the closing of the Meeting.
2. The Minutes and Resolution of the General Meeting of Shareholders must be kept at the Company's head office.

CHAPTER IV

IMPLEMENTATION PROVISIONS

Article 13. These regulations, consisting of 13 articles, are issued by Smart Invest Securities Joint Stock Company in compliance with applicable laws. Shareholders and meeting organizers must comply fully./.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRWOMAN



Ngô Thị Thuy Linh

No. 01/2026/BC-HĐQT

Hanoi, March 30, 2026

**REPORT ON OPERATION
OF THE BOARD OF DIRECTORS IN 2025**

I. BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT

1. Personnel Situation

In 2025, the Company's Board of Directors (BOD) comprised 5 members, including one Chairwoman, one Vice Chairperson, one independent member, and one non-executive member. The current Board of Directors includes:

- Ms Ngo Thi Thuy Linh — Chairwoman of the Board of Directors
- Mr Tran Minh Tuan — Non-executive member of the Board of Directors
- Mr Le Manh Cuong — Member of the Board of Directors cum Chief Executive Officer
- Ms Do Thi Sam — Member of the Board of Directors cum Deputy Chief Executive
- Mr Pham Minh Duc — Independent Member of the Board of Directors

In 2025, the BOD has strived to enhance corporate governance in compliance with legal regulations and the Company's Charter. Specifically:

- Ensured the frequency of BOD meetings and the number of attendees to meet legal and effectiveness requirements, defining the roles of each member, including independent and executive members, to safeguard shareholders' interests under the law, as follows:

No.	Board of Director' member	Number of meetings attended by Board of Directors	Attendance rate	Reasons for absence
1	Ms. Ngo Thi Thuy Linh	10/11	90,91%	personal matters
2	Mr. Tran Minh Tuan	10/11	90,91%	personal matters
3	Mr. Le Manh Cuong	11/11	100%	
4	Ms. Do Thi Sam	11/11	100%	
5	Mr. Pham Minh Duc	11/11	100%	

- Regularly monitored the executive activities of the management team, especially regarding the implementation of resolutions by the GMS and BOD, ensuring compliance with the Securities Law, Enterprise Law, and the Company's Charter.
- Provided guidance and directions to the leadership team and supporting departments to ensure governance aligns with legal and internal corporate regulations.

2. Activities of the Board of Directors

In 2025, the BOD convened periodic and extraordinary meetings to make necessary decisions for business operations. The decisions include:

No.	Resolution/Decision No.	Date	Content
1	01/2025/NQ-HĐQT	07/01/2025	Approval of the plan to organize the 2025 Annual General Meeting of Shareholders
2	02/2025/NQ-HĐQT	07/01/2025	Approval of the change of address of the Nam Dinh Representative Office
3	03/2025/NQ-HĐQT	25/02/2025	Approval of the redemption of bonds before maturity code AASH2227001
4	04/2025/QĐ-HĐQT	14/03/2025	Issuance of the working regulations for the 2025 Annual General Meeting of Shareholders
5	05/2025/NQ-HĐQT	03/04/2025	Approval of the disposal of fixed assets and the establishment of the Fixed Asset Disposal Committee
6	05A/2025/NQ-HĐQT	07/05/2025	Approval of borrowing to support business operations and utilizing services at Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) – Trang An Branch
7	06/2025/NQ-HĐQT	11/06/2025	Approval of the proposed credit facility at Wooribank Vietnam – Lotte Mall Branch
8	07/2025/NQ-HĐQT	29/8/2025	Approval of the change of address for the Ho Chi Minh City Branch – SmartInvest Securities Joint Stock Company
9	08/2025/NQ-HĐQT	1/10/2025	Approval of borrowing funds from Vietnam Modern Bank Limited Liability Company – Hanoi Branch (MBV) to implement the business plan

10	08A/2025/NQ-HĐQT	11/11/2025	Approval of the termination of operations of the Thai Nguyen Representative Office of SmartInvest Securities Joint Stock Company
11	08/2025/NQ-HĐQT	11/11/2025	Approval of the termination of operations of the Nam Dinh Representative Office of SmartInvest Securities Joint Stock Company.

3. Reports on transactions between the Company, its subsidiaries, other companies that are controlled over 50% of the Charter capital by the Company with members of the BOD and related persons of those members; transactions between the Company with other company in which member of BOD is the founder or manager that company within the last 03 years prior to the date of transaction

Those transactions were disclosed by the Company in the Report on Corporate Governance 2025 dated January 29, 2026. The transactions have been disclosed and fully approved in accordance with the Company's Charter.

4. Activities of the Sub-Committee under the Board of Directors

The Sub-Committee advises the BOD on matters related to the company's investment activities, including asset allocation, capital operations, and the approval or review of equity contributions or transactions involving the purchase and sale of equity in enterprises, securities trading, and underwriting activities under the jurisdiction of the BOD as specified in the Company's Charter and authorized by the GMS. The Sub-Committee also decides and approves transactions and investment activities beyond the authority of the GMS or the BOD that have not been delegated to the Chairperson of the BOD, the Chief Executive Officer (CEO), or the Executive Board. Additionally, it performs other duties as outlined in the Company's Charter or other internal documents.

5. Activities of the CEO

The CEO and the Executive Board actively monitor the situation, recognizing opportunities and challenges within the macroeconomic context of 2025 to devise appropriate solutions ensuring the effective implementation of business plans. The BOD has conducted thorough inspections and closely monitored the Executive Board's operations. The CEO frequently reports on business performance, challenges, and obstacles encountered during management. The BOD and the Executive Board have collaborated to discuss and devise timely, effective solutions. The Executive Board's activities comply strictly with legal regulations, the company's Charter, GMS resolutions, and BOD resolutions.

6. Activities of Independent Member of the Board of Directors

Independent Board members are assigned specific responsibilities in risk management as follows:

- Reviewing and providing opinions before submission to the BOD for approval of policies and risk limits.
- Examining reports from the CEO, the Risk Management Department, and other relevant departments on risk management activities.
- Evaluating the effectiveness of the company's overall risk management.

In addition, independent members participate in BOD meetings to provide counter-arguments on strategic proposals, business plans, and monitor the activities of other BOD members.

The detailed content presented in the Independent Board Member's activity report will be approved at the General Meeting of Shareholders.

7. Activities of the Chairwoman and Executive Members of the BOD

In 2025, the Chairwoman of the BOD effectively performed the rights and duties prescribed by the Enterprise Law, the Company's Charter, and the regulations and authorizations of the BOD. This included organizing meetings, issuing resolutions/decisions on behalf of the BOD, directing the Executive Board to implement BOD resolutions, and developing operational regulations for sub-committees and internal management policies. Executive members of the BOD have fulfilled their assigned tasks, contributing to the company's successful achievement of its 2025 business objectives.

II. IMPLEMENTATION OF 2025 GMS RESOLUTIONS

1. Business Results for 2025

- In 2025, the company fully engaged in all securities operations and essentially achieved its business plan. The business performance is as follows:

Đơn vị: VNĐ

No.	Indicator	2024 (VNĐ)	2025 (VNĐ)	% Change
1	Operating Revenue	409,821,494,557	541,229,265,634	32.06%
2	Profit After Tax	73,661,409,934	158,129,230,955	114.67%
3	Operating Expenses	163,328,002,617	124,861,984,710	(23.55%)
4	Administrative Expenses	31,079,496,845	31,402,89,289	1.04%

- Employee salaries and bonuses were paid promptly and in accordance with state policies. Employee welfare was prioritized and well-executed.

2. Remuneration and Salaries of the BOD, BOS, and Executive Board

- The remuneration received in 2024 is as follows:
 - + Chairperson – Vice Chairperson of the Board: VNĐ 120,000,000 /person/year;
 - + Executive member of the Board of Directors: VNĐ 36,000,000 /person/year;
 - + Independent Member of the Board of Directors: VNĐ 24,000,000 /person/year;
 - + Head of the Board of Supervisors: VNĐ 24,000,000 /person/year;

- + Member of the Board of Supervisors: VND 12,000,000 /person/year.
- The salary for the Executive Board in 2025 amounted to VND 2,765,488,368.

3. The selection of independent auditing company in 2025

In 2025, the BOD selected International Auditing and Valuation Company Limited, headquartered at TT5-3 Him Lam Van Phuc Area, Ha Dong Ward, Hanoi, Vietnam, as the auditor for the company's financial statements.

III. DEVELOPMENT ORIENTATION

- Strengthen and expand core business activities by diversifying products, improving customer service quality, and leveraging new opportunities in the securities market to research, develop, and offer diverse products that maximize customer benefits.
- Build a specialized advisory team in key areas to become experts in identified fields.
- Advance information technology to achieve complete control, flexibility, stability, and system safety.
- Enhance corporate governance, legal responsibility, and financial risk control by improving the capabilities of BOD sub-committees.
- Standardize operational processes to improve efficiency and ensure compliance, particularly in information security, risk management, internal control, internal audit, and margin lending.
- Focus on sustainable development by participating in strategic planning for corporate social responsibility initiatives.

This report on the operation of the BOD for the year is respectfully submitted to the GMS for review and approval.

**ON BEHALF OF THE BOARD OF
DIRECTORS
CHAIRWOMAN**



Ngo Thị Thuy Linh

No. 01/2026/BC-BKS

Hanoi, March 30, 2026

REPORT ON OPERATION OF THE BOARD OF SUPERVISORS IN 2025

To: The General Meeting of Shareholders

The Board of Supervisors (BOS) of Smart Invest Securities Joint Stock Company (Smart Invest) respectfully submits the 2025 activity report and the operational plan for 2026 to the General Meeting of Shareholders (GMS) as follows:

I. SUMMARY OF BOS ACTIVITIES IN 2025

1. Structure of the Board of Supervisors

As of the time of the 2026 Annual General Meeting of Shareholders, the Board of Supervisors of Smart Invest Securities Joint Stock Company consists of 03 members:

- Ms Nguyen Thi Hong Trung – Head of the Board of Supervisors
- Ms Dao Thi Le Thanh – Member
- Ms Bui Thi Quynh Anh – Member

2. Activities of the Board of Supervisors and Its Members in 2025

In 2025, the Board of Supervisors held 02 meetings with the attendance rate of members as follows:

No.	Members of Board of Supervisors	Meetings Attended	Attendance Rate	Voting Rate	Reason for Absence
1	Nguyen Thi Hong Trung	02	100%	100%	-
2	Dao Thi Le Thanh	02	100%	100%	-
3	Bui Thi Quynh Anh	02	100%	100%	-

Based on the Enterprise Law, Securities Law, and the Company's Charter, the Board of Supervisors has performed the following functions and tasks:

- Supervised the Board of Directors (BOD) and the CEO in managing and operating the Company, ensuring compliance with the 2025 General Meeting of Shareholders' resolutions and BOD resolutions.
- Monitored business activities to ensure they align with the rights of shareholders.
- Supervised compliance with legal regulations, the Company's Charter, and internal regulations, ensuring the rational allocation of resources for business activities.
- Checked the reasonableness, legality, and transparency of management, accounting, and financial reporting.

- Participated in discussions with the Audit Firm and the General Director to review semi-annual and annual financial statements before disclosure.
- 3. Evaluation of the Competence and Effectiveness of the Board of Supervisors and Members**
- With a high sense of responsibility, each member of the Board of Supervisors has demonstrated professional competence, conducted independent and objective assessments, and reported their opinions on financial reporting accuracy and legal compliance.
- The contributions of the Board of Supervisors have been highly appreciated by the BOD for their quality and timeliness.

4. Remuneration and Operating Expenses of the Board of Supervisors

Administrative expenses related to the BOS's operations comply with the regulations of the Ministry of Finance, the Company's financial regulations, and internal rules of Smart Invest. The remuneration of the Board of Supervisors was approved by the Annual General Meeting of Shareholders.

II. RESULTS OF SUPERVISORY ACTIVITIES IN 2025

1. Supervision of Business Activities

The Board of Supervisors has monitored the Company's business operations, assessed financial reports, and concluded that despite challenges in resources and market competition, the General Director has implemented appropriate measures, leading the Company to achieve its key objectives.

2. Financial Performance Evaluation for 2025

- The Board of Supervisors agrees with the contents of the 2025 Financial Statements prepared by the Company's Accounting Department and audited by International Auditing and Valuation Co., Ltd.
- The report accurately reflects the financial position as of December 31, 2025, the business results, and cash flows for the fiscal year 2025 in accordance with accounting standards, with no major errors in financial reporting.
- Key Performance Indicators for 2025 (according to the Financial Report):
- Business Performance

No.	Indicator	Value (VND)
1	Operating Revenue	541,229,265,634
2	Operating Expenses	124,861,984,710
3	Administrative Expenses	31,402,898,289
4	Total Pre-Tax Profit	207,262,877,007
5	Profit After Tax	158,129,230,955

- Company Assets:

No.	Indicator	Value (VND)
1	Short-term Assets	4,023,922,290,130
2	Long-term Assets	242,355,204,807
3	Total Assets	4,266,277,494,937

- **Charter Capital:** VND 2,299,995,210,000.

3. Supervision of the Board of Directors' Activities in 2025

Through the supervision process, the Board of Supervisors has observed:

- The resolutions issued by the Board of Directors were within their authority, compliant with the Company's Charter, the Law on Enterprises, and other legal regulations.
- The BOD held regular and extraordinary meetings as required to oversee and direct the company's business operations.
- The BOS received full access to BOD resolutions and meeting minutes.
- The BOD closely supervised the Executive Board in business operations and ensured the implementation of approved resolutions.
- In 2025, the BOS did not receive any complaints or petitions related to the BOD, nor did it identify any irregularities in the governance and management activities of the BOD.

4. Supervision of the Executive Board and Other Managers in 2025

- The BOS highly appreciates the efforts of the Executive Board in organizing and executing business activities.
- Members of the Executive Board effectively implemented the resolutions of the BOD and the General Meeting of Shareholders (GMS).
- Decisions made by the Executive Board were within their authority as defined in the Company's Charter. The Executive Board regularly reported to the BOD to receive timely guidance.
- In 2025, the BOS did not receive any complaints or petitions regarding any members of the Executive Board.

5. Supervision of Coordination Between the Board of Supervisors, Board of Directors, CEO, and Shareholders

- The BOS proactively developed an action plan for approval by the GMS and executed it in compliance with the Law on Enterprises, the Securities Law, and the Company's Charter.
- The BOS received relevant materials for BOD and CEO meetings in advance and provided timely feedback on issues requiring careful consideration before management decisions were made.
- During its operations, the BOS received full cooperation and support from the BOD and company management, enabling it to fulfill its responsibilities effectively.

6. Transactions between the Company, its subsidiaries, other companies that are controlled over 50% of the Charter capital by the Company with members of the BOD and related persons of those members; transactions between the Company with other company in which member of BOD is the founder or manager that company within the last 03 years prior to the date of transaction

- Smart Invest Securities Joint Stock Company rents office from Sao Thang Long Investment Joint Stock Company:
 - + (i) Rental area: 102.8 m²; (ii) Rental amount (VAT included): 5.5 million VND/ 1 month (iii) Rental period: 05 years.
 - + Related relationship: Transactions with related persons of Board member: Mr. Tran Minh Tuan.
- Smart Invest Securities Joint Stock Company rents office from Dong A Hotel Group Joint Stock Company:
 - + Rental area: 192 m²; (ii) Rental amount (VAT included): 77 million VND/ 1 month; (iii) Rental period: 05 years.
 - + Related relationship: Transactions with related persons of Board member: Mr. Tran Minh Tuan.
- Smart Invest Securities Joint Stock Company signed a service provision contract with Dong A Hotel Group Joint Stock Company:
 - + Contract Content: Customer conference organization service.
 - + Contract value (including VAT): 434,000,000 VND (in words: Four hundred thirty four million VND)
 - + Related relationship: Transactions with related persons of Board member: Mr. Tran Minh Tuan.
- Smart Invest Securities Joint Stock Company signed a contract to borrow the office of Sao Thang Long Investment Joint Stock Company.
 - + Borrowed area: 102.8 m²; (ii) Borrowed period: 03 years
 - + Related relationship: Transactions with related persons of Board member: Mr. Tran Minh Tuan.
- Smart Invest Securities Joint Stock Company signed a contract to borrow office space from Dong A Hotel Group Joint Stock Company.
 - + Borrowed area: 192 m²; (ii) Borrowed period: 03 years
 - + Related relationship: Transactions with related persons of Board member: Mr. Tran Minh Tuan.
- Smart Invest Securities Joint Stock Company signed a contract for conference room rental service of Dong A Hotel Group Joint Stock Company.
 - + Contract value (including VAT): 14,826,000 VND (in words: Fourteen million, eight hundred and twenty six thousand VND)
 - + Related relationship: Transactions with related persons of Board member: Mr. Tran Minh Tuan.

7. Recommendations

The BOS makes the following recommendations to the BOD and Executive Board:

- Continuously review and strengthen the organizational structure, ensuring personnel and expertise meet regulatory requirements.
- Enhance financial capacity and ensure compliance with new regulations (if any) regarding securities services issued by regulatory authorities and stock exchanges.

III. BOARD OF SUPERVISORS' PLAN AND ORIENTATION FOR 2026

- In 2026, the BOS will continue its role in representing shareholders by regularly monitoring all business, governance, and management activities of the Company. It will conduct

evaluations through financial reports and assessments of BOD and Executive Board activities, reporting to the GMS.

- Monitor and assess BOD resolutions and decisions to ensure compliance with the Company's Charter, GMS resolutions, and legal regulations.
- Provide advisory opinions and recommendations to the BOD and Executive Board, particularly on potential risks that may impact business operations.
- To maximize its effectiveness, the BOS acknowledges the need for continuous efforts and looks forward to ongoing support from shareholders, the BOD, and the Executive Board.

This report on the operation of the BOS in 2025 is submitted for approval by the General Meeting of Shareholders.

Wishing all delegates and shareholders good health and success.

Sincerely,

ON BEHALF OF THE

BOARD OF SUPERVISORS



Nguyen Thi Hong Trung



No:/2026/BC-HĐQT

Hanoi, March, 2026

REPORT
ASSESSMENT BY INDEPENDENT MEMBER
OF THE BOARD OF DIRECTORS FOR 2025

To: The General Meeting of Shareholders

Pursuant to the Law on Enterprises 2020 and the Charter of SmartInvest Securities Joint Stock Company, the Independent Member of the Board of Directors (BOD) hereby submits the assessment report on the BOD's performance to the General Meeting of Shareholders as follows:

- In 2025, the BOD consisted of three (05) members, including one (01) independent member.
- The BOD supervised the activities of the Board of Management (BOM), ensuring compliance with legal regulations and corporate governance standards.
- The Company complied with the conditions and required number of independent BOD members as prescribed by law and the Company's Charter

1. Organization of Board Meetings

- Board meetings were organized in accordance with regulations to discuss business strategies, financial matters, and corporate governance.
- The BOD closely directed the preparation of contents and documents, as well as the convening and chairing of the 2025 Annual General Meeting of Shareholders (AGM) on March 24, 2025, to approve the 2025 Business Plan.
- Throughout 2025, the BOD ensured the required number of meetings as stipulated by the Law on Enterprises and the Company's Charter. Additionally, extraordinary meetings were held to discuss and approve critical matters within the BOD's authority to implement AGM Resolution and fulfill other business strategies and objectives.
- BOD members frequently attended meetings of the BOM to directly capture and direct the resolution of business and governance issues, ensuring timely and seamless operations.

2. Supervision of the Board of Management

In 2025, the BOD performed its supervisory role over the BOM and executive officers through the following activities:

- Supervising the governance and management activities of the BOM regarding the implementation of the 2025 AGM Resolutions and the Company's 2025 business plan.



- The Supervisory Board collaborated closely with the BOD, the BOM, and other management officers. The Supervisory Board completed the plan approved by the AGM and contributed practical insights to corporate governance.
- Implementing periodic and extraordinary reporting regimes from the BOM to the BOD regarding business status and corporate management.
- Supervising information disclosure to ensure transparency and timeliness. Periodic governance reports were strictly executed in compliance with the law, ensuring all operational information remained transparent to protect the interests of shareholders and investors.
- Monitoring compliance with AGM Resolutions, BOD Resolutions, the Law on Enterprises, relevant legal documents, and the Company's Charter.

3. Board of Directors' Activities

- The BOD assigned specific tasks to each member in charge of specialized fields and supervised the activities of departments within the Company.
- BOD members effectively exercised their rights and obligations in accordance with the law, the Corporation's Charter, the BOD's Operating Regulations, and other relevant provisions.
- Members demonstrated cooperation and a sense of responsibility, properly performing their duties and completing tasks assigned by the BOD

4. General assessment of BOD activities

- The Company's BOD operated in compliance with legal regulations, GMS Resolutions, the Charter, and internal regulations/rules. It remained close in direction and management, achieving the goals set out at the Annual GMS.
- The BOD closely monitored business developments, promoted the search for investment opportunities, ensured capital balance as proposed by the BOM, maintained stable business conditions, and ensured the completion of business plans, thereby safeguarding the Company's development and shareholders' interests.
- All BOD members demonstrated responsibility and professionalism, providing many effective and timely solutions to support the BOM

Trân trọng./.

INDEPENDENT MEMBER OF THE BOD



PHAM MINH DUC

**SMART INVEST SECURITIES
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 01/2026/TTr-HĐQT

Hanoi, March 30, 2026

SUBMISSION

For the approval of the 2025 Audited Financial Statements

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the audited financial statements for 2025, with key indicators as follows:

No.	Key Indicators	2024 (VND)	2025 (VND)	% Change
1	Operating Revenue	409,821,494,557	541,229,265,634	32.06%
2	Earning After Tax	73,661,409,934	158,129,230,955	114.67%
3	Operating Expenses	163,328,002,617	124,861,984,710	(23.55%)
4	Administrative Expenses	31,079,496,845	31,402,89,.289	1.04%

The financial statements for 2025 of Smart Invest Securities Joint Stock Company have been audited by International Auditing and Valuation Company Limited in accordance with applicable standards. The statements were reviewed by the Board of Supervisors and disclosed by Smart Invest Securities Joint Stock Company as required. They are also published on the company's website: <http://www.aas.com.vn>

Respectfully submitted!

Recipients:

- As above;
- BOD, Executive Board;
- HR/Admin.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRWOMAN



Ngô Thị Thụy Linh
Ngô Thị Thụy Linh

No. 02/2026/TTr-HĐQT

Hanoi, March 30, 2026

SUBMISSION

For the approval of the 2026 business plan

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").

Based on the business performance of the Company in 2025 and its development prospects, the Board of Directors respectfully submits the following 2026 Business Plan of Smart Invest Securities Joint Stock Company to the General Meeting of Shareholders for consideration and approval:

No.	Indicators	2025 (VND)	2026 Target (VND)	2026 Target/2025 Actual Results
1	Charter Capital	2,299,995,210,000	4,944,989,700,000	215.00%
2	Operating Revenue	541,229,265,634	600,000,000,000	110.86%
3	Earning Before Tax	207,262,877,007	215,000,000,000	103.73%
4	Earning After Tax	158,129,230,955	172,000,000,000	108.77%
5	Dividend	15%	8%	

Respectfully submitted!

Recipients:

- As above;
- BOD, Executive Board;
- HR/Admin.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRWOMAN**



Ngô Thị Thụy Linh

No. 03/2026/TTr-BKS

Hanoi, March 30, 2026

SUBMISSION

For the approval of the selection of independent auditing company in 2026

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").

The Board of Supervisors of Smart Invest Securities Joint Stock Company respectfully submits to the General Meeting of Shareholders for approval the selection of independent auditing company for 2026 financial statements, as follows:

1. Approval of the selection of independent auditing company for 2026 financial statements from the following list:
 - International Auditing and Valuation Company Limited;
 - An Viet Auditing Company Limited;
 - UHY Auditing and Consulting Company Limited;
 - AASC Auditing Firm Company Limited.
2. In case the aforementioned auditing companies are deemed unsuitable, the Board of Supervisors respectfully requests the General Meeting of Shareholders to authorize the Board of Directors to select another auditing firm from the list of companies approved by the State Securities Commission (SSC) for 2026, concerning Smart Invest Securities Joint Stock Company.

