VIETNAM PUBLIC JOINT STOCK COMMERCIAL BANK	SOCIALIST REPUBLIC OF VIETNAM **Independence - Freedom - Happiness**
No.: 11866/BB-DHDCD	Hanoi, 27 June 2026

MINUTES OF MEETING
2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
VIETNAM PUBLIC JOINT STOCK COMMERCIAL BANK

(Head Office address: No. 22 Ngo Quyen Street, Cua Nam Ward, Hanoi City; Enterprise Registration Code: 0101057919)

I. TIME AND VENUE OF THE MEETING

1. Time: 08:30 a.m., 27 June 2026.
2. Venue: 9th Floor, Head Office of Vietnam Public Joint Stock Commercial Bank, No. 22 Ngo Quyen Street, Cua Nam Ward, Hanoi City.

II. PARTICIPANTS

1. Shareholders and authorized representatives of shareholders: as recorded in the Shareholder Eligibility Verification Minutes.

2. Distinguished guests:

2.1. From the State Bank of Vietnam:

a) Ms. Hoang Huyen Cham, Deputy Director of the State Bank of Vietnam, Region 1 Branch;

b) Representatives of the Banking Supervision and Inspection Agency under the State Bank of Vietnam.

2.2. From Vietnam National Industry - Energy Group:

- Mr. Pham Tuan Anh - Member of the Members' Council
- Mr. Cao Hoai Duong - Deputy General Director
- Ms. Nguyen Thuy Linh - Supervisor

and representatives of departments of Vietnam National Industry - Energy Group.

2.3. Representatives of the auditor of the 2025 financial statements - AASC Auditing Company Limited, journalists and television media covering the Meeting.

III. MAIN PROCEEDINGS OF THE MEETING

1. Shareholder eligibility verification:

Mr. Tran Duc Trung - Head of the Shareholder Eligibility Verification Committee read the Shareholder Eligibility Verification Minutes: as at 08:35 a.m. on 27 June 2026, there were 52 shareholders attending the Meeting (including 33 shareholders attending in person and 19 shareholders attending through authorization), representing 770,539,970 ordinary shares, accounting for 85.685% of the total voting shares of the Bank. Pursuant to Clause 1, Article 145 of the Law on Enterprises 2020 and Clause 1, Article 39 of the Charter on Organization and Operation of Vietnam Public Joint Stock Commercial Bank, the 2026 Annual General Meeting of Shareholders of Vietnam Public Joint Stock Commercial Bank satisfied the conditions to proceed.

2. The Chairperson appointed the Presidium and the Secretariat of the Meeting:

2.1. The Presidium of the Meeting comprised:

(1)	Mr. Nguyen Dinh Lam	Chairman of the Board of Directors - Chairperson of the Meeting
(2)	Mr. Nguyen Hoang Nam	Member of the Board of Directors cum Chief Executive Officer - Member
(3)	Mr. Nguyen Khuyen Nguon	Member of the Board of Directors - Member
(4)	Ms. Nguyen Thi Linh Chi	Deputy Chief Executive Officer, Director of

		Strategy Division - Member
(5)	Ms. Nguyen Thuy Hanh	Deputy Chief Executive Officer, Director of Retail Banking Division - Member

2.2. The Secretariat of the Meeting comprised:

(1)	Mr. Vu Duc Hoang	Director of Legal Division - Head
(2)	Ms. Nguyen Thi Thu Huyen	Legal and Compliance Division - Member
(3)	Ms. Nguyen Kim Phuong	Office of the Board of Directors - Member

3. Vote Counting Committee

3.1. The Chairperson nominated the personnel list of the Vote Counting Committee, comprising:

(1)	Mr. Tran Duc Trung	Chief of the Office of the Board of Directors - Head
(2)	Mr. Nguyen The Long	Deputy Chief of the Office of the Board of Directors - Member
(3)	Ms. Dinh Thi Hanh	Assistant to the Chairman of the Board of Directors - Member
(4)	Ms. Nguyen Hoang Ngan	Assistant to the Board of Directors - Member

3.2. Voting results for election of the Vote Counting Committee

Voting results:

a) Total number of voting shares at the Meeting: 771,345,830 shares

b) Total number of shares participating in the vote: 768,101,688 shares (accounting for 99.579%), including:

- Valid votes: 768,101,688 shares (accounting for 99.579%), of which:

  + Votes for: 768,101,688 shares (accounting for 99.579%)
  + Votes against: 0 shares (accounting for 0.000%)
  + Abstentions: 0 shares (accounting for 0.000%)

- Invalid votes: 0 shares (accounting for 0.000%)

Accordingly, the General Meeting of Shareholders approved the composition of the Vote Counting Committee with an approval ratio of 99.579%.