Respectfully submitted!

Recipients:

- As above;
- BOD, BOS, Executive Board;
- HR/Admin.

**ON BEHALF OF THE BOARD OF SUPERVISORS
HEAD OF BOS**



Nguyen Thi Hong Trung

No. 04/2026/TTr-HĐQT

Hanoi, March 30, 2026

SUBMISSION

For the approval of profit distribution in 2025

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").

Based on the business performance results of Smart Invest Securities Joint Stock Company in 2025, the Board of Directors respectfully submits to the General Meeting of Shareholders the proposal for the distribution of profits for 2025, as follows:

No.	Contents	Value (VND)
I	Retained earnings from previous years	346,561,416,430
1	Retained earnings from previous years	188,816,185,475
2	Appropriation of Remuneration for the Board of Directors and the Board of Supervisors for 2024	(384,000,000)
3	2025	158,129,230,955
II	Profit Distribution Plan	345,383,281,500
1	Appropriation of Remuneration for the Board of Directors and the Board of Supervisors for 2025	384,000,000
2	Stock dividend for 2023 - 2025 (15% of charter capital)	344,999,281,500
III	Estimated Retained Earnings	1,178,134,930

Respectfully submitted!

Recipients:

- As above;
- BOD, Executive Board;
- HR/Admin.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRWOMAN



Ngô Thị Thụy Linh

No. 05/2026/TTr-HĐQT

Hanoi, March 30, 2026

SUBMISSION

*For the approval of remuneration in 2025 and proposed plan in 2026 for the Board of Directors
and Board of Supervisors*

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").

The Board of Directors of Smart Invest Securities Joint Stock Company respectfully submits to the General Meeting of Shareholders for approval the finalization of remuneration for 2025 and the remuneration payment plan for the Board of Directors and the Board of Supervisors in 2026, as follows:

1. Remuneration in 2025:

The Company has paid remuneration to the Board of Directors and the Board of Supervisors members as follows:

- Chairperson – Vice Chairperson of the Board: VND 120,000,000 /person/year;
- Executive member of the Board of Directors: VND 36,000,000 /person/year;
- Independent Member of the Board of Directors: VND 24,000,000 /person/year;
- Head of the Board of Supervisors: VND 24,000,000 /person/year;
- Member of the Board of Supervisors: VND 12,000,000 /person/year.

2. Remuneration plan for 2026:

The Company plans to pay remuneration to the Board of Directors and the Board of Supervisors members as follows:

- Chairperson – Vice Chairperson of the Board: VND 120,000,000 /person/year;
- Executive member of the Board of Directors: VND 36,000,000 /person/year;
- Independent Member of the Board of Directors: VND 24,000,000 /person/year;
- Head of the Board of Supervisors: VND 24,000,000 /person/year;
- Member of the Board of Supervisors: VND 12,000,000 /person/year.



Respectfully submitted!

Recipients:

- *As above;*
- *BOD, Executive Board;*
- *HR/Admin.*

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRWOMAN



Ngô Thị Thuy Linh



**SMART INVEST SECURITIES
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No: 06/2026/TTr-HĐQT

Ha Noi, March 30, 2026

SUBMISSION

*For the approval of Dismissal and Additional Election of Members of the
Board of Directors and the Board of Supervisors*

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").
- The applications for nomination/self-nomination for membership of the Board of Directors and the Supervisory Board of SmartInvest Securities Joint Stock Company for the 2026–2031 term



In accordance with the Company's Charter, the term of office of the Board of Directors for the 2021–2026 term shall expire at the 2026 Annual General Meeting of Shareholders. In addition, the Board of Directors has received resignation letters from two (02) members of the Board of Directors and the Board of Supervisors.

After discussion, the Board of Directors for the 2021–2026 term has resolved to submit to the General Meeting of Shareholders for consideration and approval the following matters:

I. Approval of the Dismissal of Members of the Board of Directors and the Supervisory Board

1. Ms. Do Thi Sam, Member of the Board of Directors for the 2021–2026 term, due to her resignation from the position of Member of the Board of Directors dated 26/02/2026
2. Ms. Dao Thi Le Thanh, Member of the Supervisory Board for the 2023–2028 term, due to her resignation from the position of Member of the Supervisory Board dated 26/02/2026

II. Approval of the Number of Members to be Elected for the 2026-2031 Term

- Number of additional Board of Directors members to be elected: **05 members**
- Number of additional Board of Supervisors members to be elected: **01 member.**
- The additional election of the Board of Directors and the Board of Supervisors members shall be conducted through cumulative voting and by secret ballot, as stipulated in the Election Regulations attached to the meeting documents.

III. Approval of the Applications for Nomination/Self-Nomination for the 2026–2031 Term

1. Ms. Ngo Thi Thuy Linh – Chairwoman of the Board of Directors for the 2021–2026 term – standing for re-election;
2. Mr. Tran Minh Tuan – Vice Chairman of the Board of Directors for the 2021–2026 term – standing for re-election;
3. Mr. Le Manh Cuong – Member of the Board of Directors for the 2021–2026 term – standing for re-election;
4. Mr. Pham Minh Duc – Member of the Board of Directors for the 2021–2026 term – standing for re-election;
5. Mr. Le Quang Trung – Nominated by a group of shareholders as a candidate for the Board of Directors;
6. Ms. Trieu Tu Linh – Nominated by a group of shareholders as a candidate for the Board of Supervisors.

A brief introduction of the aforementioned candidate is provided to shareholders in the meeting materials. In addition to the candidate, shareholders/shareholder groups meeting the conditions stipulated in the 2020 Law on Enterprises and the Company's Charter are also entitled to self-nominate or nominate candidates for election by the General Meeting of Shareholders, as additional members of the Board of Directors and the Board of Supervisors

Respectfully submitted!

Recipients:

- As above;
- BOD, Executive Board;
- HR/Admin.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRWOMAN



Ngo Thi Thuy Linh



**SMART INVEST SECURITIES
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 07/2026/TTr-HĐQT

Hanoi, March 30, 2026

SUBMISSION

For approval of the issuance of shares for dividend payment for fiscal years 2023 - 2025

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").

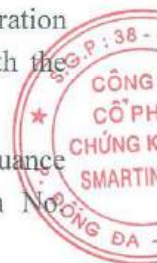
The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval the issuance of shares for dividend payment for fiscal years 2023 - 2025 with the following contents.

- The General Meeting of Shareholders is requested to approve the cancellation of the share issuance plan for dividend payment for the year 2023 previously approved under Resolution No. 01/2024/AAS/NQ-ĐHĐCĐ dated March 25, 2024.
- Based on the Company's business results as of December 31, 2025, the Board of Directors proposes to distribute dividends for fiscal years 2023 - 2025 in the form of shares at a proposed ratio of 15% of the total number of outstanding shares at the time of issuance, equivalent to an estimated issuance of 34,499,928 shares (equivalent to VND 344,999,280,000).

Accordingly, the Board of Directors respectfully requests the General Meeting of Shareholders to:

1. Approve the share issuance plan for dividend payment for fiscal years 2023 - 2025 (*detailed issuance plan attached hereto*).
2. Approve the implementation timeline in 2026, subject to approval by competent State authorities;
3. Authorize the Board of Directors to amend and supplement the issuance plan as required by regulatory authorities in accordance with applicable laws.

The Board of Directors respectfully submits this matter to the Annual General Meeting of Shareholders for consideration and approval.



Respectfully submitted!

ON BEHALF OF THE BOARD OF DIRECTORS

Recipients:

- *As above;*
- *BOD, Executive Board;*
- *HR/Admin.*



CHAIRWOMAN

[Signature]
Ngô Thị Thuy Linh



SMART INVEST SECURITIES JOINT STOCK COMPANY

Head office: No 220+222+224 Nguyen Luong Bang Street, Dong Da Ward, Ha Noi City

Phone: 0243.5739769. Fax: 0243.5739779.



STAY HUNGRY FOR SUCCESS



**DETAILED SHARE ISSUANCE PLAN
FOR DIVIDEND PAYMENT FOR FISCAL YEARS 2023 - 2025**

HA NOI, MARCH 2026

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the issuance of shares for dividend payment for fiscal years 2023 – 2025, as follow:

1. The issuance of shares for dividend payment for fiscal years 2023 – 2025

Name of shares	: Shares of Smart Invest Securities Joint Stock Company
Type of shares	: Ordinary shares
Par value	: VND 10,000 per share
Stock code	: AAS
Eligible shareholders	: Existing shareholders recorded in the shareholder list determined by the Vietnam Securities Depository and Clearing Corporation (VSDC) as of the record date for receiving share dividends
Number of outstanding shares	: 229,999,521 shares
Issuance method:	: Rights-based issuance
Proposed dividend ratio (Expected)	: 15% (shareholders owning 100 shares will receive 15 new shares as dividend)
Estimated number of shares to be issued	: 34,499,928 shares
Total estimated issuance value at par value	: VND 344,999,280,000.
Source of issuance	: Undistributed after-tax profits as reflected in the audited 2025 financial statements
Expected increase in charter capital	: VND 344,999,280,000
Form of issuance	: Issuance of shares for dividend payment for fiscal years 2023 - 2025
Treatment of Fractional Shares	: Dividend shares allocated to existing shareholders shall be rounded down to the nearest whole share. Any fractional shares (if any) shall be cancelled. Example: A shareholder owning 1,255 shares with a dividend ratio of 12% will be entitled to $1,255 \times 15\% = 188.25$ shares. Accordingly, the shareholder will receive 188 shares, and the fractional 0.25 share shall be cancelled.
Expected Timeline	: The Board of Directors shall be authorized to determine the specific implementation schedule after obtaining approval from the General Meeting of Shareholders and the State Securities Commission of Vietnam.

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Transfer Restrictions	: Shares issued for dividend payment shall not be subject to transfer restrictions
Additional Securities Registration, Depository and Trading Registration	: All newly issued shares shall be: Registered for additional securities depository at the Vietnam Securities Depository and Clearing Corporation (VSDC) and Registered for additional trading on the Hanoi Stock Exchange in accordance with applicable regulations.

2. Authorization to the Board of Directors

The General Meeting of Shareholders is requested to authorize the Board of Directors to:

- Decide on the implementation and timing of the share issuance in accordance with applicable laws;
- Carry out all necessary procedures and resolve all matters related to the share issuance in compliance with the Company's Charter and applicable laws;
- Implement procedures related to: (i) Adjustment of the Company's Charter Capital and amendment of the Charter; and (ii) Amendment of the Company's operation license at the State Securities Commission; and (iii) Amendment of the Enterprise Registration Certificate; and (iv) Additional securities depository registration at VSDC; and (v) Additional trading registration at the Stock Exchange;
- Decide on detailed provisions of the issuance plan (if necessary) and resolve all other matters related to issuance, depository and additional listing.

ON BEHALF OF THE BOARD OF DIRECTORS

Recipients:

- As above;
- BOD, Executive Board;
- HR/Admin.



Ngô Thị Thụy Linh

No. 08/2026/TTr-HĐQT

Hanoi, March 30, 2026

SUBMISSION

For approval of the public offering of shares

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval the following matters:

1. Approval of the cancellation of the public offering plan to existing shareholders by rights issue previously approved under Resolution No. 01/2024/AAS/NQ-ĐHĐCD dated March 25, 2024.
2. Approval of the new public offering plan (*detailed issuance plan attached hereto*).
3. Proposed implementation timeline: Expected in 2026 - 2027, after completion of the share issuance for dividend payment for fiscal years 2023 - 2025.
4. Authorization to the Board of Directors to amend and supplement the issuance plan as required by regulatory authorities in accordance with applicable laws.

The Board of Directors respectfully submits this matter to the Annual General Meeting of Shareholders for consideration and approval.

Respectfully submitted!

ON BEHALF OF THE BOARD OF DIRECTORS

Recipients:

- As above;
- BOD, Executive Board;
- HR/Admin.



Ngô Thị Thuy Linh

SMART INVEST SECURITIES JOINT STOCK COMPANY

Head office: No 220+222+224 Nguyen Luong Bang Street, Dong Da Ward, Ha Noi City

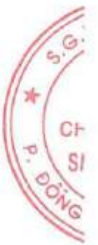
Phone: 0243.5739769.

Fax: 0243.5739779.



STAY HUNGRY FOR SUCCESS

**PLAN FOR
THE PUBLIC OFFERING OF SHARES**



HA NOI, MARCH 2026

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the public offering plan, as follow:

1. The public offering plan

Name of shares	: Shares of Smart Invest Securities Joint Stock Company
Type of shares	: Ordinary shares
Par value	: VND 10,000 per share
Stock code	: AAS
Form of issuance	: Public offering
Eligible subscribers	: Existing shareholders recorded in the shareholder list determined by the Vietnam Securities Depository and Clearing Corporation (VSDC) on the record date for exercising subscription rights
Offering method	: Rights offering to existing shareholders
Subscription ratio	: The General Meeting of Shareholders authorizes the Board of Directors to determine the subscription ratio based on the Company's actual charter capital at the time of implementation
Proposed number of shares to be offered	: 229,999,521 shares
Total offering value at par value	: VND 2,299,995,210,000
Offering price	: VND 10,000 per share
Principle for Determination of Offering Price	<ul style="list-style-type: none"> - Par value: VND 10,000 per share - Book value per share according to the audited 2025 financial statements: VND 11,526 - To ensure the success of the offering and full subscription of the proposed shares, the Board of Directors proposes an offering price of VND 10,000 per share.
Expected increase in charter capital	: VND 2,299,995,210,000
Expected implementation timeline	: In 2026, after completion of the dividend share issuance and upon receipt of the Public Offering Registration

Certificate from the State Securities Commission of Vietnam.

The General Meeting of Shareholders authorizes the Board of Directors to determine the appropriate offering time in accordance with the approved policy and applicable laws.

Transfer of Subscription Rights : Existing shareholders recorded on the record date shall have the right to transfer their subscription rights once during the prescribed period. The transferee shall not further transfer such rights to a third party.

The transferor and transferee shall agree on the transfer price and payment terms and shall be responsible for fulfilling all obligations related to the transfer.

Example: On the record date, Shareholder A owns 100 subscription rights. Shareholder A may transfer 100 subscription rights to Investor B. Investor B shall not be permitted to further transfer such subscription rights to any third party.

Treatment of Fractional Shares and Unsubscribed Shares : Fractional shares arising from the rights offering shall be rounded down to the nearest whole share.

The General Meeting of Shareholders authorizes the Board of Directors to distribute any fractional shares and unsubscribed shares (if any) to other investors, including existing shareholders wishing to increase their ownership, at the offering price of VND 10,000 per share within the validity period of the Offering Registration Certificate (including any extension, if applicable), in compliance with Clause 3 Article 42 of Decree 155/2020/ND-CP.

Such allocation must ensure compliance with cross-ownership regulations under Clause 2 Article 195 of the Law on Enterprises and other applicable regulations.

Compliance with Foreign Ownership Limits : The Board of Directors shall be authorized to adopt measures ensuring compliance with foreign ownership ratio regulations.

Public Tender Offer: The distribution of any unsold shares must comply with the provisions of Clause 3, Article 42 of Decree No. 155/2020/ND-CP dated December 31, 2020, detailing several provisions of the Securities Law.

Purpose of the Offering	The additional share offering is conducted for the purpose of supplementing capital for investing in marketable securities, margin lending activities and supplementing capital for proprietary trading activities.
Plan in the Event the Share Offering Is Not Successfully Completed as Expected	: In the event that the registered shares for offering are not fully distributed as expected and the capital raised does not reach the expected amount, the General Meeting of Shareholders authorizes the Board of Directors to consider supplementing the shortfall through other forms of capital mobilization, such as loans from credit institutions or loans from other organizations/individuals in accordance with applicable laws
Assessment of Expected Share Dilution After the Offering	<p>When issuing shares to existing shareholders, there may arise risks of expected post-offering dilution, including:</p> <ul style="list-style-type: none"> (i) dilution of earnings per share; (ii) dilution of book value per share; (iii) dilution of ownership ratio and voting rights; (iv) dilution of the reference price on the ex-rights date for subscription of additional shares. <p>The General Meeting of Shareholders authorizes the Board of Directors, based on actual conditions at the time of implementation, to provide a specific assessment of the expected dilution level after the offering.</p>
Transfer Restrictions	<p>Shares additionally offered to existing shareholders shall not be subject to transfer restrictions.</p> <p>The remaining shares not subscribed or partially unsubscribed by existing shareholders, and fractional shares arising from rounding and distributed to other investors, shall be subject to a transfer restriction of one (01) year from the completion date of the offering in accordance with applicable laws.</p>
Payment Method	<p>: For shareholders with deposited securities: Shareholders shall carry out procedures for transfer of subscription rights, registration for subscription, and payment for shares at the depository members where their securities accounts are maintained. After the prescribed deadline, any subscription rights not registered for exercise shall expire.</p> <p>For shareholders without deposited securities: Shareholders shall carry out procedures for transfer of</p>

subscription rights and subscription registration at the Company's Head Office or Branches.

Additional Securities Registration, Depository and Trading Registration All successfully offered shares as mentioned above shall be registered for additional securities depository at the Vietnam Securities Depository and Clearing Corporation (VSDC) and registered for additional trading at the Hanoi Stock Exchange in accordance with applicable laws.

2. Plan for Use of Proceeds from the Offering

The proceeds from the public offering of shares to existing shareholders shall be allocated for the Company's activities as follows:

- Supplementing capital for investing in marketable securities: VND 1,200,000,000,000
- Supplementing capital for margin lending activities: VND 700,000,000,000
- Supplementing capital for proprietary trading activities: VND 399,995,210,000

The General Meeting of Shareholders authorizes the Board of Directors to develop a detailed plan for the use of proceeds, to decide on the specific allocation of the proceeds from the share offering, and/or to amend, supplement or adjust the plan for use of proceeds in accordance with the Company's business operations at the time of the share issuance, the Company's overall development plan, and in order to ensure the interests of shareholders.

3. Additional Securities Registration, Depository Registration and Additional Trading Registration

All newly issued shares shall be registered for additional securities depository at the Vietnam Securities Depository and Clearing Corporation (VSDC) and registered for additional trading on the Hanoi Stock Exchange after completion of the offering.

4. Authorization to the Board of Directors to Implement Matters Related to Completion of the Public Offering

In addition to the authorizations specifically stated in the Share Issuance Plan and the Plan for Use of Proceeds as set out above, the General Meeting of Shareholders authorizes the Board of Directors with the following matters:

- To finalize the share issuance plan and/or amend, supplement the share issuance plan as required by competent authorities during the process of registering the public offering of shares or when deemed necessary based on the actual situation of the Company and the securities market at the time of issuance in order to ensure the success of the offering;
- To decide on matters relating to the specific offering price and the timing of the share issuance based on market conditions, capital needs and the Company's actual business operations;
- To organize and carry out all tasks and procedures relating to the share issuance in accordance with applicable laws and the Company's Charter;

- To decide on and implement all necessary tasks and procedures relating to: (i) adjustment of charter capital and amendment or supplementation of the provisions on charter capital in the Company's Charter; (ii) amendment or supplementation of the Company's operation license at the State Securities Commission; (iii) registration of amendments to the Enterprise Registration Certificate/business registration (if any); (iv) registration and additional depository of the Company's shares at the Vietnam Securities Depository and Clearing Corporation (VSDC); and (v) registration of additional trading of the Company's shares on the Stock Exchange;
- To specify the plan for use of proceeds when necessary or as required by competent authorities during the registration process for the public offering; to balance and allocate the proceeds from the share issuance in accordance with the purposes approved by the General Meeting of Shareholders while ensuring compliance with the operational criteria applicable to a securities company; and to proactively adjust the use of proceeds, timing of disbursement or change the purpose of use of proceeds (if necessary) in line with the Company's actual situation, and to report to the nearest General Meeting of Shareholders on such adjustments/changes to the use of proceeds plan;
- To select an underwriting organization for the offering if deemed necessary; to enter into relevant agreements and legal documents in accordance with Clause 2 Article 15 of the Law on Securities No. 54/2019/QH14 and Article 1 of Law No. 56/2024/QH2025;
- To decide on all other matters relating to the share issuance, additional depository registration, additional trading registration and the use of proceeds from the share offering.

ON BEHALF OF THE BOARD OF DIRECTORS

Recipients:

- As above;
- BOD, Executive Board;
- HR/Admin.



CHAIRWOMAN

Ngo Thi Thuy Linh
Ngo Thi Thuy Linh

No. 09/2026/TTr-HĐQT

Hanoi, March 30, 2026

SUBMISSION

For: Amendment of the Company's Charter and internal Regulations

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- *Law on Enterprises No. 59/2020/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;*
- *Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;*
- *Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").*

The Board of Directors of SmartInvest Securities Joint Stock Company respectfully submits to the General Meeting of Shareholders for consideration and approval the amendments and supplements to the Company's Charter and Regulations as follows:

1. Purpose of amendments and supplements

- To update the contents of the Company's Charter and Regulations in line with newly amended and supplemented legal provisions so as to refine governance documents, ensure legal compliance, and thereby improve the effectiveness of the Company's organization and management.
- To ensure consistency between the Company's Charter and Regulations.

2. Documents submitted to the General Meeting of Shareholders for consideration and approval of amendments and supplements:

- a. Company Charter
- b. Internal Regulations on Corporate Governance
- c. Regulations on Operation of the Board of Directors
- d. Regulations on Operation of the Board of Supervisors

** Appendices of the main amendments, the full text of the draft amended Charter and amended Regulations is attached to this Proposal.*

3. Proposal

On the basis of the above contents, the Board of Directors respectfully submits to the General Meeting of Shareholders:

- 3.1. Approve the amendments and supplements to the Company's Charter and Regulations with the amended and supplemented contents set out in the attached drafts;

- 3.2. Authorize the Chairperson of the Board of Directors, who is also the legal representative of the Company, to sign and promulgate the new Charter and Regulations after such amendments and supplements are approved.

The Board of Directors respectfully submits for the General Meeting of Shareholders' consideration and approval.

Respectfully submitted!

Recipients:

- As above;
- Save: Administration - HR.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRWOMAN



Ngô Thị Thuy Linh

APPENDIX 1: PROPOSED AMENDED AND SUPPLEMENTED CHARTER CONTENTS

No.	Current Charter provisions	Proposed amended and supplemented Charter provisions	Rationale
1	Article 1. Interpretation of terms I, h) "Enterprise manager" means a manager of the Company, including the Chairperson of the Board of Directors, members of the Board of Directors, the General Director, and any other individual holding a managerial title as provided in the Company's Charter.	Amend Clause 1, Article 1. Interpretation of terms h) "Enterprise manager" means a manager of the Company, including the Chairperson of the Board of Directors, members of the Board of Directors, the General Director, Deputy General Directors, and the Chief Accountant.	Consistent with the Company's governance structure
2	Article 2. Name, legal form, head office, branches, representative offices, business locations and term of operation of the Company Registered head office of the Company: Address: No. 220+222+224 Nguyen Luong Bang, Quang Trung Ward, Dong Da District, Hanoi Website: www.sisi.com.vn	Amend Article 2. Name, legal form, head office, branches, representative offices, business locations and term of operation of the Company Registered head office of the Company: Address: No. 220+222+224 Nguyen Luong Bang, Dong Da Ward, Hanoi Website: https://aas.com.vn/	Update administrative boundaries
3	Not provided for	Add Clause 1, Article 4. Objectives of operation of the Company The Company may engage in the following activities if permitted by law and by the State Securities Commission: offering financial products, trading in derivatives securities, providing clearing services, settlement of derivatives securities transactions, and other related activities.	To add business activities that the Company intends to implement after being licensed by the State Securities Commission.
4	Article 7. Share certificates 1. Shareholders of the Company shall be issued share	Supplement Clause 1, Article 7. Share certificates 1. Shareholders of the Company shall be issued share certificates	To update the provisions of the

	certificates corresponding to the number and class of shares owned.	corresponding to the number and class of shares owned, except where the Company's shares have been registered for trading/listed on the Stock Exchange.	Law on Securities and Decree No. 155/2020/ND-CP
5	Not provided for	Add Article 10. Offering of financial products 1. Subject to the provisions of law and the approval of the State Securities Commission, the Company shall conduct offerings of financial products (including covered warrants) and perform all operations related to covered warrants and/or other financial products offered by the Company after obtaining approval from the competent State authority in accordance with law. 2. Holders of financial products shall have the rights and obligations prescribed by law and by the Company's prospectus issued in connection with the offering of such financial products.	Applicable where the Company is permitted to provide new services or financial products
6	Article 11. Rights of shareholders 6. If the Board of Supervisors does not initiate legal proceedings at the request specified in Clause 5 of this Article, or if the joint stock company has no Board of Supervisors, the shareholder or group of shareholders specified in Clause 4 of this Article has the right to directly institute proceedings against members of the Board of Directors and the General Director. 7. The shareholder or group of shareholders specified in Clause 4 of this Article has the right to examine, search and extract necessary information pursuant to a decision of the Court or Arbitration before or during the course of legal proceedings.	Article 12. Rights of shareholders Delete Clauses 6 and 7 of Article 11 of the current Charter	To update current legal provisions

7	<p>9. A request to convene a General Meeting of Shareholders under Clause 6 of this Article must be made in writing and must include the following contents: full name, contact address, nationality and legal paper number in respect of an individual shareholder; name, enterprise code or legal paper number of the organization, and head office address in respect of an organizational shareholder; the number of shares and time of share registration of each shareholder, the total number of shares of the whole shareholder group and the ownership ratio in the total number of shares of the company, and the grounds and reasons for requesting the convening of the General Meeting of Shareholders. The request must be accompanied by documents and evidence of the violations of the Board of Directors, the seriousness of such violations, or decisions exceeding authority.</p>	<p>Add Clause 7. A request to convene a General Meeting of Shareholders under Clause 6 of this Article must be made in writing and must include the following contents: full name, contact address, nationality and legal paper number in respect of an individual shareholder; name, enterprise code or legal paper number of the organization, and head office address in respect of an organizational shareholder; the number of shares and time of share registration of each shareholder, the total number of shares of the whole shareholder group and the ownership ratio in the total number of shares of the company, and the grounds and reasons for requesting the convening of the General Meeting of Shareholders. The request must be accompanied by documents and evidence of the violations of the Board of Directors, the seriousness of such violations, or decisions exceeding authority. The shareholder or group of shareholders shall bear full legal responsibility for the accuracy and truthfulness of the documents and evidence supplied to the competent authority when requesting the convening of the General Meeting of Shareholders.</p>	<p>Pursuant to the Law on Enterprises and its amending and supplementing documents</p>
8	<p>Not provided for</p>	<p>Add Article 13. Obligations of shareholders</p> <p>6. A shareholder owning 10% or more of the charter capital of the Company and such shareholder's related persons may not own more than 5% of the charter capital of another securities company;</p> <p>7. A shareholder owning 10% or more of the charter capital may not abuse its advantage to cause damage to the rights and interests of the Company and other shareholders.</p>	<p>Pursuant to Circular No. 121/2020/TT-BTC guiding the operation of securities companies</p>

		<p>9. A shareholder owning 10% or more of the charter capital must fully notify the Company within 24 hours from receipt of information in the following cases:</p> <p>a) Shares are blocked, pledged or otherwise handled pursuant to a court decision;</p> <p>b) The shareholder, being an organization, decides to change its name or to divide, split, dissolve or declare bankruptcy.</p> <p>10. Shareholders shall provide an accurate address when registering to purchase shares, promptly update information when there is any change to their permanent residence address, and contact the Company to update the shareholder register. The Company shall not be liable for any failure to contact a shareholder due to such shareholder's failure to notify a change of address.</p>	
9	<p>Article 14. General Meeting of Shareholders</p> <p>4. Convening an extraordinary General Meeting of Shareholders</p> <p>a. The Board of Directors must convene the General Meeting of Shareholders within 60 days from the date the number of remaining members of the Board of Directors, independent members of the Board of Directors or members of the Board of Supervisors falls within the case specified at Point b Clause 3 of this Article, or from the date of receipt of a request specified at Points c and d Clause 3 of this Article.</p> <p>c. If the Board of Supervisors does not convene the General Meeting of Shareholders in accordance with Point b Clause</p>	<p>Amend Article 14. General Meeting of Shareholders</p> <p>4. Convening an extraordinary General Meeting of Shareholders</p> <p>a. The Board of Directors must convene the General Meeting of Shareholders within 30 days from the date the number of remaining members of the Board of Directors, independent members of the Board of Directors or members of the Board of Supervisors falls within the case specified at Point b Clause 3 of this Article, or from the date of receipt of a request specified at Points c and d Clause 3 of this Article.</p> <p>c. If the Board of Supervisors does not convene the General Meeting of Shareholders in accordance with Point b Clause 4 of this Article, the shareholder or group of shareholders specified</p>	<p>Pursuant to Clause 2 Article 140 and Clause 4 Article 140 of the Law on Enterprises</p>

	4 of this Article, the shareholder or group of shareholders specified at Point c Clause 3 of this Article has the right to request the Company's representative to convene the General Meeting of Shareholders in accordance with Clause 4 Article 140 of the Law on Enterprises.	at Point c Clause 3 of this Article has the right to represent the Company in convening the General Meeting of Shareholders in accordance with Clause 4 Article 140 of the Law on Enterprises.	
10	<p>Article 15. Rights and obligations of the General Meeting of Shareholders</p> <p>2. The General Meeting of Shareholders shall discuss and approve the following matters:</p> <p>r) The Company enters into contracts or transactions with persons specified in Clause 1 Article 167 of the Law on Enterprises with a value equal to or greater than 35% of the total value of the Company's assets recorded in the most recent quarterly financial statements; and loan, borrowing or asset sale contracts or transactions with a value greater than 10% of the total asset value of the enterprise recorded in the most recent financial statements between the Company and a shareholder owning 51% or more of the total voting shares or the related person of such shareholder.</p>	<p>Amend Article 15. Rights and obligations of the General Meeting of Shareholders</p> <p>2. The General Meeting of Shareholders shall discuss and approve the following matters:</p> <p>r) The Company enters into contracts or transactions with persons specified in Clause 1 Article 167 of the Law on Enterprises with a value equal to or greater than 35% of the total value of the Company's assets recorded in the most recent financial statements; and loan, borrowing or asset sale contracts or transactions with a value greater than 10% of the total asset value of the enterprise recorded in the most recent financial statements between the Company and a shareholder owning 51% or more of the total voting shares or the related person of such shareholder.</p>	To update the provisions of Article 167 of the Law on Enterprises
11	Not provided for	<p>Add Clause 4, Article 15</p> <p>4. The General Meeting of Shareholders may assign, delegate or authorize the Board of Directors and the Board of General Directors to implement and decide matters falling within the authority of the General Meeting of Shareholders in accordance with this Charter and relevant legal provisions. Matters so</p>	To facilitate the Company's implementation of plans and policies approved by the General Meeting of Shareholders

		assigned or delegated must be specifically recorded in the resolutions and other equivalent documents.	
12	<p>Article 21. Conditions for adoption of resolutions of the General Meeting of Shareholders</p> <p>1. A resolution on the following matters shall be adopted if approved by shareholders representing 65% or more of the total votes of all attending shareholders, except in the cases specified in Clauses 3, 4 and 6 Article 148 of the Law on Enterprises:</p> <p>a) Classes of shares and the total number of shares of each class;</p> <p>b) Changes to business lines and sectors;</p> <p>c) Changes to the organizational and management structure of the Company;</p> <p>d) Investment projects or sale of assets with a value of 35% or more of the total asset value recorded in the Company's most recent quarterly financial statements;</p> <p>e) Reorganization or dissolution of the Company;</p>	<p>Amend Article 21. Conditions for adoption of resolutions of the General Meeting of Shareholders</p> <p>1. A resolution on the following matters shall be adopted if approved by shareholders representing 65% or more of the total votes of all shareholders attending and voting at the meeting, except in the cases specified in Clauses 3, 4 and 6 Article 148 of the Law on Enterprises:</p> <p>a) Classes of shares and the total number of shares of each class;</p> <p>b) Changes to business lines and sectors;</p> <p>c) Changes to the organizational and management structure of the Company;</p> <p>d) Investment projects or sale of assets with a value of 35% or more of the total asset value recorded in the Company's most recent financial statements;</p> <p>e) Reorganization or dissolution of the Company;</p>	<p>Pursuant to Clause 5 Article 7 of the Law amending the Law on Enterprises, amending Clause 1 Article 148 of the Law on Enterprises 2020</p>
13	<p>Article 25. Self-nomination and nomination of candidates for the Board of Directors</p> <p>d) Other managerial titles (including positions on the board of directors of another company)</p> <p>g) The Company must disclose information on the companies in which the candidate is currently holding the position of member of the Board of Directors, other managerial titles, and interests related to the Company of the candidate for the Board of Directors (if any).</p>	<p>Amend Article 25. Self-nomination and nomination of candidates for the Board of Directors</p> <p>d) Other managerial titles (including positions on the Board of Directors/Members' Council of another company)</p> <p>g) The Company must disclose information on the companies in which the candidate is currently holding the position of member of the Board of Directors, member of the Members' Council, and interests related to the Company of the candidate for the Board of Directors (if any).</p>	<p>To update the provisions of the Law on Enterprises 2020</p>

14	<p>Article 26. Composition and term of office of members of the Board of Directors</p> <p>The structure of the Company's Board of Directors must ensure that at least one-third (1/3) of the total number of members of the Board of Directors are non-executive members. The Company shall limit, to the maximum extent possible, members of the Board of Directors concurrently holding executive positions in the Company in order to ensure the independence of the Board of Directors.</p>	<p>Amend Article 26. Composition and term of office of members of the Board of Directors</p> <p>The structure of the Company's Board of Directors must ensure at least one (01) non-executive member of the Board of Directors and one (01) independent member of the Board of Directors. The Company shall limit, to the maximum extent possible, members of the Board of Directors concurrently holding executive positions in the Company in order to ensure the independence of the Board of Directors.</p>	<p>To update the provisions of Article 276 of Decree No. 155/2020/ND-CP</p>
15	<p>Article 27. Rights and obligations of the Board of Directors</p> <p>h) To approve contracts for purchase, sale, borrowing and lending, and contracts or transactions within the scope of proprietary securities trading operations and other transactions with a value of 35% or more of the total asset value recorded in the Company's most recent quarterly financial statements; except for contracts and transactions falling within the decision-making authority of the General Meeting of Shareholders as provided at Point d Clause 2 Article 138, and Clauses 1 and 3 Article 167 of the Law on Enterprises.</p>	<p>Amend Article 27. Rights and obligations of the Board of Directors</p> <p>h) To approve contracts for purchase, sale, borrowing and lending, and contracts or transactions within the scope of proprietary securities trading operations and other transactions with a value of 35% or more of the total asset value recorded in the Company's most recent financial statements; except for contracts and transactions falling within the decision-making authority of the General Meeting of Shareholders as provided at Point d Clause 2 Article 138, and Clauses 1 and 3 Article 167 of the Law on Enterprises.</p>	<p>Pursuant to the Law on Enterprises</p>
16	<p>Article 34. Executive officers of the Company</p> <p>1. Executive officers of the Company include the General Director, Deputy General Directors and the Chief Accountant.</p>	<p>Article 34. Executive officers of the Company</p> <p>1. Executive officers of the Company include the General Director, Deputy General Directors, the Chief Accountant and other executive officers as provided in the Company's Charter.</p>	<p>Consistent with the Company's actual operations</p>

17	Not provided for	<p>Add Article 35. Appointment, dismissal, duties, rights and powers of the General Director</p> <p>e) The General Director may not concurrently work for another securities company, fund management company or other enterprise; the General Director of the Company may not be a member of the Board of Directors or a member of the Members' Council of another securities company.</p> <p>g) The General Director may not be a related person of an enterprise manager, controller of the Company and its parent company, a representative of State capital, or a representative of enterprise capital in the Company and its parent company as provided at Point d Clause 46 Article 4 of the Law on Securities.</p>	<p>Pursuant to Clause 2 Article 10 of Circular No. 121/2020 and Decree No. 245 supplementing Article 291 of Decree No. 155/2020</p>
18	<p>Article 38. Composition of the Board of Supervisors</p> <p>1.The number of members of the Company's Board of Supervisors is three (03). The term of office of a member of the Board of Supervisors shall not exceed five (05) years and such member may be re-elected for an unlimited number of terms.</p>	<p>Article 38. Composition of the Board of Supervisors</p> <p>1. The number of members of the Company's Board of Supervisors is three (03). The term of office of a member of the Board of Supervisors shall not exceed five (05) years and such member may be re-elected for an unlimited number of terms. In the event that the term of office of the Board of Supervisors expires at the same time and the controllers for the new term have not yet been elected, the outgoing controllers shall continue to exercise their rights and perform their obligations until the controllers for the new term are elected and assume their duties.</p>	<p>Pursuant to Article 168 of the Law on Enterprises</p>

APPENDIX 2: PROPOSED AMENDED AND SUPPLEMENTED CONTENTS OF THE INTERNAL REGULATIONS ON CORPORATE GOVERNANCE

No.	Current Regulation provisions	Proposed amended and supplemented Regulation provisions	Rationale
1	<p>Article 13. Voting method</p> <p>Shareholders, representatives authorized by organizational shareholders or other authorized persons arriving after the meeting has been opened have the right to register immediately and thereafter to participate in and vote at the meeting immediately after registration. The chairperson is not required to suspend the meeting to allow late-arriving shareholders to register, and the validity of matters voted on before their arrival shall remain unchanged.</p> <p>Matters submitted for voting at the General Meeting of Shareholders:</p> <p>a) Approval of procedural matters for organization of the meeting:</p> <p>Approval of the meeting agenda;</p> <p>Approval of the list of the vote-counting committee;</p> <p>Approval of the election/vote-counting rules;</p> <p>Approval of the list of candidates;</p> <p>Approval of the minutes and resolutions of the meeting.</p> <p>Voting on procedural matters for organization of the meeting shall be conducted by shareholders raising voting cards, and the results shall be determined by majority vote.</p>	<p>Article 13. Voting method</p> <p>Amend Clause 2. Shareholders and representatives authorized by shareholders arriving after the meeting has been opened have the right to register immediately and thereafter to participate in and vote at the meeting immediately after registration. The chairperson is not required to suspend the meeting to allow late-arriving shareholders to register, and the validity of matters voted on before their arrival shall remain unchanged.</p> <p>Delete Clause 3 of Article 13</p>	<p>This content has already been provided in the Charter and in the working rules applicable to each specific meeting.</p>

	<p>b) Approval of matters within the authority of the General Meeting of Shareholders:</p> <p>Voting on matters submitted to the General Meeting of Shareholders for decision, except for the election of the Board of Directors and the Board of Supervisors, shall be conducted by shareholders by voting slips in proportion to the number of shares owned, with voting options of approve, disapprove and no opinion.</p>		
2	<p>Article 14. Vote-counting method</p> <p>The General Meeting of Shareholders shall discuss and vote on each matter in the agenda. Voting shall be conducted by votes of approval, disapproval and no opinion; at the meeting, the cards voting for approval of a resolution shall be collected first, the cards voting against such resolution shall be collected next, and finally the total number of approval or disapproval votes shall be counted to determine the result.</p>	<p>Article 14. Vote-counting method</p> <p>1. The General Meeting of Shareholders shall discuss and vote on each matter in the agenda. Voting shall be conducted by votes of approval, disapproval and no opinion.</p>	<p>This content is provided in the working rules applicable to each specific meeting.</p>
3	<p>Article 21. Order and procedures for the General Meeting of Shareholders to adopt resolutions by way of collecting written opinions</p>	<p>Article 21. Authority and method for collecting shareholders' written opinions to adopt resolutions of the General Meeting of Shareholders</p> <p>Delete Clauses 2, 3, 4, 5 and 6 of Article 21</p> <p>Add Clause 2, Article 21: "The order and procedures for collecting shareholders' written opinions shall be implemented in accordance with the Company's Charter and these Regulations."</p>	<p>The order and procedures for collecting shareholders' written opinions shall be implemented in accordance with the Company's Charter and</p>

			these Regulations
4	<p>Article 25. Structure, standards and conditions of members of the Board of Directors</p> <p>1. The structure of the Company's Board of Directors must ensure at least one (01) non-executive member of the Board of Directors. The Company shall limit, to the maximum extent possible, members of the Board of Directors concurrently holding executive positions in the Company in order to ensure the independence of the Board of Directors.</p>	<p>Article 25. Structure, standards and conditions of members of the Board of Directors</p> <p>1. The structure of members of the Company's Board of Directors must ensure at least one (01) non-executive member of the Board of Directors and one (01) independent member of the Board of Directors. The Company shall limit, to the maximum extent possible, members of the Board of Directors concurrently holding executive positions in the Company in order to ensure the independence of the Board of Directors.</p>	To update the provisions of Decree No. 245/2020/ND-CP
5	<p>Article 25. Structure, standards and conditions of members of the Board of Directors</p> <p>3. Members of the Board of Directors must satisfy the following standards and conditions:</p> <p>c) A member of the Company's Board of Directors may concurrently be a member of the Board of Directors of not more than five (05) other companies;</p>	<p>Article 25. Structure, standards and conditions of members of the Board of Directors</p> <p>3. Members of the Board of Directors must satisfy the following standards and conditions:</p> <p>c) A member of the Company's Board of Directors may concurrently be a member of the Board of Directors or the Members' Council of up to five (05) other companies; Add Point d Clause 3, Article 25</p> <p>d) Must not be a member of the Board of Directors, a member of the Members' Council, or the General Director (Director) of another securities company;</p>	To update the provisions of the Law on Enterprises
6	Not provided for	<p>Add Clauses 4 and 5, Article 25</p> <p>4. An independent member of the Board of Directors as provided at Point b Clause 1 Article 137 of the Law on Enterprises must satisfy the following standards and conditions: Must not be a person currently working for the Company, its</p>	To update the content in accordance with the Law on Enterprises

		<p>parent company or its subsidiary; and must not have worked for the Company, its parent company or its subsidiary for at least the preceding three (03) consecutive years;</p> <p>Must not be a person receiving salary or remuneration from the Company, except for allowances to which members of the Board of Directors are entitled in accordance with regulations;</p> <p>Must not be a person whose spouse, biological father, adoptive father, biological mother, adoptive mother, biological child, adoptive child, elder sibling or younger sibling is a major shareholder of the Company; or a manager of the Company or its subsidiary;</p> <p>Must not be a person directly or indirectly owning at least one percent (01%) of the total voting shares of the Company;</p> <p>Must not have served as a member of the Board of Directors or the Board of Supervisors of the Company during at least the preceding five (05) years, except where such person has been appointed for two (02) consecutive terms;</p> <p>Other standards and conditions as provided in the Company's Charter.</p> <p>5. An independent member of the Board of Directors must notify the Board of Directors if he/she no longer fully satisfies the standards and conditions specified in Clause 2 of this Article and shall automatically cease to be an independent member of the Board of Directors from the date on which he/she no longer satisfies such standards and conditions. The Board of Directors must notify the nearest General Meeting of Shareholders of the case where an independent member of the Board of Directors no</p>	
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		longer fully satisfies the required standards and conditions, or convene a General Meeting of Shareholders to elect an additional or replacement independent member of the Board of Directors within six (06) months from the date of receipt of the notice from the relevant independent member of the Board of Directors.	
7	Article 57. Role, responsibilities, rights and obligations of the General Director	Delete Clause 2 of Article 57. Role, responsibilities, rights and obligations of the General Director	The rights and obligations of the General Director are provided in the Company's Charter and under applicable law
8	Article 58. Term, standards and conditions of the General Director The term of office of the General Director shall not exceed five (05) years and the General Director may be re-appointed for an unlimited number of terms. A person appointed as General Director must fully satisfy the following standards and conditions: - Have full civil act capacity and not fall within the category of persons prohibited from managing enterprises under the Law on Enterprises; have good health, good moral qualities, honesty and integrity; possess legal knowledge and awareness of compliance with law; and permanently reside in Vietnam.	Article 58. Term, standards and conditions of the General Director 1. The term of office of the General Director shall not exceed five (05) years and the General Director may be re-appointed for an unlimited number of terms. In the event that the term of office of the General Director expires and a new General Director has not yet been appointed, the incumbent General Director shall continue to exercise his/her rights and perform his/her obligations until a decision is made by the Board of Directors. - Have full civil act capacity and not fall within the category of persons prohibited from managing enterprises under the Law on Enterprises; have good health, good moral qualities, honesty and integrity; possess legal knowledge and awareness of compliance	To update the provisions of the Law on Enterprises

<ul style="list-style-type: none"> - Hold professional qualifications from university level or higher in business administration or in the principal business lines of the Company. - Have at least five (05) years of practical experience in business administration or in the principal business lines of the Company. - Not concurrently serve as General Director or participate in an executive position at another enterprise. - Not be the spouse, father, adoptive father, mother, adoptive mother, child, adopted child, elder sibling or younger sibling of the Chairperson and members of the Board of Directors, or the General Director of the Company's parent company. - Not concurrently work for another securities company, fund management company or other enterprise. The General Director may not be a member of the Board of Directors or a member of the Members' Council of another securities company. - Not be under criminal prosecution, serving a prison sentence, or prohibited from practicing securities business in accordance with law. - Have at least two (02) years of working experience in professional divisions of organizations operating in finance, securities, banking or insurance, or in finance, accounting or investment divisions of other enterprises. - Hold a practicing certificate in financial analysis or fund management. 	<p>with law; and permanently reside in Vietnam.</p> <ul style="list-style-type: none"> - Hold professional qualifications from university level or higher in business administration or in the principal business lines of the Company. - Have at least five (05) years of practical experience in business administration or in the principal business lines of the Company. - Not be a related person of an enterprise manager, controller of the Company and its parent company, representative of State capital, or representative of enterprise capital in the Company and its parent company as provided at Point d Clause 46 Article 4 of the Law on Securities. - Not concurrently work for another securities company, fund management company or other enterprise. The General Director may not be a member of the Board of Directors or a member of the Members' Council of another securities company. - Not be under criminal prosecution, serving a prison sentence, or prohibited from practicing securities business in accordance with law. - Have at least two (02) years of working experience in professional divisions of organizations operating in finance, securities, banking or insurance, or in finance, accounting or investment divisions of other enterprises. - Hold a practicing certificate in financial analysis or fund management. - Not have been administratively sanctioned in the field of securities and the stock market within the most recent six (06) months up to the time of dossier submission. 	
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	- Not have been administratively sanctioned in the field of securities and the stock market within the most recent six (06) months up to the time of dossier submission.		
9		Delete Clauses 4 and 5 of Article 59. Nomination, self-nomination, appointment and execution of employment contract with the General Director	Provided in the Company's Charter
10		Delete Clause 2 of Article 60. Dismissal, removal and termination of employment contract with the General Director	
11		Delete Article 63. Internal Control Department	
12		Delete Articles 64 through 71 of the current Regulations	

APPENDIX 3: PROPOSED AMENDED AND SUPPLEMENTED CONTENTS OF THE REGULATIONS ON OPERATION OF THE BOARD OF DIRECTORS

No.	Current Regulation provisions	Proposed amended and supplemented Regulation provisions	Rationale
1	<p>Article 5. Term and number of members of the Board of Directors</p> <p>1. The Board of Directors consists of five (05) members.</p> <p>2. The term of office of a member of the Board of Directors shall not exceed five (05) years and such member may be re-elected for an unlimited number of terms.</p> <p>3. In the event that the terms of office of all members of the Board of Directors expire at the same time, such members shall continue to act as members of the Board of Directors until new members are elected to replace them and take over the work.</p> <p>4. The structure of the Company's Board of Directors must ensure that at least one-third (1/3) of the total number of members of the Board of Directors are non-executive members. The Company shall limit, to the maximum extent possible, members of the Board of Directors concurrently holding executive positions in the Company in order to ensure the independence of the Board of Directors.</p> <p>5. A member of the Board of Directors shall cease to hold such status in the event of dismissal, removal or replacement by the General Meeting of Shareholders in accordance with</p>	<p>Article 5. Term and number of members of the Board of Directors</p> <p>1. The Board of Directors consists of five (05) members.</p> <p>2. The term of office of a member of the Board of Directors shall not exceed five (05) years and such member may be re-elected for an unlimited number of terms. An individual may only be elected as an independent member of the Board of Directors of a company for no more than two (02) consecutive terms.</p> <p>3. In the event that the terms of office of all members of the Board of Directors expire at the same time, such members shall continue to act as members of the Board of Directors until new members are elected to replace them and take over the work.</p> <p>4. The Company's Charter shall specifically provide the number, rights, obligations, methods of organization and coordination of activities of independent members of the Board of Directors.</p>	<p>Provided in the Company's Charter</p>

	<p>Article 160 of the Law on Enterprises.</p> <p>6. The appointment of members of the Board of Directors must be disclosed in accordance with the laws on information disclosure in the securities market.</p> <p>7. Members of the Board of Directors need not be shareholders of the Company.</p>		
2	<p>Article 6. Standards and conditions of members of the Board of Directors</p> <p>1. Members of the Board of Directors must satisfy the following standards and conditions:</p> <p>a) Not fall within the category of persons specified in Clause 2 Article 17 of the Law on Enterprises;</p> <p>b) Possess professional qualifications and experience in business administration or in the business lines and sectors of the Company and need not be shareholders of the Company, unless otherwise provided in the Company's Charter;</p> <p>c) A member of the Company's Board of Directors may concurrently be a member of the Board of Directors of not more than five (05) other companies;</p> <p>d) Members of the Board of Directors must satisfy the standards and conditions provided in Clauses 1 and 2 Article 155 of the Law on Enterprises.</p>	<p>Article 6. Standards and conditions of members of the Board of Directors</p> <p>1. Members of the Board of Directors must satisfy the following standards and conditions:</p> <p>a) Not fall within the category of persons specified in Clause 2 Article 17 of the Law on Enterprises;</p> <p>b) Possess professional qualifications and experience in business administration or in the business lines and sectors of the Company and need not be shareholders of the Company, unless otherwise provided in the Company's Charter;</p> <p>c) A member of the Company's Board of Directors may concurrently be a member of the Board of Directors or the Members' Council of up to five (05) other companies;</p> <p>d) Must not be a member of the Board of Directors, a member of the Members' Council, or the General Director (Director) of another securities company;</p> <p>d) Members of the Board of Directors must satisfy the standards and conditions provided in Clauses 1 and 2 Article 155 of the Law on Enterprises.</p> <p>2. An independent member of the Board of Directors as</p>	<p>To update the conditions and obligations applicable to independent members of the Board of Directors</p>

		<p>provided at Point b Clause 1 Article 137 of the Law on Enterprises must satisfy the following standards and conditions:</p> <p>Must not be a person currently working for the Company, its parent company or its subsidiary; and must not have worked for the Company, its parent company or its subsidiary for at least the preceding three (03) consecutive years;</p> <p>Must not be a person receiving salary or remuneration from the Company, except for allowances to which members of the Board of Directors are entitled in accordance with regulations;</p> <p>Must not be a person whose spouse, biological father, adoptive father, biological mother, adoptive mother, biological child, adoptive child, elder sibling or younger sibling is a major shareholder of the Company; or a manager of the Company or its subsidiary;</p> <p>Must not be a person directly or indirectly owning at least one percent (01%) of the total voting shares of the Company;</p> <p>Must not have served as a member of the Board of Directors or the Board of Supervisors of the Company during at least the preceding five (05) years, except where such person has been appointed for two (02) consecutive terms;</p> <p>Other standards and conditions as provided in the Company's Charter.</p> <p>3. An independent member of the Board of Directors must notify the Board of Directors if he/she no longer fully satisfies the standards and conditions specified in Clause 2 of this Article and shall automatically cease to be an independent</p>	
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		<p>member of the Board of Directors from the date on which he/she no longer satisfies such standards and conditions. The Board of Directors must notify the nearest General Meeting of Shareholders of the case where an independent member of the Board of Directors no longer fully satisfies the required standards and conditions, or convene a General Meeting of Shareholders to elect an additional or replacement independent member of the Board of Directors within six (06) months from the date of receipt of the notice from the relevant independent member of the Board of Directors.</p>	
	<p>Article 13. Responsibilities of the Board of Directors in convening an extraordinary General Meeting of Shareholders</p> <p>3. The convener of the General Meeting of Shareholders must perform the following tasks:</p> <p>a. Prepare the list of shareholders eligible to attend and vote at the General Meeting of Shareholders. The list of shareholders entitled to attend the General Meeting of Shareholders shall be prepared not more than ten (10) days before the date on which notices of invitation to the meeting are sent. The Company must disclose information on the preparation of the list of shareholders entitled to attend the General Meeting of Shareholders at least twenty (20) days before the final registration date;</p>	<p>Article 13. Responsibilities of the Board of Directors in convening an extraordinary General Meeting of Shareholders</p> <p>3. The convener of the General Meeting of Shareholders must perform the following tasks:</p> <p>a. Prepare the list of shareholders entitled to attend the meeting</p> <p>b. Provide information and resolve complaints related to the shareholder list;</p>	<p>To update the provisions of Article 140 of the Law on Enterprises</p>

APPENDIX 4: REGULATIONS ON OPERATION OF THE BOARD OF SUPERVISORS

	<p>Article 6. Chief of the Board of Supervisors</p> <p>1. The Chief of the Board of Supervisors must hold a university degree or higher in one of the following majors: economics, finance, accounting, auditing, law, business administration, or another major related to the business activities of the enterprise.</p>	<p>Supplement Clause 1, Article 6. Chief of the Board of Supervisors</p> <p>1. The Chief of the Board of Supervisors must hold a university degree or higher in one of the following majors: economics, finance, accounting, auditing, law, business administration, or another major related to the business activities of the enterprise.</p> <p>The Chief of the Board of Supervisors of a securities company may not concurrently be a member of the Board of Supervisors or an enterprise manager of another securities company;</p>	<p>Pursuant to Point a Clause 1 Article 9 of Circular No. 121/2020/TT-BTC guiding the operation of securities companies</p>
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SUBMISSION

For the approval of the amendment to the Company's business line name

To: THE GENERAL MEETING OF SHAREHOLDERS

SMART INVEST SECURITIES JOINT STOCK COMPANY

Pursuant to:

- Law on Enterprises No. 59/2020/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter").

On the basis of reviewing the Company's currently registered business line codes against Decision No. 36/2025/QĐ-TTg dated September 29, 2025 of the Prime Minister providing for the Vietnam Standard Industrial Classification, the Board of Directors of SmartInvest Securities Joint Stock Company respectfully submits to the General Meeting of Shareholders for consideration and approval the amendment and update of the Company's business line name to ensure compliance with current laws, as follows:

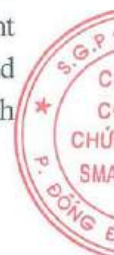
1. Amendment and update contents:

- Business line information before the amendment:
 - + Business line code: 6499
 - + Business line name: Other financial service activities not elsewhere classified (except insurance and social security)
 - Details: Proprietary securities trading
- Business line information after the amendment:
 - + Business line code: 6499
 - + Business line name: Other financial service activities not elsewhere classified (except insurance and pension funding activities)
 - Details: Proprietary securities trading

2. Proposal

Based on the contents above, the Board of Directors respectfully submits to the General Meeting of Shareholders:

2.1. Approval of the update and amendment to the Company's business line name



2.2. To assign and authorize the Chairman of the Board of Directors and the Company's legal representative to carry out all tasks related to the amendment of the Company's business line name, including but not limited to the following tasks:

- To carry out procedures related to the amendment of the business line name with competent State authorities.
- To carry out other tasks related to the amendment to the Company's business line name in accordance with law.

The Board of Directors respectfully submits this proposal to the General Meeting of Shareholders for consideration and approval.

Respectfully submitted!

Recipients:

- *As above;*
- *Save: Admin & HR.*

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRWOMAN



Ngô Thị Thuy Linh



No. 11/2026/TTr-HĐQT

Hanoi, March 30, 2026

SUBMISSION

For the approval of matters to be reported to the General Meeting of Shareholders

**To: THE GENERAL MEETING OF SHAREHOLDERS
SMART INVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Law on Securities No. 54/2019/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam on November 26, 2019;
- Pursuant to the Charter of Smart Invest Securities Joint Stock Company ("Company's Charter")

The Board of Directors of Smart Invest Securities Joint Stock Company respectfully submits to the General Meeting of Shareholders the following matters for approval during the 2026 annual meeting:

1. Approval to proceed with the stock exchange transfer

On July 17, 2023, the Board of Directors (BOD) issued Resolution No. 10/2023/NQ-HĐQT, approving the list of company securities holders to initiate the process of transferring AAS shares from the Unlisted Public Company Market (UPCOM) to be listed on the Ho Chi Minh Stock Exchange (HOSE). The record date was set for July 19, 2023. However, after the record date, the BOD assessed that it was not the appropriate time to submit the listing application to HOSE. Therefore, the BOD respectfully requests the General Meeting of Shareholders to approve the continued implementation of the stock exchange transfer from UPCOM to HOSE in 2026.

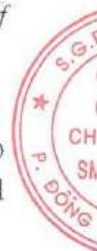
2. Approval to continue applying for additional derivatives trading and related securities services

The BOD seeks approval to continue the application process for supplementary derivatives trading services and related securities services in accordance with legal regulations. This proposal was previously approved under the Resolution of the 2023 Annual General Meeting of Shareholders.

3. Report on the use of proceeds from the public offering of shares

Pursuant to Clause 5, Article 1 of Decree No. 245/2025/NĐ-CP amending and supplementing Decree No. 155/2020/NĐ-CP, effective from September 11, 2025, the Board of Directors reports to the General Meeting of Shareholders on the use of capital and the proceeds from the public offering of shares in 2023, which had been reported by the Board of Directors on the completion of the charter capital increase at the 2024 Annual General Meeting of Shareholders, specifically as follows:

Date of capital change: August 15, 2023



Purpose of capital use	Registered capital (VND)	Disbursed capital (VND)	Remaining undisbursed capital
Supplementing capital for investment in marketable securities	400,000,000,000	400,000,000,000	0
Supplementing capital for margin lending activities	240,000,000,000	240,000,000,000	0
Supplementing capital for proprietary trading activities	160,000,000,000	160,000,000,000	0
Tổng	800,000,000,000	800,000,000,000	0

The above figures have been audited and disclosed on the Company's website.

Respectfully submitted!

Recipients:

- As above;
- BOD, Executive Board;
- HR/Admin.

ON BEHALF OF THE BOARD OF DIRECTORS



CHAIRWOMAN

Ngo Thị Thuy Linh

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

**SHAREHOLDER VERIFICATION REPORT
ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026
SMART INVEST SECURITIES JOINT STOCK COMPANY**

At 09:30 AM on March 30, 2026, during the Annual General Meeting of Shareholders of Smart Invest Securities Joint Stock Company, held at Smart Invest Building, No. 222 Nguyen Luong Bang Street, Dong Da Ward, Hanoi, the Vote counting Committee, comprising the following members, conducted the verification process:

- 1. Ms. Luu Huong Tra** - Head of the Committee
- 2. Ms. Nguyen Thi Hue** - Member

The committee verified the eligibility of shareholders attending the Annual General Meeting of Shareholders of Smart Invest Securities Joint Stock Company. The specific results are as follows:

- 1. The total number of outstanding shares as of the final registration date, January 28, 2026, was 229,999,521 shares, equivalent to 100% voting shares.
- 2. The total number of shareholders and authorized representatives attending the meeting was 09, representing 148,499,601 shares, accounting for 64.57% of the total voting shares of the Company.
- 3. The total number of voting shares not represented at the meeting was 81,499,920 shares, equivalent to 35.43% of the total voting shares.

Pursuant to Clause 1, Article 145 of the 2020 Law on Enterprises and the Company's Charter, the Annual General Meeting of Shareholders is validly convened when shareholders attending the meeting represent more than 50% of the total voting shares. Accordingly, with 64.57% of the total voting shares represented at the meeting, the Annual General Meeting of Shareholders in 2026 of Smart Invest Securities Joint Stock Company was validly conducted.

We, the Organizing Committee, take full responsibility for the shareholder attendance statistics and the basis for convening the Annual General Meeting of Shareholders.

This Shareholder verification report was prepared at 09:30 AM on March 30, 2026, and publicly announced at the Annual General Meeting of Shareholders.

**ON BEHALF OF THE VOTE COUNTING COMMITTEE
HEAD OF THE COMMITTEE**



Luu Huong Tra

VOTE COUNTING MINUTES
**APPROVING RESOLUTIONS AT THE ANNUAL GENERAL MEETING OF
SHAREHOLDERS 2026**

Today, at 11:30 AM on March 30, 2026, at the Annual General Meeting of Shareholders of Smart Invest Securities Joint Stock Company, held at Smart Invest Building, No. 222 Nguyen Luong Bang Street, Dong Da Ward, Hanoi, the Vote Counting Committee was composed of:

1. **Ms. Luu Huong Tra** - Head of the Committee
2. **Ms. Nguyen Thi Hue** - Member

The Vote Counting Committee conducted the vote counting process for the approval of reports and proposals included in the agenda of the Annual General Meeting of Shareholders of Smart Invest Securities Joint Stock Company.

At the time of voting, the number of attending shareholders and authorized representatives was 09, representing 148,499,601 shares, accounting for 64.57% of the total voting shares.

Results of counting

- Total issued voting slips: 09, representing 148,499,601 voting shares, accounting for 64.57% of the total voting shares of shareholders attending the meeting.
- Total valid voting slips: 09, representing 148,499,601 voting shares, accounting for 64.57% of the total voting shares of shareholders attending the meeting.
- Total invalid voting slips: 0, representing 0 voting shares, accounting for 0% of the total voting shares of shareholders attending the meeting.

Issue 1: Approval of Report on operation of the Board of Directors in 2024

1. Invalid voting slips: 0 slips
2. Valid voting slips: 9 slips
 - + 9 votes in favor, accounting for 100%
 - + 0 vote against, accounting for 0%
 - + 0 abstentions, accounting for 0%

Issue 2: Approval of Report on operation of the Board of Supervisors in 2024

1. Invalid voting slips: 0 slips
2. Valid voting slips: 9 slips
 - + 9 votes in favor, accounting for 100%
 - + 0 vote against, accounting for 0%
 - + 0 abstentions, accounting for 0%



Issue 3: Approval of Report assessment by Independent member of the Board of Directors for 2025

1. Invalid voting slips: 0 slips
2. Valid voting slips: 9 slips
 - + 9 votes in favor, accounting for 100%
 - + 0 vote against, accounting for 0%
 - + 0 abstentions, accounting for 0%

Issue 4: Approval of Submission No. 01/2026/TTr- HÐQT regarding the approval of the 2024 audited financial statements

1. Invalid voting slips: 0 slips
2. Valid voting slips: 9 slips
 - + 9 votes in favor, accounting for 100%
 - + 0 vote against, accounting for 0%
 - + 0 abstentions, accounting for 0%

Issue 5: Approval of Submission No. 02/2026/TTr-HÐQT regarding the approval of the 2026 business plan

1. Invalid voting slips: 0 slips
2. Valid voting slips: 9 slips
 - + 8 votes in favor, accounting for 99.87%
 - + 1 vote against, accounting for 0.13%
 - + 0 abstentions, accounting for 0%

Issue 6: Approval of Submission No. 03/2026/TTr-BKS regarding the selection of independent auditing company in 2026

1. Invalid voting slips: 0 slips
2. Valid voting slips: 9 slips
 - + 9 votes in favor, accounting for 100%
 - + 0 vote against, accounting for 0%
 - + 0 abstentions, accounting for 0%

Issue 7: Approval of Submission No. 04/2026/TTr- HÐQT regarding the profit distribution in 2024

1. Invalid voting slips: 0 slips
2. Valid voting slips: 9 slips
 - + 9 votes in favor, accounting for 100%
 - + 0 vote against, accounting for 0%
 - + 0 abstentions, accounting for 0%

Issue 8: Approval of Submission No. 05/2026/TTr-HÐQT regarding the remuneration in 2024 and proposed plan in 2026 for the Board of Directors and Board of Supervisors

1. Invalid voting slips: 0 slips
2. Valid voting slips: 9 slips
 - + 8 votes in favor, accounting for 99.87%
 - + 1 vote against, accounting for 0.13%
 - + 0 abstentions, accounting for 0%

Issue 9: Approval of Submission No. 06/2026/TTr-HĐQT regarding the dismissal and Additional Election Member of the Board of Directors and the Board of Supervisors

1. Invalid voting slips: 0 slips
2. Valid voting slips: 9 slips
 - + 9 votes in favor, accounting for 100%
 - + 0 vote against, accounting for 0%
 - + 0 abstentions, accounting for 0%

Issue 10: Approval of Submission No. 07/2026/TTr-HĐQT regarding the issuance of shares for dividend payment for fiscal years 2023 – 2025

1. Invalid voting slips: 0 slips
2. Valid voting slips: 9 slips
 - + 9 votes in favor, accounting for 100%
 - + 0 vote against, accounting for 0%
 - + 0 abstentions, accounting for 0%

Issue 11: Approval of Submission No. 08/2026/TTr-HĐQT regarding the public offering of shares

1. Invalid voting slips: 0 slips
2. Valid voting slips: 9 slips
 - + 9 votes in favor, accounting for 100%
 - + 0 vote against, accounting for 0%
 - + 0 abstentions, accounting for 0%

Issue 12: Approval of Submission No. 09/2026/TTr- HĐQT regarding the amendment of the Company's Charter and internal regulations.

1. Invalid voting slips: 0 slips
2. Valid voting slips: 9 slips
 - + 9 votes in favor, accounting for 100%
 - + 0 vote against, accounting for 0%
 - + 0 abstentions, accounting for 0%

Issue 12: Approval of Submission No. 10/2026/TTr- HĐQT regarding the amendment of the Company's business line name

1. Invalid voting slips: 0 slips
2. Valid voting slips: 9 slips
 - + 9 votes in favor, accounting for 100%
 - + 0 vote against, accounting for 0%
 - + 0 abstentions, accounting for 0%

Issue 12: Approval of Submission No. 11/2026/TTr- HĐQT regarding the matters to be reported to the GMS

1. Invalid voting slips: 0 slips
2. Valid voting slips: 9 slips
 - + 9 votes in favor, accounting for 100%
 - + 0 vote against, accounting for 0%
 - + 0 abstentions, accounting for 0%

The vote counting process was completed, and this Vote Counting Minutes was prepared at 11:30 AM on the same day.

This document consists of **four (04) pages**, prepared in **three (03) copies**, and has been read, understood, and unanimously agreed upon by all members of the Vote Counting Committee. The results of the vote counting were publicly announced at the Annual General Meeting of Shareholders. The Vote Counting Committee has handed over all voting slips and this document to the Annual General Meeting of Shareholders Secretariat.

HEAD OF THE COMMITTEE



Lưu Hương Tra

MEMBER

A blue ink signature of Nguyen Thi Hue.

Nguyen Thi Hue



VOTE COUNTING MINUTES
ELECTION OF MEMBERS OF
THE BOARD OF DIRECTORS AND THE BOARD OF SUPERVISORS

Today, at 11:30 AM on March 30, 2026, at the Annual General Meeting of Shareholders of Smart Invest Securities Joint Stock Company, held at Smart Invest Building, No. 222 Nguyen Luong Bang Street, Dong Da Ward, Hanoi, the Vote Counting Committee was composed of:

1. **Ms. Luu Huong Tra** - Head of the Committee
2. **Ms. Nguyen Thi Hue** - Member

The committee conducted the vote counting for the election of members of the Board of Directors and the Board of Supervisors

At the time of the election of members of the Board of Directors and the Board of Supervisors, the number of attending shareholders and authorized representatives was 9, representing 148,499,601 shares, accounting for 64.57% of the total voting shares.

I. Results of the Election of Members of the Board of Directors

1. Number of votes issued: 9 votes
2. Number of votes collected: 9 votes
3. Number of invalid votes: 0 votes
4. Number of valid votes: 9 vote

The results of the election are as follows:

No.	Full name	Number of Shares	Voting Percentage (%)
1	Ms. Ngo Thi Thuy Linh	148,651,481	100.1
2	Mr. Tran Minh Tuan	148,455,981	99.97
3	Mr. Le Manh Cuong	148,531,481	100.02
4	Mr. Pham Minh Duc	148,171,531	99.78
5	Mr. Le Quang Chung	148,687,531	100.13



II. Results of the Election of Members of the Board of Supervisors

1. Number of votes issued: 9 votes
2. Number of votes collected: 9 votes
3. Number of invalid votes: 0 vote
4. Number of valid votes: 9 votes

No.	Full name	Number of Shares	Voting Percentage (%)
1	Ms. Trieu Tu Linh	148,499,601	100%

Based on the Law on Enterprises 2020, the Election Regulations approved at the General Meeting of Shareholders, and the vote counting results above, the individuals listed above have been elected as members of the Board of Directors and the Supervisory Board of SmartInvest Securities Joint Stock Company.

This minutes has been prepared in 03 (three) copies and has been read, understood, and agreed upon by all members of the Election Committee. The Election Committee representative announced the election results before the General Meeting. The Election Committee handed over all voting ballots and the minutes to the Secretary of the General Meeting.

HEAD OF THE COMMITTEE



Luu Huong Tra

MEMBER



Nguyen Thi Hue

**SMARTINVEST SECURITIES
JOINT STOCK COMPANY**

No.: 05/2026/QĐ-HĐQT

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, March 30, 2026

RESOLUTION

Re: Regulations on operation of the Board of Directors

BOARD OF DIRECTORS

SMARTINVEST SECURITIES JOINT STOCK COMPANY

Pursuant to the Law on Securities dated November 26, 2019, and the laws amending and supplementing the same;

Pursuant to the Law on Enterprises dated June 17, 2020, and the laws amending and supplementing the same;

Pursuant to the Charter of SmartInvest Securities Joint Stock Company;

Pursuant to Resolution No. 01/AAS/NQ-DHDCD dated March 30, 2026 of the General Meeting of Shareholders;

Article 1. Issued together with this Decision " The Regulations on Operation of the Board of Directors" of SmartInvest Securities Joint Stock Company.

Article 2. This Decision shall take effect from the date of signing and replace all previous Decisions of the same contents.

Article 3. Members of the Board of Directors, the General Director and relevant persons shall be responsible for implementation of this Resolution.

Recipients:

- As above;
- Archived: HR

**ON BEHALF OF THE BOARD OF
DIRECTORS
CHAIRWOMAN**



Ngô Thị Thụy Linh

Hanoi, March 30, 2026

REGULATION ON OPERATION OF THE BOARD OF DIRECTORS

Pursuant to the Law on Securities dated November 26, 2019, and the laws amending and supplementing the same;

Pursuant to the Law on Enterprises dated June 17, 2020, and the laws amending and supplementing the same;

Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government providing detailed guidance on implementation of a number of articles of the Law on Securities, and the amending and supplementing documents thereto;

Pursuant to Circular No. 116/2020/TT-BTC dated December 31, 2020 of the Minister of Finance guiding a number of articles on corporate governance applicable to public companies under Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government providing detailed guidance on implementation of a number of articles of the Law on Securities;

Pursuant to the Charter of SmartInvest Securities Joint Stock Company;

Pursuant to Resolution No. 01/2026/AAS/NQ-DHDCD dated March 30, 2026 of the General Meeting of Shareholders;

The Operating Regulations of the Board of Directors of SmartInvest Securities Joint Stock Company include the following contents:

Chapter I

GENERAL PROVISIONS

Article 1. Scope and regulated entities

1. Scope: The Regulations on Operation of the Board of Directors provide for the organizational structure, operating principles, rights and obligations of the Board of Directors and its members in order to ensure that its operation is conformable with the Law on Enterprises, the Company's Charter and relevant laws.

2. Regulated entity: Board of Directors and its members.

Article 2. Operating principles

1. The Board of Directors shall work on the collective principle. Each member of the Board of Directors shall be responsible for the performance of his/her own tasks and be jointly responsible

to the GMS and the law for the resolutions and decisions of the Board of Directors regarding development of the Company.

2. The Board of Directors shall assign the Director/General Director to organize the implementation of the resolutions and decisions of the Board of Directors.

Chapter II

MEMBERS OF THE BOARD OF DIRECTORS

Article 3. Rights and obligations of members of the Board of Directors

1. Members of the Board of Directors have all the rights specified in the Law on Securities, relevant laws and the Company's Charter, including the right to be provided with information and documents about the finance and business performance of the Company and its units.

2. Members of the Board of Directors have the obligations specified in the Company's Charter and the following obligations:

a) Perform their duties in an honest and prudent manner for the best interests of the Company and its shareholders;

b) Attend all meetings of the Board of Directors and comment on the raised issues;

c) Promptly and fully inform the Board of Directors of the remunerations paid by the subsidiary companies, associate companies and other organizations;

d) Inform the Board of Directors during the nearest meeting of transactions between the Company, subsidiary companies and other companies over 50% charter capital of which is held by the Company with members of the Board of Directors and their related persons; transactions between the Company with companies whose founders or managers are members of the Board of Directors over the last 03 years from the transaction date;

d) Disclose information when trading the Company's shares as prescribed by law.

3. Independent members of the Board of Directors shall prepare reports on performance of the Board of Directors.

Article 4. Right to be provided with information of members of the Board of Directors

1. Members of the Board of Directors shall have the right to request the General Director, Deputy General Directors and other managers of the Company to provide information and documents on the financial status and business operations of the Company and its affiliated units.

2. Requested managers must provide the information and documents fully, accurately and in a timely manner as requested by members of the Board of Directors. The order and procedures for requesting and providing information shall be prescribed in the Company Charter.

Article 5. Term of office and quantity of members of the Board of Directors

1. The Board of Directors shall consist of 05 members.

2. The term of office of a member of the Board of Directors shall not exceed 05 years and members may be re-elected for an unlimited number of terms. An individual may only be elected as an

independent member of the Board of Directors of one company for no more than 02 consecutive terms.

3. In case the term of office all members of the Board of Directors end at the same time, all of them will remain members of the Board of Directors until new members are elected and take over the work, unless otherwise prescribed by the Company's Charter.

4. The Company Charter shall specifically provide for the number, rights, obligations, method of organization and coordination of the activities of independent members of the Board of Directors.

Article 6. Standards and conditions for members of the Board of Directors

1. A member of the Board of Directors shall satisfy the following requirements:

- a) He/she is not any of the persons specified in Clause 2 Article 17 of the Law on Enterprises;
- b) He/she has qualifications and experience of business administration or in same fields or business lines of the Company. A member is not necessarily a shareholder of the Company, unless otherwise prescribed by the Company's Charter;
- c) A member of the Board of Directors of may concurrently hold the position of member of Board of Directors of another company;
- d) Members of the Board of Directors of state-owned enterprises prescribed in Point b Clause 1 Article 88 of the Law on Enterprises and subsidiary companies of state-owned enterprise according to Clause 1 Article 88 of the Law on Enterprises must not be relatives of the Director/General Director, other managers of the Company and the persons having the power to designate managers of the parent company;
- d) He/she satisfy other requirements specified in the Company's Charter.

2. An independent member of the Board of Directors prescribed in Point b Clause 1 Article 137 of the Law on Enterprises shall satisfy the following requirements:

- a) He/she is not working for the Company, parent company or subsidiary companies of the Company; he/she is not a person who used to work for the Company, parent company or subsidiary companies of the Company over the last 03 years;
- b) He/she is not a person who is receiving salary or remuneration from the Company, except the allowances to which members of the Board of Directors are entitled as per regulations;
- c) His/her spouse, biological parents, adoptive parents, biological children, adopted children, siblings are not major shareholders of the Company; are not managers of the Company or its subsidiary companies;
- d) He/she does not directly or indirectly hold at least 01% of the total voting shares of the Company;
- d) He/she does not hold the position of member of the Board of Directors or Board of Controllers of the Company over the last 05 years, unless he/she is designated for 02 consecutive terms;
- e) Other requirements specified in the Company's Charter.

3. The independent member of the Board of Directors shall inform the Board of Directors when he/she no longer fully satisfies the requirements specified in Clause 2 of this Article and is obviously no longer an independent member from the day on which such requirements are not fully satisfied. The Board of Directors shall report this during the nearest GMS or convene the GMS to elect or replace the independent member within 06 months from the day on which the notice is received from the disqualified member.

Article 7. Chairperson of the Board of Directors

1. The Chairperson of the Board of Directors shall be elected, removed from office or dismissed by the Board of Directors from among its members.

2. The Chairperson of the Board of Directors of the Company must not concurrently hold the position of General Director.

3. The Chairperson of the Board of Directors shall have the following rights and obligations:

- a) To formulate programs and plans for activities of the Board of Directors;
- b) To prepare the agenda, contents and documents for meetings; to convene, preside over and act as chairperson of meetings of the Board of Directors;
- c) To organize the adoption of resolutions and decisions of the Board of Directors;
- d) To supervise the implementation of resolutions and decisions of the Board of Directors;
- d) To act as chairperson of meetings of the General Meeting of Shareholders;
- e) Other rights and obligations in accordance with the Law on Enterprises, the Company Charter and/or as authorized by the Board of Directors.

4. The Chairperson of the Board of Directors shall have the rights and obligations of the legal representative of the Company in accordance with the Law on Enterprises and the Company Charter, including:

- a) To represent the Company in exercising rights and performing obligations arising from the Company's transactions; to represent the Company before competent state authorities; to represent the Company in establishing and implementing transactions of the Company in accordance with law; to represent the Company in signing contracts of the Company with individuals/organizations; and to act as the lawful representative of the account holder with respect to the Company's accounts opened at credit institutions;
- b) To decide on investments, disposition of assets, and to decide and sign/enter into purchase, sale, borrowing, lending, commercial, civil, financial, pledge, mortgage, guarantee, secured transaction or compensation contracts and other contracts and transactions with a value of less than 35% of the total asset value recorded in the most recent quarterly financial statements of the Company; for contracts and transactions with a value of 35% or more of the total asset value of the Company, the Chairperson of the Board of Directors may sign/enter into them only after approval or authorization by the Board of Directors/General Meeting of Shareholders.

5. Where the Chairperson of the Board of Directors tenders resignation or is removed/dismissed,

the Board of Directors must elect a replacement within 10 days from the date of receipt of the resignation letter or the date of removal/dismissal. Where the Chairperson of the Board of Directors is absent or unable to perform his/her duties, he/she must authorize another member in writing to exercise the rights and obligations of the Chairperson of the Board of Directors in accordance with the principles prescribed in the Company Charter. Where there is no authorized person or the Chairperson of the Board of Directors dies, is missing, is held in temporary detention, is serving an imprisonment sentence, is subject to an administrative handling measure at a compulsory detoxification establishment or compulsory education institution, absconds from place of residence, has limited or lost civil act capacity, has difficulties in perception or behavior control, or is prohibited by the Court from holding a position, practicing a profession or doing certain work, the remaining members shall elect one of the members to hold the position of Chairperson of the Board of Directors on the principle of majority approval of the remaining members until a new decision of the Board of Directors is made.

Irrespective of the above provisions, the Chairperson of the Board of Directors may authorize subordinates and/or other persons to perform one or a number of tasks within his/her authority.

6. Where deemed necessary, the Board of Directors shall decide to appoint a Company Secretary. The Company Secretary shall have the following rights and obligations:

- a) To support the organization of convening meetings of the General Meeting of Shareholders and the Board of Directors; and to record minutes of meetings;
- b) To assist members of the Board of Directors in performing their assigned rights and obligations;
- c) To assist the Board of Directors in applying and implementing corporate governance principles;
- d) To assist the Company in building shareholder relations and protecting the lawful rights and interests of shareholders; and in complying with obligations on information provision, information disclosure and administrative procedures;
- d) Other rights and obligations as prescribed in the Company Charter.

Article 8. Removal, dismissal, replacement and addition of members of the Board of Directors

1. The General Meeting of Shareholders shall remove from office a member of the Board of Directors in the following cases:

- a) No longer satisfying the standards and conditions prescribed in Article 155 of the Law on Enterprises;
- b) Having a resignation letter and such resignation being accepted;
- c) Other cases as prescribed in the Company Charter.

2. The General Meeting of Shareholders shall dismiss a member of the Board of Directors in the following cases:

- a) Failing to participate in activities of the Board of Directors for 06 consecutive months, except in force majeure events;

b) Other cases as prescribed in the Company Charter.

3. Where deemed necessary, the General Meeting of Shareholders shall decide to replace a member of the Board of Directors; remove or dismiss a member of the Board of Directors in cases other than those prescribed 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 is reduced by more than one-third (1/3) compared to the number prescribed in the Company Charter. In this case, the Board of Directors must convene a General Meeting of Shareholders within 60 days from the date on which the number of members is reduced by more than one-third;

b) The number of independent members of the Board of Directors is reduced and no longer ensures the number required by law;

c) Except for the cases prescribed in Points a and b of this Clause, the General Meeting of Shareholders shall elect new members to replace members of the Board of Directors who have been removed or dismissed at the nearest meeting.

Article 9. Method of electing, removing and dismissing members of the Board of Directors

1. A shareholder or group of shareholders owning 10% or more of the total ordinary shares shall have the right to nominate persons to the Board of Directors. The nomination of persons to the Board of Directors shall be conducted as follows:

a) Ordinary shareholders forming a group to nominate persons to the Board of Directors must notify attending shareholders of the group meeting before the opening of the General Meeting of Shareholders;

b) Based on the number of members of the Board of Directors, the shareholder or group of shareholders prescribed in this Clause shall have the right to nominate one or more persons as candidates for the Board of Directors in accordance with the decision of the General Meeting of Shareholders. Where the number of candidates nominated by shareholders or a group of shareholders is lower than the number they are entitled to nominate under the decision of the General Meeting of Shareholders, the remaining candidates shall be nominated by the Board of Directors and other shareholders.

2. Where the number of candidates for the Board of Directors through nomination and self-nomination remains insufficient as required under Clause 5 Article 115 of the Law on Enterprises, the incumbent Board of Directors shall introduce additional candidates or organize nomination in accordance with the Company Charter, the Internal Regulations on Corporate Governance and the Operating Regulations of the Board of Directors. The introduction of additional candidates by the incumbent Board of Directors must be clearly disclosed before the General Meeting of Shareholders votes to elect members of the Board of Directors in accordance with law.

3. The election of members of the Board of Directors must be conducted by cumulative voting, whereby each shareholder shall have the total number of votes corresponding to the total number

of shares owned multiplied by the number of members to be elected to the Board of Directors, and the shareholder shall have the right to cumulate all or part of his/her total votes for one or several candidates. Elected members of the Board of Directors shall be determined according to the number of votes from high to low, starting from the candidate with the highest number of votes until the number of members prescribed in the Company Charter is filled. Where there are 02 or more candidates obtaining the same number of votes for the final seat on the Board of Directors, a re-election shall be conducted among the candidates with the same number of votes or selection shall be made according to the criteria in the election regulations or the Company Charter.

4. The election, removal and dismissal of members of the Board of Directors shall be decided by the General Meeting of Shareholders on the basis of voting.

Article 10. Notification of election, removal and dismissal of members of the Board of Directors

1. Once candidates for the Board of Directors have been identified, the Company must disclose information relating to such candidates at least 10 days before the opening date of the General Meeting of Shareholders on the Company's website so that shareholders may study such candidates before voting. Candidates for the Board of Directors must make a written commitment to the truthfulness and accuracy of the disclosed personal information and must commit to perform their duties honestly, prudently and in the best interests of the Company if elected as members of the Board of Directors. Information relating to candidates for the Board of Directors to be disclosed includes:

- a) Full name, date of birth;
- b) Professional qualifications;
- c) Working experience;
- d) Other managerial positions held (including positions on the board of directors/members' council of other companies);
- đ) Interests related to the Company and related parties of the Company;
- e) Other information (if any) as prescribed in the Company Charter;
- g) The Company shall be responsible for disclosing information about companies in which the candidate currently holds the position of member of the Board of Directors, member of the Members' Council or other managerial positions, and interests related to such companies of the candidate for the Board of Directors (if any).

2. The Company must disclose information within 24 hours from the time the results of election, removal or dismissal of members of the Board of Directors are available.

Chapter III

BOARD OF DIRECTORS

Article 11. Rights and obligations of the Board of Directors

1. The Board of Directors is the management body of the Company, having full authority in the

name of the Company to decide and exercise the rights and obligations of the Company, except for rights and obligations falling within the competence of the General Meeting of Shareholders.

2. Rights and obligations of the Board of Directors shall be prescribed by law, the Company Charter and the General Meeting of Shareholders. Specifically, the Board of Directors shall have the following powers and duties:

- a) To decide on the strategy, medium-term development plans and annual business plans of the Company;
- b) To propose the type of shares and the total number of shares of each type authorized to be offered for sale;
- c) To decide on the sale of unsold shares within the number of shares of each type authorized to be offered for sale; and to decide on raising additional capital in other forms;
- d) To decide on the selling price of shares and bonds of the Company;
- d) To decide on share repurchase in accordance with Clauses 1 and 2 Article 133 of the Law on Enterprises;
- e) To decide on investment plans and investment projects within the authority and limits prescribed by law;
- g) To decide on solutions for market development, marketing and technology;
- h) To approve purchase, sale, borrowing, lending contracts and contracts and transactions within the scope of proprietary securities trading operations and other transactions with a value of 35% or more of the total asset value recorded in the most recent financial statements of the Company, and contracts and transactions falling within the decision-making authority of the General Meeting of Shareholders under Point d Clause 2 Article 138, and Clauses 1 and 3 Article 167 of the Law on Enterprises;
- i) To elect, remove from office and dismiss the Chairperson of the Board of Directors; to appoint, remove from office, enter into contracts with, and terminate contracts with the General Director and other key managers as prescribed in the Company Charter and the Internal Regulations on Corporate Governance; to decide on salaries, remuneration, bonuses and other benefits of such managers; to appoint authorized representatives to participate in the Members' Council or General Meeting of Shareholders of other companies, and decide on the remuneration and other benefits of such persons;
- k) To supervise and direct the General Director and other managers in the day-to-day management of the Company's business operations;
- l) To decide on the organizational structure and internal management regulations of the Company; to decide on establishment of subsidiaries, branches, representative offices and on capital contribution to or share purchase in other enterprises;
- m) To approve the program, agenda and documents serving meetings of the General Meeting of Shareholders; to convene meetings of the General Meeting of Shareholders or collect written

opinions for the General Meeting of Shareholders to pass resolutions;

n) To submit the audited annual financial statements to the General Meeting of Shareholders;

o) To recommend the dividend rate; to decide on the time limit and procedures for dividend payment or handling losses arising in the course of business;

p) To recommend the reorganization or dissolution of the Company; and to request bankruptcy of the Company;

q) To decide on promulgation of the Operating Regulations of the Board of Directors, the Regulations guiding implementation of e-voting together with the Internal Regulations on Corporate Governance after approval by the General Meeting of Shareholders; and the Company's Regulations on Information Disclosure;

r) Other rights and obligations in accordance with the Law on Enterprises, the Law on Securities, other relevant laws and the Company Charter.

3. The Board of Directors must report to the General Meeting of Shareholders on the performance results of the Board of Directors in accordance with Article 280 of Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government providing detailed guidance on implementation of a number of articles of the Law on Securities, and the amending and supplementing documents thereto.

4. The Board of Directors shall adopt resolutions and decisions by voting at meetings, collecting written opinions or in other forms prescribed in the Company Charter. Each member of the Board of Directors shall have one vote.

5. Where a resolution or decision adopted by the Board of Directors is contrary to law, a resolution of the General Meeting of Shareholders or the Company Charter and causes damage to the Company, members voting in favor of such resolution or decision must jointly bear personal liability for such resolution or decision and compensate the Company for the damage; members opposing the adoption of such resolution or decision shall be exempted from liability. In such case, shareholders of the Company shall have the right to request the Court to suspend implementation or annul such resolution or decision.

Article 12. Duties and powers of the Board of Directors in approving and signing contracts and transactions

1. The Board of Directors shall approve contracts and transactions with a value of less than 35% or transactions resulting in the total value of transactions arising within 12 months from the date of the first transaction being less than 35% of the total asset value recorded in the most recent quarterly financial statements between the Company and one of the following entities:

- Members of the Board of Directors, members of the Supervisory Board, the General Director, other managers and related persons of such entities;

- Shareholders and authorized representatives of shareholders owning more than 10% of the total ordinary shares of the Company and their related persons;

- Enterprises related to the entities prescribed in Clause 2 Article 164 of the Law on Enterprises.

2. The representative of the Company signing contracts or transactions must notify members of the Board of Directors and members of the Supervisory Board of the related entities in respect of such contracts or transactions and attach the draft contract or the principal contents of the transaction. The Board of Directors shall decide whether to approve the contract or transaction within 15 days from the date of receipt of the notice, unless the Company Charter prescribes a different period; members of the Board of Directors having interests related to the parties to the contract or transaction shall not have the right to vote.

Article 13. Responsibility of the Board of Directors for convening extraordinary General Meetings of Shareholders

1. 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 interests of the Company;
- b) The remaining number of members of the Board of Directors or the Supervisory Board is less than the minimum number prescribed by law;
- c) At the request of a shareholder or group of shareholders specified in Clause 2 Article 115 of the Law on Enterprises; a request to convene a General Meeting of Shareholders must be made in writing, clearly stating the reasons and purposes of the meeting, and must bear all signatures of the relevant shareholders, or the request document may be made in several copies and contain all signatures of the relevant shareholders;
- d) At the request of the Supervisory Board;
- dd) Other cases as prescribed by law and the Company Charter.

2. Convening an extraordinary General Meeting of Shareholders

The Board of Directors must convene a General Meeting of Shareholders within 30 days from the date on which the remaining number of members of the Board of Directors, independent members of the Board of Directors or members of the Supervisory Board is lower than the minimum number prescribed in the Company Charter, or from the date of receipt of the requests prescribed in Points c and d Clause 1 of this Article;

3. The convener of the General Meeting of Shareholders must perform the following tasks:

- a) To prepare the list of shareholders entitled to attend the meeting.
- b) To provide information and settle complaints relating to the list of shareholders;
- c) To prepare the program and contents of the meeting;
- d) To prepare documents for the meeting;
- dd) To draft resolutions of the General Meeting of Shareholders according to the expected contents of the meeting; and the list and detailed information of candidates in case of election of members of the Board of Directors or the Supervisory Board;

- e) To determine the time and venue of the meeting;
- g) To send notices of invitation to each shareholder entitled to attend the meeting in accordance with the Law on Enterprises;
- h) Other tasks serving the meeting.

Article 14. Subcommittees assisting the Board of Directors

1. The Board of Directors may establish dependent subcommittees (or another name as decided by the Board of Directors) in charge of development policy, personnel, remuneration, internal audit and risk management. The number of members of a subcommittee shall be decided by the Board of Directors and must be at least 03 persons, including members of the Board of Directors and external members. The operation of subcommittees must comply with the regulations of the Board of Directors. A resolution of a subcommittee shall be valid only when approved by a majority of attending and voting members at the subcommittee meeting.
2. The implementation of decisions of the Board of Directors or of subcommittees under the Board of Directors must comply with current law and the Company Charter and the Internal Regulations on Corporate Governance.

Chapter IV

MEETINGS OF THE BOARD OF DIRECTORS

Article 15. Meetings of the Board of Directors

1. The Chairperson of the Board of Directors shall be elected at the first meeting of the Board of Directors within 07 working days from the date of completion of the election of such Board of Directors. This meeting shall be convened and presided over by the member who obtained the highest number of votes or the highest voting ratio. Where more than 01 member obtains the highest and equal number of votes or voting ratio, such members shall elect one among them under the majority principle to convene the meeting of the Board of Directors.
2. The Board of Directors must hold at least one meeting every quarter and may hold extraordinary meetings.
3. The Chairperson of the Board of Directors shall convene a meeting of the Board of Directors in the following cases:
 - a) At the request of the Supervisory Board or an independent member of the Board of Directors;
 - b) At the request of the General Director or at least 05 other managers;
 - c) At the request of at least 02 members of the Board of Directors;
 - d) Where the Chairperson of the Board of Directors deems it necessary to organize a meeting of the Board of Directors.
4. A request prescribed in Clause 3 of this Article must be made in writing, clearly stating the purpose, matters to be discussed and decided, which fall within the authority of the Board of

Directors.

5. The Chairperson of the Board of Directors must convene a meeting of the Board of Directors within 07 working days from the date of receipt of the request prescribed in Clause 3 of this Article. If he/she fails to convene the meeting as requested, the Chairperson of the Board of Directors shall be responsible for damages caused to the Company; the requesting person shall have the right to replace the Chairperson of the Board of Directors in convening the meeting of the Board of Directors.

6. The Chairperson of the Board of Directors or the person convening the meeting of the Board of Directors must send the notice of invitation no later than 03 working days before the meeting date. The notice of invitation must specify the time and venue of the meeting, the agenda, and the matters to be discussed and decided. The notice of invitation must be accompanied by documents to be used at the meeting and voting slips of members.

A notice of invitation to a meeting of the Board of Directors may be sent by invitation letter, telephone, fax, electronic means or another method prescribed in the Company Charter, provided that it reaches the registered contact address of each member of the Board of Directors at the Company.

7. The Chairperson of the Board of Directors or the convener shall send the notice of invitation and attached documents to members of the Supervisory Board in the same manner as to members of the Board of Directors.

Members of the Supervisory Board shall have the right to attend meetings of the Board of Directors and to discuss, but shall not have the right to vote.

8. A meeting of the Board of Directors shall be conducted when attended by at least three-fourths (3/4) of the total number of members. If the meeting convened under this Clause does not have a sufficient number of attending members as prescribed, a second meeting shall be convened within 07 days from the intended date of the first meeting. In this case, the meeting shall be conducted if more than one-half (1/2) of the members of the Board of Directors attend.

9. A member of the Board of Directors shall be deemed to attend and vote at the meeting in the following cases:

- a) Attending and voting directly at the meeting;
- b) Authorizing another person to attend the meeting and vote in accordance with Clause 11 of this Article;
- c) Attending and voting through online conference, electronic voting or another electronic form;
- d) Sending voting slips to the meeting by post, fax or e-mail;
- dd) Sending voting slips by other means.

10. Where voting slips are sent to the meeting by post, the voting slips must be enclosed in a sealed envelope and delivered to the Chairperson of the Board of Directors no later than 01 hour before the opening time. Voting slips may only be opened in the presence of all attendees.

11. Members must attend all meetings of the Board of Directors. A member may authorize another person to attend the meeting and vote if approved by a majority of members of the Board of Directors.

12. A resolution or decision of the Board of Directors shall be adopted if approved by a majority of attending members; in case of an equal number of votes, the final decision shall belong to the side having the opinion of the Chairperson of the Board of Directors.

Article 17. Minutes of meetings of the Board of Directors

1. Meetings of the Board of Directors must be recorded in minutes and may be audio-recorded, recorded and stored in other electronic forms. Minutes must be made in Vietnamese and may additionally be made in a foreign language, and shall include the following principal contents:

- a) Name, address of the head office, enterprise code;
- b) Time and venue of the meeting;
- c) Purpose, agenda and contents of the meeting;
- d) Full names of each attending member or authorized attendee and method of attendance; full names of absent members and reasons for absence;
- d) Matters discussed and voted on at the meeting;
- e) Summary of opinions of each attending member in the order of developments of the meeting;
- g) Voting results, clearly stating members voting for, against and abstaining;
- h) Matters approved and corresponding approval ratios;
- i) Full names and signatures of the chairperson and the minute-taker, except for the case prescribed in Clause 2 of this Article.

2. Where the chairperson and the minute-taker refuse to sign the minutes, but the minutes are signed by all other members of the Board of Directors attending the meeting and contain all contents prescribed in Points a, b, c, d, d, e, g and h Clause 1 of this Article, such minutes shall be valid.

3. The chairperson, the minute-taker and persons signing the minutes must be responsible for the truthfulness and accuracy of the contents of the minutes of the meeting of the Board of Directors.

4. Minutes of meetings of the Board of Directors and documents used at the meeting must be kept at the head office of the Company.

5. Minutes prepared in Vietnamese and in a foreign language shall have equal legal validity. In case of any discrepancy in contents between the Vietnamese minutes and the foreign-language minutes, the contents of the Vietnamese minutes shall prevail.

Chapter V

REPORTING AND DISCLOSURE OF INTERESTS

Article 18. Submission of annual reports

1. At the end of a fiscal year, the Board of Directors must submit the following reports to the General Meeting of Shareholders:

- a) Report on business performance of the Company;
- b) Financial statements;
- c) Report evaluating the management and administration of the Company;
- d) Appraisal report of the Supervisory Board.

2. The reports prescribed in Points a, b and c Clause 1 of this Article must be sent to the Supervisory Board for appraisal at least 30 days before the opening date of the annual General Meeting of Shareholders, unless otherwise provided in the Company Charter.

3. The reports prescribed in Clauses 1 and 2 of this Article, the appraisal report of the Supervisory Board and the audit report must be kept at the head office of the Company no later than 10 days before the opening date of the annual General Meeting of Shareholders, unless the Company Charter provides for another longer time limit. Shareholders owning shares of the Company continuously for at least 01 year shall have the right, by themselves or together with lawyers, accountants or auditors holding practicing certificates, to directly inspect the reports prescribed in this Article.

Article 19. Remuneration, bonuses and other benefits of members of the Board of Directors

1. The Company shall have the right to pay remuneration and bonuses to members of the Board of Directors based on business results and efficiency.

2. Members of the Board of Directors shall be entitled to remuneration for work and bonuses. Work remuneration shall be calculated based on the number of working days necessary to complete duties of members of the Board of Directors and the daily remuneration rate. The Board of Directors shall estimate remuneration for each member on the principle of consensus. The total remuneration and bonus of the Board of Directors shall be decided by the General Meeting of Shareholders at the annual meeting.

3. Remuneration of each member of the Board of Directors shall be accounted for as business expenses of the Company in accordance with the law on corporate income tax, separately stated in the annual financial statements of the Company and reported to the General Meeting of Shareholders at the annual meeting.

4. Members of the Board of Directors holding executive positions, members of the Board of Directors working at subcommittees of the Board of Directors, or performing other work beyond the normal scope of duties of a member of the Board of Directors, may be paid additional remuneration in the form of a lump-sum payment for each occasion, salary, commission, percentage of profits or another form as decided by the Board of Directors.

5. Members of the Board of Directors shall be entitled to reimbursement of all travel, accommodation and other reasonable expenses they have incurred when performing their responsibilities as members of the Board of Directors, including expenses arising from attending meetings of the General Meeting of Shareholders, the Board of Directors or subcommittees of the

Board of Directors.

6. Members of the Board of Directors may be covered by liability insurance purchased by the Company after approval by the General Meeting of Shareholders. Such insurance shall not include coverage for liabilities of members of the Board of Directors arising from violations of law and the Company Charter.

Article 20. Disclosure of related interests

Unless the Company Charter provides for stricter regulations, the disclosure of interests and related persons of the Company shall be carried out in accordance with the following provisions:

1. Members of the Board of Directors of the Company must declare to the Company their related interests, including:

- a) Name, enterprise code, head office address, business lines of enterprises in which they own contributed capital or shares; the ratio and time of ownership of such contributed capital or shares;
- b) Name, enterprise code, head office address, business lines of enterprises in which their related persons jointly own or separately own contributed capital or shares representing more than 10% of the charter capital.

2. The declaration prescribed in Clause 1 of this Article must be made within 07 working days from the date on which the related interest arises; any amendment or supplementation must be notified to the Company within 07 working days from the date of the corresponding amendment or supplementation.

3. A member of the Board of Directors who, in his/her own name or in the name of another person, performs work in any form within the business scope of the Company must explain the nature and contents of such work to the Board of Directors and may only do so when approved by a majority of the remaining members of the Board of Directors; if such work is performed without declaration or without approval of the Board of Directors, all income earned from such activity shall belong to the Company.

Chapter VI

RELATIONSHIPS OF THE BOARD OF DIRECTORS

Article 21. Relationship among members of the Board of Directors

1. The relationships between members of the Board of Directors are cooperation. Members of the Board of Directors are responsible for informing each other of the issues that occur during the performance of their assigned tasks.

2. In the course of handling work, the member of the Board of Directors assigned primary responsibility must proactively coordinate the handling if there are issues relating to the field under the charge of another member of the Board of Directors. Where members of the Board of Directors still have differing opinions, the member bearing primary responsibility shall report to the Chairperson of the Board of Directors for consideration and decision within his/her authority or for organization of a meeting or collection of opinions of members of the Board of Directors in

accordance with law, the Company Charter and these Regulations.

3. In case of reassignment among members of the Board of Directors, members of the Board of Directors must hand over work, files and related documents. Such handover must be made in writing and reported to the Chairperson of the Board of Directors.

Article 22. Relationship with the executive board

With the administration role, the Board of Directors shall promulgate resolutions, which will be implemented by the Director/General Director, supervise and inspect the implementation of such resolutions.

Article 23. Relationship with the Supervisory Board

1. The relationship between the Board of Directors and the Supervisory Board is a coordinating relationship. The working relationship between the Board of Directors and the Supervisory Board shall be based on the principles of equality and independence, while closely coordinating and supporting each other in the performance of duties.

2. Upon receipt of inspection minutes or summary reports of the Supervisory Board, the Board of Directors shall be responsible for studying them and directing relevant departments to formulate plans and promptly implement rectification measures.

Chapter VII

IMPLEMENTATION PROVISIONS

Article 24. Effectiveness

The Regulations on Operation of the Board of Directors of SmartInvest Securities Joint Stock Company consist of 07 chapters and 24 articles and shall take effect from 30/03/2026.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRWOMAN**



NGO THI THUY LINH

**SMARTINVEST SECURITIES
JOINT STOCK COMPANY**

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: *06*/2026/QĐ - HDQT

Hanoi, March 30, 2026

RESOLUTION

Re: Internal Regulations on Corporate Governance

THE BOARD OF DIRECTORS OF SMARTINVEST SECURITIES JOINT STOCK COMPANY

Pursuant to the Law on Securities dated November 26, 2019, and its amendments and supplements;

Pursuant to the Law on Enterprises dated June 17, 2020, and its amendments and supplements;

Pursuant to the Charter of SmartInvest Securities Joint Stock Company;

Pursuant to Resolution No. 01/2026/AAS/NQ-DHDCD dated March 30, 2026 of the General Meeting of Shareholders;

Pursuant to the requirements of management and supervision in conformity with the Company's organizational and operational model;

Article 1. Issued together with this Decision "Internal Regulations on Corporate Governance" of SmartInvest Securities Joint Stock Company.

Article 2. This Resolution takes effect from the date of signing and replaces all previously issued Decisions having the same contents.

Article 3. Members of the Board of Directors, the Supervisory Board, the General Director and relevant persons shall be responsible for the implementation of this Decision.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRWOMAN**

Recipients:

- As above;
- Supervisory Board;
- Archive: HR



Ngô Thị Thụy Linh

Hanoi, March 30, 2026

INTERNAL REGULATIONS ON CORPORATE GOVERNANCE

*(Issued together with Decision No.: Đb.../2026/QĐ-HĐQT of the Board of Directors of
SmartInvest Securities Joint Stock Company)*

CHAPTER I: GENERAL PROVISIONS

Article 1. Governing scope and subjects of application

1. Governing scope: These Internal Regulations on Corporate Governance prescribe the roles, rights and obligations of the General Meeting of Shareholders, the Board of Directors and the General Director; the order and procedures for convening and holding meetings of the General Meeting of Shareholders; nomination, self-nomination, election, dismissal and discharge of members of the Board of Directors, the Supervisory Board and the General Director; and other activities as provided in the Company Charter and relevant laws.
2. Subjects of application: These Regulations apply to members of the Board of Directors, the Supervisory Board, the General Director and relevant persons.

Article 2. Interpretation of terms

1. Unless otherwise defined, terms used in these Regulations shall have the same meanings as those in the Company Charter, the Law on Enterprises, the Law on Securities and relevant legal documents.
2. References in these Regulations to any provision or legal document shall include amendments, supplements or replacement documents thereof.

Where specialized laws provide for corporate governance matters differently from these Regulations, the provisions of such specialized laws shall prevail.

CHAPTER II: GENERAL MEETING OF SHAREHOLDERS

Article 3. Role, rights and obligations of the 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 annual General Meeting of Shareholders shall be convened once a year within four (04) months from the end of the fiscal year. The Board of Directors may decide to extend the time for holding the annual General Meeting of Shareholders where necessary, but for no more than six (06) months from the end of the fiscal year. In addition to the annual meeting, extraordinary meetings may be held. The place of meeting shall be the place where the chairperson attends and must be located within the territory of Vietnam.
2. The rights and obligations of the General Meeting of Shareholders are stipulated in Article 14 of the Company Charter.

**A. ORDER AND PROCEDURES FOR CONDUCTING A GENERAL MEETING OF
SHAREHOLDERS AND ADOPTING RESOLUTIONS BY VOTING AT THE MEETING
OF THE GENERAL MEETING OF SHAREHOLDERS**

Article 4. Authority to convene the General Meeting of Shareholders

1. The Board of Directors shall convene the annual General Meeting of Shareholders and choose an appropriate venue to decide matters falling within its competence under law and the Company Charter.
2. The Board of Directors shall convene an extraordinary General Meeting of Shareholders in the cases provided for in Clause 3, Article 13 of the Company Charter.
3. Convening an extraordinary General Meeting of Shareholders:
 - a) The Board of Directors must convene the General Meeting of Shareholders within thirty (30) days from the date on which the number of remaining members of the Board of Directors, independent members of the Board of Directors or members of the Supervisory Board is as prescribed at Point b Clause 3 Article 13 of the Charter, or from the date of receipt of a request under Points c and d Clause 3 Article 13 of the Charter;
 - b) If the Board of Directors fails to convene the meeting as prescribed at Point a above, within the following thirty (30) days the Supervisory Board shall replace the Board of Directors in convening the General Meeting of Shareholders in accordance with Clause 3 Article 140 of the Law on Enterprises;
 - c) If the Supervisory Board fails to convene the meeting as prescribed at Point b above, the shareholder or group of shareholders specified at Point c Clause 3 Article 13 of the Charter shall have the right to represent the Company in convening the General Meeting of Shareholders in accordance with Clause 4 Article 140 of the Law on Enterprises.

In such case, the convening shareholder or group of shareholders may request the business registration authority to supervise the order and procedures for convening, conducting the meeting and issuing decisions of the General Meeting of Shareholders. All expenses for convening and conducting the meeting shall be reimbursed by the Company, excluding expenses borne by shareholders attending the meeting, including accommodation and travel expenses;
 - d) Procedures for organizing the General Meeting of Shareholders shall comply with Clause 5 Article 140 of the Law on Enterprises.

Article 5. Preparation of the list of shareholders entitled to attend the meeting

The list of shareholders entitled to attend the General Meeting of Shareholders shall be prepared no more than ten (10) days prior to the date of sending the notice of invitation to the General Meeting of Shareholders.

Article 6. Notice of the record date for finalizing the list of shareholders entitled to attend the General Meeting of Shareholders

1. The Company must disclose information on the preparation of the list of shareholders entitled to attend the General Meeting of Shareholders at least twenty (20) days before the last registration date.

2. The notice of the record date shall be posted on the Company's website and sent to the State Securities Commission, the Stock Exchange and the Securities Depository Center in accordance with securities laws.

Article 7. Notice convening the General Meeting of Shareholders

The notice of invitation to the General Meeting of Shareholders shall be sent to all shareholders by a method ensuring delivery to the shareholders' contact addresses, and at the same time disclosed on the Company's website and on the information disclosure systems of the State Securities Commission and the Stock Exchange where the Company's shares are listed or registered for trading. The convenor must send the notice to all shareholders on the list of shareholders entitled to attend the meeting at least twenty-one (21) days before the opening date of the meeting (counted from the date the notice is validly sent or dispatched). The meeting agenda and documents relating to matters to be voted on at the meeting shall be sent to shareholders and/or posted on the Company's website. If the documents are not enclosed with the notice, the notice must clearly specify the link to all meeting documents for shareholders to access, including:

- a) the meeting agenda and documents to be used at the meeting;
- b) the list of and detailed information on candidates in case of election of members of the Board of Directors or the Supervisory Board;
- c) voting ballots;
- d) draft resolutions for each matter in the meeting agenda.

Article 8. Agenda and contents of the General Meeting of Shareholders

1. The convenor of the General Meeting of Shareholders must prepare the agenda and contents of the meeting.

2. A shareholder or group of shareholders specified in Clause 2 Article 11 of the Company Charter has the right to recommend matters for inclusion in the agenda of the General Meeting of Shareholders. Such recommendation must be made in writing and sent to the Company no later than three (03) working days prior to the opening date of the meeting. The recommendation must clearly state the name of the shareholder, the number of shares of each class held, and the matter proposed for inclusion in the agenda.

3. The convenor may reject the recommendation specified in Clause 2 of this Article in any of the following cases:

- a) the recommendation is not sent in accordance with Clause 2 of this Article;
- b) at the time of making the recommendation, the shareholder or group of shareholders does not hold five percent (5%) or more of the ordinary shares as prescribed in Clause 2 Article 11 of the Company Charter;
- c) the proposed matter does not fall within the decision-making authority of the General Meeting of Shareholders;
- d) other cases as provided by law and the Company Charter.

4. The convenor must accept and include the recommendations specified in Clause 2 of this Article in the tentative agenda and contents of the meeting, except for the cases specified in Clause 3. Such

recommendation shall be officially added to the agenda and contents if approved by the General Meeting of Shareholders.

Article 9. Authorization of representatives to attend the General Meeting of Shareholders

1. A shareholder or an authorized representative of an institutional shareholder may attend the meeting directly or authorize one or more other individuals or organizations to attend, or attend through one of the forms prescribed in Clause 3 Article 144 of the Law on Enterprises.

2. The authorization of an individual or organization to attend the General Meeting of Shareholders on behalf of a shareholder as prescribed in Clause 1 of this Article must be made in writing. The authorization document shall 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 authorized shares, contents and scope of authorization, term of authorization, and signatures of the authorizing and authorized parties. The proxy holder must submit the authorization document upon registration for the meeting. In case of re-authorization, the attendee must additionally present the original authorization document of the shareholder or of the institutional shareholder's authorized representative (if not previously registered with the Company).

3. The voting ballot of a proxy holder attending the meeting within the authorized scope shall remain valid upon occurrence of one of the following events, except where the Company has received notice of such event before the opening of the General Meeting of Shareholders or before the reconvened meeting:

- a) the authorizing person has died, had civil act capacity restricted or lost civil act capacity;
- b) the authorizing person has revoked the designation of proxy;
- c) the authorizing person has revoked the authority of the person performing the authorization.

Article 10. Registration for attendance at the General Meeting of Shareholders

Before the opening of the meeting, the Company must conduct procedures for registration of shareholders and shall continue such registration until all attending shareholders entitled to attend the meeting have completed registration.

Article 11. Conditions for conducting the meeting

1. A meeting of the General Meeting of Shareholders shall be conducted when shareholders attending the meeting represent more than fifty percent (50%) of the total voting shares.

2. If the first meeting does not satisfy the condition in Clause 1 of this Article, a notice of invitation to the second meeting must be sent within thirty (30) days from the intended date of the first meeting. The second meeting shall be conducted when attending shareholders represent thirty-three percent (33%) or more of the total voting shares.

3. If the second meeting does not satisfy the condition in Clause 2 of this Article, the notice of invitation to the third meeting must be sent within twenty (20) days from the intended date of the second meeting. The third meeting shall be conducted irrespective of the total number of voting shares represented by attending shareholders.

Article 12. Forms of adoption of resolutions by the General Meeting of Shareholders

The General Meeting of Shareholders shall adopt resolutions within its competence either by voting at the meeting or by collecting written opinions.

Article 13. Voting method

1. Upon registration of shareholders, the Company shall issue to each shareholder or authorized representative with voting rights a voting card stating the registration number, full name of the shareholder, full name of the authorized representative and number of voting rights of such shareholder.

2. A shareholder or authorized representative arriving after the opening of the meeting may register immediately and shall then have the right to participate and vote immediately after registration. The chairperson is not obliged to suspend the meeting for latecomers to register, and the validity of matters already voted on shall remain unchanged.

The Company may apply information technology solutions to ensure accurate, quick and convenient vote counting for shareholders. Each attending shareholder shall be provided with a voting ballot corresponding to the number of shares owned, and the ballot shall include all matters submitted to the General Meeting of Shareholders for approval. Shareholders shall choose a separate voting option for each matter and complete their voting by depositing the ballot into the ballot box at the time requested by the chairperson.

3. Voting for election of members of the Board of Directors and the Supervisory Board:

The election of members of the Board of Directors and the Supervisory Board shall be conducted by cumulative voting in accordance with Clause 3 Article 148 of the Law on Enterprises.

The ballot for electing the Board of Directors and the Supervisory Board shall state the number of votes of each shareholder corresponding to the number of shares owned, the list of candidates approved by the General Meeting of Shareholders, the maximum number of members to be elected, and brief instructions on cumulative voting. Detailed voting procedures shall be specified in the election and vote-counting regulations.

Shareholders complete the election by depositing the ballot into the ballot box at the time set forth in the agenda and upon the request of the chairperson.

4. In case the Company applies modern technology to organize an online General Meeting of Shareholders, the Company is responsible for ensuring that participating shareholders may vote by electronic ballot or other electronic means in accordance with law, the Charter and working regulations applicable to each General Meeting of Shareholders.

Article 14. Vote counting method

1. The General Meeting of Shareholders shall discuss and vote on each matter in the agenda. Voting shall be conducted by votes of approval, disapproval and abstention.

2. Upon proposal of the chairperson, the General Meeting of Shareholders shall elect persons responsible for counting or supervising vote counting. The number of members of the vote-counting committee shall be decided by the General Meeting of Shareholders based on the chairperson's proposal.

3. Vote counting shall be conducted immediately after the end of voting and shall take place in a separate area at the venue of the General Meeting of Shareholders under the supervision of shareholder representatives or representatives of the presidium.

4. The vote-counting committee may employ supporting personnel and appropriate methods to ensure accuracy, honesty and objectivity of the vote-counting results. At the request of shareholders, the chairperson shall invite certain shareholder representatives to supervise the receipt and counting of voting/election ballots.

5. The determination of voting/election results of the General Meeting of Shareholders on relevant matters shall be made in accordance with the Company Charter and the law.

Article 15. Conditions for adoption of resolutions

1. A resolution on the following matters shall be adopted if approved by shareholders representing sixty-five percent (65%) or more of the total voting rights of all shareholders attending the meeting, except for the cases specified in Clauses 3, 4 and 6 Article 148 of the Law on Enterprises:

- a) classes of shares and total number of shares of each class;
- b) change of business lines and sectors;
- c) change of the Company's management and organizational structure;
- d) investment projects or sale of assets having a value of thirty-five percent (35%) or more of the total value of assets recorded in the latest financial statements of the Company;
- d) reorganization or dissolution of the Company.

2. Other resolutions shall be adopted if approved by shareholders owning more than fifty percent (50%) of the total voting rights of all shareholders attending the meeting, except for the cases specified in Clause 1 of this Article and Clauses 3, 4 and 6 Article 148 of the Law on Enterprises.

3. Resolutions of the General Meeting of Shareholders adopted by one hundred percent (100%) of the total voting shares are lawful and effective even if the order and procedures for convening the meeting and passing such resolutions are inconsistent with the Law on Enterprises and the Company Charter.

Article 16. Announcement of vote-counting results

1. After completion of vote counting, the vote-counting committee shall prepare minutes bearing the signatures of all committee members and report the results to the chairperson. The chairperson shall invite the vote-counting committee to announce the results before the entire General Meeting of Shareholders.

2. The head of the vote-counting committee, on behalf of the committee, shall read out the minutes of vote-counting results.

3. The announcement of vote-counting results must clearly state the number of votes for, against and abstentions for each matter voted on at the Meeting.

4. The vote-counting results shall be announced by the chairperson immediately before the closing of the meeting and shall serve as the basis for the meeting secretary to prepare the draft minutes and draft resolutions of the meeting.

Article 17. Method of objection to, and request for cancellation of, resolutions of the General Meeting of Shareholders

1. Within ninety (90) days from the date of receipt of the resolution or minutes of the General Meeting of Shareholders or the minutes of vote-counting results from written consultation of shareholders, a shareholder or group of shareholders owning five percent (5%) or more of the total ordinary shares may request the Court or Arbitration to consider and cancel a resolution or part of the contents of a resolution of the General Meeting of Shareholders in the following cases:

a) the order and procedures for convening the meeting and issuing decisions of the General Meeting of Shareholders seriously violate the Law on Enterprises and the Company Charter, except for the case specified in Clause 3 Article 20 of the Company Charter;

b) the contents of the resolution violate the law or the Company Charter.

2. Where a shareholder or group of shareholders specified in Clause 2 Article 115 of the Law on Enterprises requests the Court or Arbitration to cancel a resolution of the General Meeting of Shareholders, such resolution shall remain effective until a decision of the Court or Arbitration annulling that resolution becomes effective, unless interim emergency measures are applied under a decision of a competent authority.

Article 18. Minutes of the General Meeting of Shareholders

1. The General Meeting of Shareholders must be minuted and may be audio-recorded or recorded and stored in another electronic form. The minutes must be prepared in Vietnamese and may additionally be prepared in a foreign language, and must contain the following principal contents:

a) name, head office address and enterprise code;

b) time and venue of the General Meeting of Shareholders;

c) meeting agenda and contents;

d) full name of the chairperson and secretary;

d) summary of developments of the meeting and opinions expressed at the General Meeting of Shareholders on each matter in the agenda;

e) number of shareholders and total voting rights of shareholders attending the meeting; the appendix of the registration list of shareholders and shareholder representatives attending the meeting with the corresponding number of shares and votes;

g) total number of votes for each matter voted on, clearly stating the voting method, total number of valid votes, invalid votes, votes for, votes against and abstentions, and the corresponding percentages of the total voting rights of attending shareholders;

h) matters approved and the corresponding ratios of approval votes;

i) full names and signatures of the chairperson and secretary. If the chairperson or secretary refuses to sign the minutes, the minutes shall remain valid if signed by all other attending members of the Board of Directors and containing all contents prescribed in this Clause. The minutes must clearly state the refusal of the chairperson or secretary to sign.

2. The minutes of the General Meeting of Shareholders must be completed and approved before the close of the meeting. The chairperson and secretary of the meeting or other signatories to the minutes shall be jointly liable for the truthfulness and accuracy of the contents of the minutes.
3. Minutes prepared in Vietnamese and in a foreign language (if any) shall have equal legal validity. In case of discrepancy between the Vietnamese and foreign-language versions, the Vietnamese version shall prevail.
4. The minutes of the General Meeting of Shareholders and attached documents (if any) must be sent to all shareholders within fifteen (15) days from the end of the meeting or posted on the Company's website within twenty-four (24) hours from the end of the meeting.
5. The minutes of the General Meeting of Shareholders, the appendix of the list of shareholders registered to attend the meeting, the adopted resolutions and documents attached to the meeting invitation must be archived at the Company's head office.

Article 19. Disclosure of resolutions of the General Meeting of Shareholders

1. Resolutions of the General Meeting of Shareholders must be published on the Company's website within twenty-four (24) hours from the time they are adopted.
2. The Company must disclose information on resolutions of the General Meeting of Shareholders and documents related to such resolutions and meetings to the public in accordance with the Company Charter and law.

B. ORDER AND PROCEDURES FOR ADOPTING RESOLUTIONS OF THE GENERAL MEETING OF SHAREHOLDERS BY COLLECTING WRITTEN OPINIONS

Article 20. Cases where written consultation may or may not be used

1. The Board of Directors may collect shareholders' written opinions to adopt resolutions of the General Meeting of Shareholders whenever deemed necessary in the interests of the Company.
2. The General Meeting of Shareholders may adopt matters falling within its competence by written consultation whenever deemed necessary in the interests of the Company, including the following matters:
 - a) amendment of and supplementation to the Company Charter;
 - b) orientation for development of the Company;
 - c) classes of shares and total number of shares of each class;
 - d) election, dismissal and discharge of members of the Board of Directors and the Supervisory Board;
 - đ) decision on investment or sale of assets having a value of thirty-five percent (35%) or more of the total assets recorded in the latest quarterly financial statements of the Company;
 - e) approval of annual financial statements;
 - g) reorganization or dissolution of the Company.

Article 21. Authority and method for collecting shareholders' written opinions to adopt resolutions of the General Meeting of Shareholders

1. The Board of Directors must prepare the opinion collection ballots, the draft resolutions of the General Meeting of Shareholders and explanatory documents, and send them to all shareholders entitled to vote no later than ten (10) days before the deadline for returning the ballots. Requirements and methods for sending the ballots and enclosed documents shall comply with Clause 3 Article 17 of the Company Charter.
2. The order and procedures for collecting shareholders' written opinions shall comply with the Company Charter and these Regulations.
3. A resolution adopted by written consultation shall be approved if accepted by shareholders owning more than fifty percent (50%) of the total voting rights of all shareholders entitled to vote, and shall have the same validity as a resolution adopted at a meeting of the General Meeting of Shareholders.

C. ORGANIZING THE GENERAL MEETING OF SHAREHOLDERS AND ADOPTING RESOLUTIONS IN OTHER FORMS

Article 22. Organizing the General Meeting of Shareholders and adopting resolutions in other forms

1. The Board of Directors may convene and organize the General Meeting of Shareholders in the form of an online meeting or a physical meeting combined with online participation if deemed necessary in the interests of the Company and where conditions permit.
2. Where the Company applies modern technology to organize online General Meetings of Shareholders, it is responsible for ensuring that shareholders may attend and vote by electronic ballot or other electronic means in accordance with law, the Charter and working regulations applicable from time to time.

CHAPTER III: BOARD OF DIRECTORS

Article 23. Role, rights and obligations of the Board of Directors; responsibilities of members of the Board of Directors

1. The role, rights and obligations of the Board of Directors and the responsibilities of its members are stipulated in Article 26 of the Company Charter and include the following obligations:
 - a) to perform their duties honestly and prudently in the best interests of shareholders and the Company;
 - b) to attend all meetings of the Board of Directors and give opinions on matters submitted for discussion;
 - c) to promptly and fully report to the Board of Directors remuneration received from subsidiaries, affiliated companies and other organizations;
 - d) to report to the Board of Directors at the nearest meeting transactions between the Company, its subsidiaries or other companies in which the Company holds more than 50% of the charter capital, on the one hand, and members of the Board of Directors and their related persons, on the other hand; and transactions between the Company and a company in which a member of the Board of Directors is a founding member or an enterprise manager within the three (03) years prior to the transaction date;

e) to make disclosures when conducting transactions in the Company's shares in accordance with law.

3. Each independent member of the Board of Directors must prepare an assessment report on the operation of the Board of Directors.

4. A member of the Board of Directors has the right to request the General Director, Deputy General Directors and other managers in the Company to provide information and documents on the financial situation and business operations of the Company and its units. Requested managers must provide such information and documents in a timely, full and accurate manner. The order and procedures for requesting and providing information shall be prescribed in the Company Charter.

A. NOMINATION, SELF-NOMINATION, ELECTION, DISMISSAL AND DISCHARGE OF MEMBERS OF THE BOARD OF DIRECTORS

Article 24. Term of office and number of members of the Board of Directors

1. The Board of Directors shall comprise five (05) members.

2. The term of office of a member of the Board of Directors shall not exceed five (05) years and such member may be re-elected for an unlimited number of terms. An individual may only be elected as an independent member of the Board of Directors of one company for not more than two consecutive terms. If the terms of office of all members of the Board of Directors expire at the same time, such members shall continue to act until new members are elected to replace them and take over their duties.

Article 25. Structure, criteria and conditions of members of the Board of Directors

1. The structure of the Board of Directors shall be as follows: the Board must have at least one (01) non-executive member and one (01) independent member. The Company shall minimize the number of members of the Board of Directors concurrently holding executive positions in the Company in order to ensure the independence of the Board of Directors.

2. A member of the Board of Directors shall lose his/her status as a member in cases of dismissal, discharge or replacement by the General Meeting of Shareholders in accordance with Article 160 of the Law on Enterprises.

3. A member of the Board of Directors must satisfy the following criteria and conditions:

- a) not being a person specified in Clause 2 Article 17 of the Law on Enterprises;
- b) possessing professional qualifications and experience in business administration or in the business lines and sectors of the Company, and not necessarily being a shareholder of the Company unless otherwise provided in the Charter;
- c) being concurrently a member of the Board of Directors or Members' Council of no more than five (05) other companies;
- d) not being a member of the Board of Directors, member of the Members' Council, General Director (Director) of another securities company;
- a) satisfying the criteria and conditions under Clauses 1 and 2 Article 155 of the Law on Enterprises.

4. An independent member of the Board of Directors as prescribed at Point b Clause 1 Article 137 of the Law on Enterprises must satisfy the following criteria and conditions:

- a) not currently working for the Company, its parent company or subsidiaries, and not having worked for the Company, its parent company or subsidiaries for at least the preceding three (03) consecutive years;
- b) not receiving salary or remuneration from the Company, except for allowances to which members of the Board of Directors are entitled under regulations;
- c) not being a person whose spouse, biological father, adoptive father, biological mother, adoptive mother, biological child, adopted child, full sibling is a major shareholder of the Company, or a manager of the Company or its subsidiary;
- d) not directly or indirectly owning at least one percent (01%) of the total voting shares of the Company;
- b) dd) not having served as a member of the Board of Directors or the Supervisory Board of the Company for at least the preceding five (05) consecutive years, except where appointed continuously for two terms;
- e) other criteria and conditions under the Company Charter.

5. An independent member must notify the Board of Directors upon no longer satisfying the criteria and conditions specified above and shall automatically cease to be an independent member from the date on which such criteria and conditions are no longer met. The Board of Directors must report such case at the nearest General Meeting of Shareholders or convene a General Meeting of Shareholders to elect an additional or replacement independent member within six (06) months from the date of receiving such notice.

Article 26. Nomination and self-nomination of candidates for the Board of Directors

1. A shareholder or group of shareholders owning ten percent (10%) or more of the total ordinary shares has the right to nominate candidates for the Board of Directors in accordance with the Law on Enterprises and the Company Charter.

2. Where the number of candidates nominated and self-nominated for the Board of Directors remains insufficient as required by law and the Company Charter, the incumbent Board of Directors may nominate additional candidates or organize nominations in accordance with the Company Charter, these Internal Regulations on Corporate Governance and the Operating Regulations of the Board of Directors. The nomination of additional candidates by the incumbent Board of Directors must be clearly disclosed before the General Meeting of Shareholders votes to elect members of the Board of Directors in accordance with law.

Article 27. Method of electing members of the Board of Directors

1. The election of members of the Board of Directors shall be conducted by cumulative voting, whereby each shareholder has the total number of votes corresponding to the total number of shares owned multiplied by the number of members to be elected, and may cumulate all or part of his/her votes for one or several candidates. Elected members shall be determined in descending order of votes from the candidate with the highest number of votes until the number of members prescribed in the Charter is filled. If two or more candidates obtain an equal number of votes for the last seat, a re-election shall be conducted among the tied candidates or selection shall be made in accordance with the election rules or the Company Charter.

2. The election, dismissal and discharge of members of the Board of Directors shall be decided by the General Meeting of Shareholders on the principle of voting.

Article 28. Cases of dismissal, discharge and supplementation of members of the Board of Directors

1. The General Meeting of Shareholders shall dismiss a member of the Board of Directors in the following cases:

- a) no longer satisfying the criteria and conditions prescribed in Article 155 of the Law on Enterprises;
- b) submission of a resignation letter which is accepted;
- c) other cases provided in the Company Charter.

2. The General Meeting of Shareholders shall discharge a member of the Board of Directors in the following cases:

- a) failure to participate in activities of the Board of Directors for six (06) consecutive months, except in force majeure cases;
- b) other cases provided in the Company Charter.

3. When deemed necessary, the General Meeting of Shareholders shall decide to replace members of the Board of Directors or to dismiss/discharge them in addition to the cases specified above.

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 is reduced by more than one-third compared with the number prescribed in the Charter. In such case, the Board of Directors must convene the General Meeting of Shareholders within sixty (60) days from the date the number of members is reduced by more than one-third;
- b) except for the case specified at Point a above, the General Meeting of Shareholders shall elect new members to replace members who have been dismissed or discharged at the nearest meeting.

Article 29. Notice of election, dismissal and discharge of members of the Board of Directors

Notice of election, dismissal and discharge of members of the Board of Directors shall be made in accordance with the Company Charter and securities laws.

Article 30. Method of introducing candidates for the Board of Directors

Where candidates for the Board of Directors have been identified, the Company must disclose information relating to such candidates at least ten (10) days before the opening of the General Meeting of Shareholders on the Company's website so that shareholders may study them before voting. Candidates must provide a written commitment to the truthfulness and accuracy of disclosed personal information and commit to performing duties honestly, prudently and in the best interests of the Company if elected. Information to be disclosed includes:

- a) full name and date of birth; professional qualifications;
- b) working experience;
- c) other managerial positions (including positions on boards of directors of other companies);
- d) interests related to the Company and its related parties;

- e) other information (if any) as required by the Charter;
- f) and information on companies in which the candidate holds positions as member of the Board of Directors or other managerial positions and related interests therein (if any).

Article 31. Election, discharge and dismissal of the Chairperson of the Board of Directors

1. The Chairperson of the Board of Directors shall be elected, dismissed and discharged by the Board of Directors from among its members.
2. Where the Chairperson submits a resignation letter or is dismissed/discharged, the Board of Directors must elect a replacement within ten (10) days from the date of receipt of the resignation letter or the date of dismissal/discharge.

Article 32. Remuneration and other benefits of members of the Board of Directors

Remuneration and other benefits of members of the Board of Directors shall comply with Article 27 of the Company Charter and the law.

B. ORDER AND PROCEDURES FOR ORGANIZING MEETINGS OF THE BOARD OF DIRECTORS

Article 33. Minimum number of meetings

1. The Chairperson of the Board of Directors shall be elected at the first meeting of the Board of Directors within seven (07) working days from the end of the election of such Board of Directors. This meeting shall be convened and presided over by the member obtaining the highest number or percentage of votes. Where more than one member obtains the same highest number or percentage of votes, those members shall elect one among them by majority vote to convene the meeting.
2. The Board of Directors must meet at least once every quarter and may hold extraordinary meetings.

Article 34. Cases where an extraordinary meeting of the Board of Directors must be convened

1. The Chairperson of the Board of Directors shall convene a meeting of the Board of Directors in the following cases:
 - a) upon request of the Supervisory Board or an independent member of the Board of Directors;
 - b) upon request of the General Director or at least five (05) other managers;
 - c) upon request of at least two (02) members of the Board of Directors;
 - d) where the Chairperson deems it necessary to convene a meeting.
2. A request under Clause 1 of this Article must be made in writing, clearly stating the purpose, matters to be discussed and decisions to be made within the competence of the Board of Directors.
3. The Chairperson must convene the meeting within seven (07) working days from the date of receipt of the request. If the Chairperson fails to convene the meeting, he/she shall be liable for damage caused to the Company; the requesting person(s) may replace the Chairperson in convening the meeting.

Article 35. Notice of meetings of the Board of Directors

1. The Chairperson of the Board of Directors or the person convening the meeting must send the notice of invitation no later than three (03) working days before the meeting date. The notice must specify the time and venue of the meeting, the agenda, matters to be discussed and decided, and must

be enclosed with documents to be used at the meeting and voting ballots of members. The notice may be sent by invitation letter, telephone, fax, electronic means or other method prescribed in the Charter, provided that it reaches the contact address of each member registered with the Company.

2. The Chairperson or the convening person shall send the notice and enclosed documents to members of the Supervisory Board in the same manner as to members of the Board of Directors.

Article 36. Right of members of the Supervisory Board to attend meetings of the Board of Directors

Members of the Supervisory Board have the right to attend meetings of the Board of Directors, discuss matters thereat, but shall not have voting rights.

Article 37. Conditions for conducting meetings of the Board of Directors

A meeting of the Board of Directors shall be conducted when attended by at least three-fourths (3/4) of the total number of members. If a meeting convened under this Article does not satisfy the quorum, a second meeting shall be convened within seven (07) days from the intended date of the first meeting. In such case, the meeting shall be conducted if attended by more than one-half (1/2) of the number of members of the Board of Directors.

Article 38. Voting method

1. Voting shall be conducted publicly by show of hands, and the minutes taker must record the voting results specifically and clearly in the minutes of the Board of Directors meeting.

2. A member of the Board of Directors shall be deemed to have attended and voted at the meeting in the following cases:

- a) attending and voting directly at the meeting;
- b) authorizing another person to attend and vote in accordance with Article 40 of these Regulations;
- c) attending and voting via online conference, electronic voting or other electronic forms;
- d) sending voting ballots to the meeting by mail, fax or email;
- a) sending voting ballots by other means.

3. Where voting ballots are sent to the meeting by mail, such ballots must be sealed in an envelope and delivered to the Chairperson no later than one (01) hour before the opening time. The ballots shall only be opened in the presence of all meeting attendees.

4. A member of the Board of Directors may not vote on a transaction that brings benefits to such member or his/her related person in accordance with the Law on Enterprises and the Company Charter.

Article 39. Method of adopting resolutions of the Board of Directors

1. Resolutions and decisions of the Board of Directors shall be adopted if approved by a majority of attending members; in case of an equal number of votes, the final decision shall follow the opinion of the Chairperson of the Board of Directors.

2. A resolution adopted by written consultation shall be passed on the basis of approval by a majority of members of the Board of Directors having voting rights. Such resolution shall have the same validity and effect as a resolution adopted at a meeting.

Article 40. Authorization by a member of the Board of Directors for another person to attend a meeting

Members must attend all meetings of the Board of Directors. A member may authorize another person to attend and vote at the meeting if approved by a majority of members of the Board of Directors.

Article 41. Minutes of meetings of the Board of Directors

1. Meetings of the Board of Directors must be minuted and may be audio-recorded or recorded and stored in another electronic form. The minutes must be prepared in Vietnamese and may additionally be prepared in a foreign language, and shall contain the following principal contents: name, head office address and enterprise code; time and venue of the meeting; purpose, agenda and contents; full names of attending members or authorized attendees and method of attendance; full names of absent members and reasons for absence; matters discussed and voted on; summary of opinions of each attending member in chronological order; voting results clearly stating members voting for, against and abstaining; matters passed and the corresponding approval ratios; and full name and signature of the chairperson and the minutes taker.

2. The chairperson, the minutes taker and signatories to the minutes shall be responsible for the truthfulness and accuracy of the contents of the minutes.

3. Minutes of meetings of the Board of Directors and documents used at the meetings must be archived at the Company's head office.

4. Minutes prepared in Vietnamese and in a foreign language shall have equal legal validity. In case of discrepancy, the Vietnamese version shall prevail.

5. The Board of Directors may appoint a member of the Board of Directors or another person to act as secretary for the minutes.

Article 42. Cases where the chairperson and/or the secretary refuses to sign the minutes of a meeting of the Board of Directors

If the chairperson or the minutes taker refuses to sign the minutes but the minutes are signed by all other attending members of the Board of Directors who approve the minutes, and such minutes contain all contents prescribed at Points a, b, c, d, dd, e, g and h Clause 1 Article 41 of these Regulations, the minutes shall remain valid. The minutes must clearly state the refusal of the chairperson or the minutes taker to sign. Persons signing the minutes shall be jointly liable for the accuracy and truthfulness of the contents of the minutes. The chairperson and the minutes taker shall be personally liable for damage caused to the enterprise by their refusal to sign in accordance with law.

Article 43. Notice of resolutions and decisions of the Board of Directors

1. Decisions discussed and resolved at meetings of the Board of Directors shall be promulgated in appropriate document forms (resolutions, decisions, directives, regulations, rules, etc.) and sent to relevant persons and units for implementation. Based on the contents resolved by the Board of Directors, the Chairperson shall, on behalf of the Board of Directors, sign and issue these official documents.

2. After being signed and promulgated by the Chairperson, resolutions, decisions, rules, regulations, directives and other guiding documents must be copied and sent to each member of the Board of

Directors and the Supervisory Board for monitoring and supervision of implementation, and information disclosure must be carried out in relevant cases in accordance with law.

C. SELECTION, APPOINTMENT AND DISMISSAL OF THE PERSON IN CHARGE OF CORPORATE GOVERNANCE

Article 44. Criteria of the person in charge of corporate governance

The person in charge of corporate governance must satisfy the following criteria:

- a) having knowledge of law;
- b) not concurrently working for the approved auditing organization auditing the Company's financial statements;
- c) other criteria as prescribed by law, the Company Charter and decisions of the Board of Directors.

Article 45. Appointment of the person in charge of corporate governance

The Board of Directors must appoint at least one (01) person in charge of corporate governance to support corporate governance work at the enterprise. The person in charge of corporate governance may concurrently act as company secretary in accordance with Clause 5 Article 156 of the Law on Enterprises.

Article 46. Cases of dismissal of the person in charge of corporate governance

The Board of Directors may dismiss the person in charge of corporate governance when necessary, provided that such dismissal is not contrary to prevailing labor laws.

Article 47. Notice of appointment and dismissal of the person in charge of corporate governance

Notice of appointment and dismissal of the person in charge of corporate governance shall comply with the Company Charter and securities laws.

Article 48. Rights and obligations of the person in charge of corporate governance

- a) advising the Board of Directors on organizing meetings of the General Meeting of Shareholders in accordance with regulations and on related work between the Company and shareholders;
- b) preparing meetings of the Board of Directors, the Supervisory Board and the General Meeting of Shareholders at the request of the Board of Directors or the Supervisory Board;
- c) advising on meeting procedures;
- d) attending meetings;
- a) advising on procedures for preparing resolutions of the Board of Directors in compliance with law;
- e) providing financial information, copies of minutes of meetings of the Board of Directors and other information to members of the Board of Directors and members of the Supervisory Board;
- f) monitoring and reporting to the Board of Directors on the Company's information disclosure activities;
- g) acting as the contact point with stakeholders;
- h) keeping information confidential in accordance with law and the Company Charter;
- b) k) other rights and obligations as prescribed by law and the Company Charter.

CHAPTER IV: SUPERVISORY BOARD

Article 49. Role, rights and obligations of the Supervisory Board; responsibilities of members of the Supervisory Board

The role, rights and obligations of the Supervisory Board and the responsibilities of its members shall comply with Article 39 of the Company Charter.

Article 50. Term of office, number, composition and structure of the Supervisory Board

The Supervisory Board of the Company shall consist of three (03) members. The term of office of a member of the Supervisory Board shall not exceed five (05) years and may be renewed for an unlimited number of terms.

Article 51. Criteria and conditions of members of the Supervisory Board

Members of the Supervisory Board must satisfy the criteria and conditions prescribed in Article 169 of the Law on Enterprises and must not fall into any of the following cases:

- a) working in the accounting or finance department of the Company;
- b) being a member or employee of the independent auditing company that has audited the Company's financial statements during the preceding three (03) consecutive years.

Article 52. Nomination and self-nomination of candidates for the Supervisory Board

The nomination and self-nomination of candidates for the Supervisory Board shall comply with Article 36 of the Company Charter.

Article 53. Method of electing members of the Supervisory Board

1. The election, dismissal and discharge of members of the Supervisory Board fall within the authority of the General Meeting of Shareholders.
2. The election of members of the Supervisory Board shall be conducted by cumulative voting, whereby each shareholder has the total number of votes corresponding to the total number of shares owned multiplied by the number of members to be elected, and may cumulate all or part of such votes for one or several candidates. Elected members shall be determined in descending order of votes from the candidate with the highest number of votes until the number of members prescribed in the Charter is filled. If two or more candidates obtain an equal number of votes for the last seat, a re-election shall be conducted among the tied candidates or selection shall be made in accordance with the election rules or the Company Charter.

Article 54. Cases of dismissal and discharge of members of the Supervisory Board

1. A member of the Supervisory Board shall be dismissed in the following cases:
 - a) no longer satisfying the criteria and conditions to be a member of the Supervisory Board under Article 169 of the Law on Enterprises;
 - b) submission of a resignation letter which is accepted;
 - c) other cases as provided in the Company Charter.
2. A member of the Supervisory Board shall be discharged in the following cases:
 - a) failure to complete assigned duties and tasks;

- b) failure to exercise his/her rights and obligations for six (06) consecutive months, except in force majeure cases;
- c) repeated or serious violations of obligations of members of the Supervisory Board under the Law on Enterprises and the Company Charter;
- d) other cases under resolutions of the General Meeting of Shareholders.

Article 55. Notice of election, dismissal and discharge of members of the Supervisory Board

1. Where candidates for the Supervisory Board have been identified, the Company must disclose information relating to such candidates at least ten (10) days before the opening of the General Meeting of Shareholders on the Company's website so that shareholders may study them before voting. Candidates must provide a written commitment to the truthfulness and accuracy of disclosed personal information and must commit to performing duties honestly, prudently and in the best interests of the Company if elected. Information to be disclosed includes: full name and date of birth; professional qualifications; working experience; other managerial positions; interests related to the Company and its related parties; other information (if any) as required by the Charter; and information on companies in which the candidate holds managerial positions and the candidate's related interests in the Company (if any).

2. Notice of election, dismissal and discharge of members of the Supervisory Board shall be made in accordance with the Company Charter and law.

Article 56. Salary and other benefits of members of the Supervisory Board

Salary and other benefits of members of the Supervisory Board shall comply with Article 41 of the Company Charter.

CHAPTER V: GENERAL DIRECTOR

Article 57. Role, responsibilities, rights and obligations of the General Director

1. The General Director is the person who manages the daily business operations of the Company; is subject to the supervision of the Board of Directors; and is responsible to the Board of Directors and before the law for the performance of assigned rights and obligations.

2. The rights and obligations of the General Director are provided in the Company Charter and by law.

3. The General Director must manage the daily business operations of the Company in accordance with law, the Company Charter, the labor contract signed with the Company, and resolutions and decisions of the Board of Directors. If operating contrary to the foregoing and causing damage to the Company, the General Director shall be liable before the law and must compensate the Company for such damage.

Article 58. Term of office, criteria and conditions of the General Director

1. The term of office of the General Director shall not exceed five (05) years and may be reappointed for an unlimited number of terms. Where the term of office of the General Director expires before a new General Director is appointed, the incumbent General Director shall continue to exercise rights and obligations until a decision of the Board of Directors is issued.

2. A person appointed as General Director must satisfy all of the following criteria and conditions:

- having full civil act capacity and not being a person prohibited from managing an enterprise under the Law on Enterprises; being in good health, having good moral qualities, honesty and integrity; possessing legal knowledge and a sense of law observance; and residing permanently in Vietnam;
- having university or higher qualifications in business administration or in the principal business lines and sectors of the Company;
- having at least five (05) years of practical experience in business administration or in the principal business lines and sectors of the Company;
- not being a related person of enterprise managers, Controllers of the Company and its parent company, representatives of state capital, or representatives of enterprise capital in the Company and parent company as prescribed at Point d Clause 46 Article 4 of the Law on Securities;
- not concurrently working for another securities company, fund management company or other enterprise. The General Director must not be a member of the Board of Directors or Members' Council of another securities company;
- not being subject to criminal prosecution, serving a prison sentence or being prohibited from practicing securities under law;
- having at least two (02) years of working experience in professional departments of organizations in the fields of finance, securities, banking or insurance, or in finance, accounting or investment departments of other enterprises;
- holding a securities professional certificate in financial analysis or fund management;
- not having been administratively sanctioned in the securities and stock market sector within the latest six (06) months up to the dossier submission date.

Article 59. Nomination, self-nomination, appointment and signing of labor contract with the General Director

1. The Board of Directors shall appoint one (01) member of the Board of Directors or hire another person to act as General Director. The General Director must not concurrently hold the position of Chairperson of the Board of Directors.

2. If the General Director does not concurrently hold the position of member of the Board of Directors, the Board of Directors may select a candidate satisfying all criteria and conditions for appointment as General Director and sign a labor contract with such person.

3. The Company shall sign a labor contract with the General Director in accordance with labor laws.

Article 60. Dismissal, discharge and termination of labor contract with the General Director

The Board of Directors may dismiss, discharge or terminate the labor contract with the General Director where approved by a majority of attending members of the Board of Directors having voting rights, and appoint a new General Director in replacement in accordance with law and the Company Charter.

Article 61. Notice of appointment, dismissal, signing and termination of contract with the General Director

Notice of appointment, dismissal, signing and termination of contract with the General Director shall comply with the Company Charter and securities laws.

Article 62. Salary and other benefits of the General Director

Salary and other benefits of the General Director shall comply with Article 163 of the Law on Enterprises.

CHAPTER VI: OTHER ACTIVITIES

Article 64. Coordination among the Board of Directors, the Supervisory Board and the General Director

1. Principles of coordination:

- a) always for the common interests of the Company;
- b) in compliance with relevant laws and the Company's internal regulations;
- c) working with a high sense of responsibility, honesty, cooperation and regular exchange in order to jointly resolve problems and difficulties (if any).

2. Coordination between the Board of Directors and the General Director:

- a) at meetings of the Board of Directors, the Chairperson or the person presiding over the meeting shall, based on the meeting contents, decide whether to invite the General Director to attend and give opinions;
- b) quarterly or on an ad hoc basis when requested by the Board of Directors to report on the performance of assigned duties and powers, the General Director shall report to the Board of Directors on the performance of duties and powers assigned under law and the Company's internal regulations;
- c) the Board of Directors has the right to request the General Director and units to report on work performance and provide information in compliance with reporting regimes for the purpose of governance and control under the Charter and internal regulations in conformity with law.

3. Coordination between the Board of Directors and the Supervisory Board:

- a) the Chairperson of the Board of Directors must send meeting notices and enclosed documents to members of the Supervisory Board to attend meetings of the Board of Directors;
- b) minutes of meetings of the Board of Directors, financial information and other documents under law and the Company Charter must be provided to members of the Supervisory Board at the same time and by the same method as to members of the Board of Directors;
- c) upon receipt of inspection minutes or summary reports of the Supervisory Board, the Board of Directors is responsible for studying them and directing relevant departments to formulate corrective plans and implement timely remedies;
- d) the Supervisory Board has an independent relationship with the Board of Directors and performs the function of supervising the activities of the Board of Directors.

4. Coordination between the Supervisory Board and the General Director:

- a) where risks that may affect the reputation or business operations of the Company are detected, the General Director shall promptly report to the Supervisory Board;
- b) the General Director is responsible for facilitating members of the Supervisory Board in accessing information and documents upon request;

c) members of the Board of Directors, the Supervisory Board and the General Director shall regularly exchange information in the spirit of cooperation and mutual support in accordance with the Company Charter and internal regulations.

5. Specific coordination in control, management and supervision among the Board of Directors, the Supervisory Board and the Board of Management shall comply with law, the Company Charter and relevant internal regulations.

Article 65. Provisions on annual assessment; commendation and disciplinary actions for members of the Board of Directors, members of the Supervisory Board, the General Director and other executives

1. Annual assessment, commendation and disciplinary actions for members of the Board of Directors, members of the Supervisory Board and the General Director shall be carried out through the annual operation reports of the Board of Directors, the Supervisory Board and the Board of Management, and in accordance with the Company's regulations on commendation and discipline.

2. Where violations or breaches of the Company's internal rules arise, depending on the severity of each individual's violation, the Emulation, Commendation and Discipline Council shall consider the disciplinary measure and issue a disciplinary decision.

CHAPTER VII: IMPLEMENTATION PROVISIONS

1. These Internal Regulations on Corporate Governance of SmartInvest Securities Joint Stock Company comprise sixty-five (65) Articles and shall take effect from 30/03/2026.

2. Where there are legal provisions relating to the Company's operations and/or the Charter that are not mentioned herein, or where there are new legal provisions and/or Charter provisions different from these Regulations, such legal provisions and/or Charter provisions shall automatically apply and govern the Company's operations.

3. Any amendment, supplementation or replacement of the contents of these Regulations shall be decided by the General Meeting of Shareholders.

**ON BEHALF OF THE BOARD OF
DIRECTORS
CHAIRWOMAN**



NGO THI THUY LINH

**SMARTINVEST SECURITIES
JOINT STOCK COMPANY**

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 01./2026/QĐ - BKS

Hanoi, March 30, 2026

RESOLUTION

Re: Regulation on the organization and operation of the Board of Supervisors

**HEAD OF THE BOARD OF SUPERVISORS
SMARTINVEST SECURITIES JOINT STOCK COMPANY**

Pursuant to the Law on Securities dated November 26, 2019, and its amendments and supplements;

Pursuant to the Law on Enterprises dated June 17, 2020, and its amendments and supplements;

Pursuant to the Charter of SmartInvest Securities Joint Stock Company;

Pursuant to Resolution No 01/2026./AAS/NQ-DHDCD of the General Meeting of Shareholders dated March 30 2026;

Based on practical needs.

Article 1: Issued together with this Resolution “Regulation on the organization and operation of the Board of Supervisors”

Article 2: This Resolution takes effect from the date of signing and replaces all previously issued Decisions with the same content.

Article 3: Members of the Board of Supervisors, departments/divisions, and relevant individuals shall be responsible for implementing this Decision.

Recipients:

- As above
- Board of Supervisors
- Saved: HR & Admin



Nguyen Thi Hong Trung

Hanoi, March 30, 2026

REGULATION ON THE ORGANIZATION AND OPERATION OF THE BOARD OF SUPERVISORS

Pursuant to the Law on Securities dated November 26, 2019, and its amending and supplementing documents;

Pursuant to the Law on Enterprises dated June 17, 2020, and its amending and supplementing documents;

Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities, and its amending and supplementing documents;

Pursuant to Circular No. 116/2020/TT-BTC dated December 31, 2020 of the Minister of Finance guiding a number of articles on corporate governance applicable to public companies under Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities;

Pursuant to the Charter of SmartInvest Securities Joint Stock Company;

Pursuant to Resolution 01/2026/AAS/NQ-DHDCD of the General Meeting of Shareholders dated March 30, 2026;

The Operating Regulations of the Board of Supervisors of SmartInvest Securities Joint Stock Company comprise the following contents:

Chapter I

GENERAL PROVISIONS

Article 1. Scope of regulation and subjects of application

1. Scope of regulation: The Regulations on operation of the Board of Supervisors provide for the organizational structure, operating principles, requirements, rights and obligations of the Board of Controllers and its members prescribed by the Law on Enterprises, the Company's Charter and relevant regulations.

2. Regulated entities: the Board of Controllers and its members.

Article 2. Operating principles of the Board of Supervisors

The Board of Supervisors shall work on a collective basis. Members of the Board of Controllers shall be personally responsible for the performance of his/her own tasks and be jointly responsible

to the GMS and the law for the tasks and decision of the Board of Supervisors.

Chapter II

MEMBERS OF THE BOARD OF SUPERVISORS (SUPERVISORS)

Article 3. Rights, obligations and responsibilities of members of the Board of Supervisors

1. Comply with laws, the Company's Charter, resolutions of the General Meeting of Shareholders and professional ethics in performance of their duties;
2. Perform their rights and obligations in an honest and prudent manner for the best and lawful interests of the Company;
3. Be loyal to the interests of the Company and shareholders; do not abuse power and position or use information, secrets, business opportunities and other assets of the Company for personal gain or to serve the interests of any other organization or individual;
4. Other obligations prescribed by the Law on Enterprises and the Company's Charter;
5. In case violations against regulations of Clauses 1, 2, 3 and 4 of this Article cause damage to the Company or other persons, members of the Board of Supervisors shall personally or jointly pay compensation for such damage. The income and benefits earned by members of the Board of Supervisors from these violations shall be returned to the Company;
6. In case a member of the Board of Supervisors is found to be violating his/her rights or obligations, a written notice shall be sent to the Board of Supervisors requesting the violator to stop committing the violation and take remedial measures.

Article 4. Term of office and number of members of the Board of Supervisors

1. The Board of Supervisors shall consist of 03 members. The term of office of a member of the Board of Supervisors shall not exceed 05 years, and there is no limit on the number of terms that a member can serve;
2. Members of the Board of Supervisors are not necessarily shareholders of the Company;
3. More than half of the members of the Board of Supervisors must be residents of Vietnam;
4. In case the tenure of all members of the Board of Supervisors ends before new members are elected, the existing members shall keep performing their rights and obligations until new members are elected and take over their tasks.

Article 5. Requirements for becoming members of the Board of Supervisors

1. Members of the Board of Supervisors must satisfy the following standards and conditions:
 - a) He/she is not any of the persons specified in Clause 2, Article 17 of the Law on Enterprises;
 - b) He/she is trained in economics, finance, accounting, auditing, law, business administration or another major that is relevant to the enterprise's operation;
 - c) He/she is not a relative of any member of the Board of Directors, the General Director or any other managers;

- d) He/she is not a manager and not necessarily a shareholder or employee of the Company;
- e) He/she does not work in the Company's accounting or finance department;
- f) He/she is not a member or employee of the accredited audit organization that is auditing the Company's financial statements over the last three (3) years;
- g) Other requirements prescribed by law and the Company's Charter.

Article 6. Head of the Board of Supervisors

1. The Head of the Board of Supervisors must hold at least a university degree in economics, finance, accounting, auditing, law, business administration, or a discipline related to the enterprise's business operations.

The Head of the Board of Supervisors of a securities company must not concurrently be a member of the Board of Supervisors or a manager of another securities company;

2. The Head of the Board of Supervisors shall be elected by the Board of Supervisors from among its members; election, removal and dismissal shall be conducted on the basis of majority voting.

3. The rights and obligations of the Head of the Board of Supervisors shall be governed by the Company Charter.

Article 7. Nomination and self-nomination of members of the Board of Supervisors

1. A shareholder or group of shareholders that holds at least 10% of total ordinary shares is entitled to nominate candidates to the Board of Supervisors. Candidates shall be nominated as follows:

a) The group of shareholders that nominate candidates to the Board of Supervisors must inform participants of the meeting of this nomination before the opening of the General Meeting of Shareholders;

b) Depending on the number of elected members of the Board of Supervisors, the shareholders or groups of shareholders prescribed in this clause may nominate one or some candidates to the Board of Supervisors according to the decision of the General Meeting of Shareholders. In case the number of nominated candidates is smaller than the maximum permissible number of candidates specified in the decision of the General Meeting of Shareholders, the remaining candidates shall be nominated by the Board of Directors, the Board of Supervisors and other shareholders.

2. In case the number of candidates is smaller than the minimum number specified in Clause 5, Article 115 of the Law on Enterprises, the incumbent Board of Supervisors shall nominate more candidates or organize the nomination in accordance with the Company's Charter, regulation on corporate governance and regulation on operation of the Board of Supervisors. This must be announced before the General Meeting of Shareholders votes for members of the Board of Supervisors as prescribed by law.

Article 8. Method of election, removal and dismissal of members of the Board of Supervisors

1. Election, dismissal and discharge of members of the Board of Supervisors is under the authority of the General Meeting of Shareholders;

2. The voting on appointment of members of the Board of Supervisors shall be carried out by cumulative voting. This means each shareholder has a number of votes that is equivalent to his/her shares multiplied by the number of elected members of the Board of Supervisors; each shareholder may cast all or some of the votes for one or some candidates. Elected members of the Board of Supervisors shall be chosen according to number of votes received in descending order until the minimum number specified in the Company's Charter is reached. In case two (2) or more candidates for the last member of the Board of Supervisors receive the same number of votes, they will undergo another round of voting or be selected according to the voting regulations or the Company's Charter.

Article 9. Cases of dismissal, discharge of members of the Board of Supervisors

1. A member of the Board of Supervisors will be dismissed by the GMS in the following cases:

- a) He/she no longer fully satisfies the requirements specified in Article 169 of the Law on Enterprises;
- b) He/she hands in resignation letter which is accepted;
- c) Other cases specified in the Company's Charter.

2. A member of the Board of Supervisors will be discharged by the GMS in the following cases:

- a) He/she fails to fulfill the assigned tasks and duties;
- b) He/she fails to perform his/her rights and obligations for 06 consecutive months, except in force majeure events;
- c) He/she commits multiple or serious violations against obligations of members of the Board of Controllers prescribed by the Law on Enterprises and the Company's Charter.
- d) Other cases specified in the resolution of the GMS.

Article 10. Announcement of election, dismissal and discharge of members of the Board of Supervisors

1. After candidates for members of the Board of Supervisors have been nominated, the Company shall publish information about these candidates on the Company's website at least ten (10) days before the opening date of the General Meeting of Shareholders for shareholders to review before voting. Each candidate shall prepare a written declaration that the information about him/her is correct and to perform his/her duties in an honest and prudent manner for the best interests of the Company if he/she is given the position of member of the Board of Supervisors. Information on candidates includes:

- a) Full name, date of birth;
- b) Qualifications;
- c) Work experience;
- d) Other managerial positions;
- e) Interests relevant to the Company and the Company's related parties;

- f) Other information (if any) specified in the Company's Charter;
 - g) The Company shall disclose information about the companies in which the candidates are holding managerial positions and their related interest to the 7 Company (if any).
2. The Company must disclose information within 24 hours from the time the results of the election, removal or dismissal of members of the Board of Supervisors are available.

Chapter III

THE BOARD OF SUPERVISORS

Article 11. Rights, obligations and responsibilities of the Board of Supervisors

1. Supervise the Board of Directors, the General Director managing and operating the Company;
2. Inspect the rationality, legitimacy, truthfulness and prudence in business operation and management; the systematization, uniformity and appropriateness of accounting, statistics and preparation of financial statements;
3. Inspect the adequacy, legitimacy and truthfulness of income statements, annual and six-month financial statements of the Company; assess management tasks performed by the Board of Directors; submit reports to the annual General Meeting of Shareholders. Review contracts and transactions with related persons to be approved by the Board of Directors or the General Meeting of Shareholders; offer recommendations concerning these contracts and transactions;
4. Review, inspect, evaluate the effectiveness of the internal control, internal audit, risk management and early warning of the Company;
5. Examine accounting books, accounting records and other documents of the Company; management and operation of the Company where necessary or under the resolution of the General Meeting of Shareholders or at the request of a shareholder or group of shareholders specified in Clause 2, Article 115 of the Law on Enterprises;
6. Within seven (7) working days from the receipt of the request from a shareholder or group of shareholders specified in Clause 2, Article 115 of the Law on Enterprises, the Board of Supervisors shall carry out an inspection. Within fifteen (15) days from the end of the inspection, the Board of Supervisors shall submit an inspection report to the Board of Directors and the requesting shareholder or group of shareholders. The 8 inspection by the Board of Supervisors must not affect the normal operation of the Board of Directors and the Company's business operation;
7. Propose changes and improvements to the organizational structure, supervision and administration mechanism to the Board of Directors or the General Meeting of Shareholders;
8. Whenever a member of the Board of Directors or the General Director is found to be violating Article 165 of the Law on Enterprises, the Board of Supervisors must promptly send a notice to the Board of Directors requesting the violator to stop the violation and take remedial measures;
9. Participate and discuss in meetings of the General Meeting of Shareholders, the Board of Directors and other meetings of the Company;
10. Employ independent counselors and internal audits of the Company to serve the performance of their tasks;
11. The Board of Supervisors may consult with the Board of Directors before submitting its

- reports, verdicts and proposals to the General Meeting of Shareholders;
12. Inspect specific issues relevant to management and administration of the Company at the request of shareholders;
 13. Request the Board of Directors to convene an extraordinary General Meeting of Shareholders;
 14. Convene the GMS instead of the Board of Directors within 30 days if the Board of Directors fails to do so, as prescribed in Clause 3, Article 140 of the Law on Enterprises;
 15. Request the Chairperson of the Board of Directors to convene a meeting of the Board of Directors;
 16. Examine, extract, copy all or part of the list of related persons and interests prescribed in Clause 1 and Clause 2, Article 164 of the Law on Enterprises;
 17. Submit and request the General Meeting of Shareholders to approve the list of accredited audit organizations that can audit the Company's financial statements; an accredited audit organization shall also audit the Company's operation where necessary;
 18. Take responsibility to the shareholders for the supervision tasks performed by the Board of Supervisors;
 19. Supervise the Company's finance, lawfulness of operation of members of the Board of Directors, the General Director and other managers;
 20. Cooperate with the Board of Directors, the General Director and shareholders;
 21. Send a written notice to the Board of Directors within forty-eight (48) hours after discovery of violations against the law or the Company's Charter by a member of the Board of Directors, the General Director or other executives of the Company, and request the violator to stop committing the violations and take remedial measures;
 22. Formulate regulations on operation of the Board of Supervisors and submit them to the General Meeting of Shareholders for approval;
 23. Witness the vote counting by the Board of Directors and issue a vote counting record if requested by the Board of Directors in case of a questionnaire survey for ratification of the General Meeting of Shareholders' resolution;
 24. The Head of the Board of Supervisors shall preside over the election of the chairperson of the GMS in case the Chairperson is absent or temporarily unable to work while the remaining members of the Board of Directors cannot elect a chairperson. In this case, the person who receives the most votes shall chair the meeting;
 25. Perform other rights and obligations prescribed by the Law on Enterprises, the Company's Charter and the resolution of the General Meeting of Shareholders.

Article 12. Right to be provided with information of the Board of Supervisors

1. Documents and information shall be sent to members of the Board of Supervisors at the same time and using the same method as those applied to members of the Board of Directors, including:
 - a) Meeting invitations, questionnaires for members of the Board of Directors and enclosed

documents;

b) The resolutions, decisions and minutes of the General Meeting of Shareholders and meetings of the Board of Directors;

c) Reports submitted by the General Director to the Board of Directors or other documents issued by the Company.

2. Members of the Board of Supervisors are entitled to access the Company's documents kept at its headquarters, branches and other locations as well as enter the working locations of the Company's managers and employees during office hours; 3. The Board of Directors, its members, the General Director and other managers shall provide accurate, adequate and timely information and documents about the Company's management and operation at the request of the Board of Supervisors or its members.

Article 13. Responsibility of the Board of Supervisors to convene an extraordinary General Meeting of Shareholders

1. The Board of Supervisors shall convene a General Meeting of Shareholders instead of the Board of Directors within thirty (30) days if the Board of Directors fails to convene the General Meeting of Shareholders in the following cases:

a) Number of members of the Board of Supervisors drops below the minimum number prescribed by law;

b) It is requested by a shareholder or group of shareholders prescribed in Clause 2, Article 115 of the Law on Enterprises;

c) An extraordinary General Meeting of Shareholders is requested by the Board of Supervisors but not convened by the Board of Directors.

2. In case the Board of Supervisors does not convene the General Meeting of Shareholders as per regulations, the Board of Supervisors shall pay damage incurred by the Company;

3. The costs of convening and conducting the General Meeting of Shareholders as prescribed in Clause 1 of this Article shall be reimbursed by the Company.

Chapter IV

MEETINGS OF THE BOARD OF SUPERVISORS

Article 14. Meetings of the Board of Supervisors

1. The Board of Supervisors shall have at least two (2) meetings per year. Each meeting must be participated by at least two-thirds ($\frac{2}{3}$) of its members;

2. The Board of Supervisors has the right to request members of the Board of Directors, the General Director and representatives of the approved auditing organization to attend and answer matters requiring clarification.

Article 15. Minutes of meetings of the Board of Supervisors

Minutes of these meetings must be detailed, bear the signatures of the minute taker and

participating members. All minutes of meetings of the Board of Supervisors must be retained in order to attribute responsibility to each member.

Chapter V

REPORTING AND DISCLOSURE OF INTERESTS

Article 16. Submission of annual reports

Reports of the Board of Supervisors at the Annual General Meeting of Shareholders shall include the following contents:

1. A report on the Company's business results and on the performance of the Board of Directors and the General Director for submission to the General Meeting of Shareholders for approval at the Annual General Meeting of Shareholders.
2. A self-assessment report on the performance of the Board of Supervisors and its members.
3. Remuneration, operating expenses and other benefits of the Board of Supervisors and each of its members.
4. A summary of meetings of the Board of Supervisors and its conclusions and recommendations; and the results of supervision of the Company's operational and financial situation.
5. An assessment report on transactions between the Company, its subsidiaries, or other companies in which the Company controls more than fifty percent (50%) of the charter capital, and members of the Board of Directors, the General Director and their related persons; and transactions between the Company and a company in which a member of the Board of Directors was a founding member or an enterprise manager during the 03 years immediately preceding the time of the transaction.
6. Results of supervision over the Board of Directors, the General Director and other executives.
7. Results of evaluating coordination between the Board of Supervisors, the Board of Directors, the General Director and shareholders.
8. Proposals and recommendations to the General Meeting of Shareholders for approval of the list of approved auditing organizations to audit the Company's financial statements; and the approved auditing organization to inspect the Company's activities when deemed necessary.

Article 17. Salary and other benefits

Salary, remuneration, bonuses and other benefits of members of the Board of Supervisors shall be provided as follows:

1. Members of the Board of Supervisors shall be paid salaries, remuneration, bonuses and other benefits as decided by the General Meeting of Shareholders. The General Meeting of Shareholders shall decide the total amount of salary, remuneration, bonuses, other benefits, and the annual operating budget of the Board of Supervisors.
2. Members of the Board of Supervisors shall be reimbursed for reasonable accommodation, meal, travel expenses and expenses for using independent consulting services. The total remuneration and such expenses shall not exceed the total annual operating budget of the Board of Supervisors approved by the General Meeting of Shareholders, unless otherwise decided by the General

Meeting of Shareholders.

3. The salaries and operating expenses of the Board of Supervisors shall be accounted for as business expenses of the Company in accordance with the law on corporate income tax and other relevant legal regulations, and must be presented as a separate item in the Company's annual financial statements.

Article 18. Disclosure of related interests

1. Members of the Board of Supervisors shall declare their related interests, including:

- a) Names, enterprise ID numbers, address of head office and business lines of enterprises in which they own or they hold stake or shares, as well as their holding ratio and time of ownership;
- b) Names, enterprise ID numbers, address of head office, business lines of enterprises in which their related persons jointly or separately own or hold stake or shares that account for more than 10% of charter capital.

2. The information mentioned in Clause 1 of this Article shall be declared within seven (7) working days from the occurrence date of the related interest; any revision shall be informed to the Company within seven (7) working days from its occurrence date;

3. Members of the Board of Supervisors and their related persons may only use the information obtained from their positions to serve the interests of the Company;

4. Members of the Board of Supervisors shall send written notice to the Board of Directors and the Board of Supervisors of the transactions between the Company, subsidiary 13 companies, companies in which 50% of charter capital is held by the Company with members of the Board of Supervisors or related persons of members of the Board of Supervisors as prescribed by law. The Company shall disclose information about the transactions that are approved by the General Meeting of Shareholders or the Board of Directors in accordance with regulations of the Law on Securities on information disclosure;

5. Members of the Board of Supervisors and their related persons must not use or reveal internal information for carrying out relevant transactions

Chapter VI

RELATIONSHIPS OF THE BOARD OF SUPERVISORS

Article 19. Relationship between members of the Board of Supervisors

Members of the Board of Supervisors are independent from one another and shall cooperate in performance of common tasks to fulfill the responsibility, rights and obligations of the Board of Supervisors as prescribed by law and the Company's Charter. The Head of Board of Supervisors shall coordinate to ensure smooth operation of the Board of Supervisors but does not have the right to control its members.

Article 20. Relationship with the Board of Management

The Board of Supervisors is independent from the executive board of the Company and shall supervise operation of the executive board.

Article 21. Relationship with the Board of Directors

The Board of Supervisors has an independent relationship with the Company's Board of Directors and supervise operation of the Board of Directors.

Chapter VII

IMPLEMENTATION PROVISIONS

Article 22. Implementation

The Operating Regulations of the Board of Supervisors of SmartInvest Securities Joint Stock Company consist of 07 Chapters and 22 Articles and shall take effect from 30/03/2026.

**ON BEHALF OF THE BOARD OF
SUPERVISORS**

HEAD OF THE BOARD OF SUPERVISORS



NGUYEN THI HONG TRUNG