4. Approval of the agenda of the 2026 Annual General Meeting of Shareholders of PVcomBank

4.1. Mr. Tran Duc Trung - Chief of the Office of the Board of Directors presented the agenda of the 2026 Annual General Meeting of Shareholders of PVcomBank.

4.2. Voting results:

Voting results:

a) Total number of voting shares at the Meeting: 771,345,830 shares

b) Total number of shares participating in the vote: 768,107,928 shares (accounting for 99.580%), including:

- Valid votes: 768,107,928 shares (accounting for 99.580%), of which:

  + Votes for: 768,101,688 shares (accounting for 99.579%)
  + Votes against: 6,240 shares (accounting for 0.001%)
  + Abstentions: 0 shares (accounting for 0.000%)

- Invalid votes: 0 shares (accounting for 0.000%)

Accordingly, the General Meeting of Shareholders approved the meeting agenda with an approval ratio of 99.579%.

5. Working Regulations of the 2026 Annual General Meeting of Shareholders of PVcomBank:

5.1. Mr. Tran Duc Trung - Chief of the Office of the Board of Directors presented the Working Regulations of the 2026 Annual General Meeting of Shareholders of PVcomBank.

5.2. Voting results

Voting results:

a) Total number of voting shares at the Meeting: 771,345,830 shares

b) Total number of shares participating in the vote: 768,107,928 shares (accounting for 99.579%), including:

- Valid votes: 768,107,928 shares (accounting for 99.580%), of which:

+ Votes for: 768,101,688 shares (accounting for 99.579%)

+ Votes against: 6,240 shares (accounting for 0.001%)

+ Abstentions: 0 shares (accounting for 0.000%)

- Invalid votes: 0 shares (accounting for 0.000%)

Accordingly, the General Meeting of Shareholders approved the Working Regulations with an approval ratio of 99.579%.

6. Voting to approve reports and proposals at the Meeting:

6.1. Mr. Nguyen Hoang Nam - Member of the Board of Directors cum Chief Executive Officer presented Report No. 11802/BC-DHDCD2026 dated 26 June 2026 on the performance results in 2025 and operational orientation for 2026 of the Board of Directors for approval by the General Meeting of Shareholders.

Voting results:

a) Total number of voting shares at the Meeting: 771,345,830 shares

b) Total number of shares participating in the vote: 768,520,188 shares (accounting for 99.634%), including:

- Valid votes: 768,520,188 shares (accounting for 99.634%), of which:

+ Votes for: 768,520,188 shares (accounting for 99.634%)

+ Votes against: 0 shares (accounting for 0.000%)

+ Abstentions: 0 shares (accounting for 0.000%)

- Invalid votes: 0 shares (accounting for 0.000%)

Accordingly, the General Meeting of Shareholders approved the report on the performance results in 2025 and operational orientation for 2026 of the Board of Directors with an approval ratio of 99.634%.

6.2. Mr. Dang The Hien - Deputy Chief Executive Officer, Director of Finance and Accounting Division presented Report of the Executive Management No. 11803/BC-DHDCD2026 dated 26 June 2026 on business results in 2025 and the business plan for 2026 of PVcomBank for approval by the General Meeting of Shareholders.

6.2.1. Key business performance indicators for 2025:

- Parent bank business results:

No.	Indicator	2025 Plan	2025 Actual
1	Charter capital (VND billion)	9,000	9,000
2	Revenue (VND billion)	19,501	29,525
3	Profit before tax (VND billion)	80	1,400

- Consolidated business results:

No.	Indicator	2025 Plan	2025 Actual
1	Revenue (VND billion)	19,949	30,693
2	Profit before tax (VND billion)	111	1,704

Voting results:

a) Total number of voting shares at the Meeting: 771,345,830 shares

b) Total number of shares participating in the vote: 768,520,188 shares (accounting for 99.634%), including:

- Valid votes: 768,520,188 shares (accounting for 99.634%), of which:
  + Votes for: 768,520,188 shares (accounting for 99.634%)
  + Votes against: 0 shares (accounting for 0.000%)
  + Abstentions: 0 shares (accounting for 0.000%)
- Invalid votes: 0 shares (accounting for 0.000%)

Accordingly, the General Meeting of Shareholders approved the report on business results in 2025 with an approval ratio of 99.634%.

6.2.2. Key business plan indicators for 2026:

- Parent bank business targets:

No.	Indicator	2026 Plan
1	Revenue (VND billion)	21,073.5
2	Profit before tax (VND billion)	80

- Consolidated business targets:

No.	Indicator	2026 Plan
1	Revenue (VND billion)	21,702
2	Profit before tax (VND billion)	114.3

Voting results:

a) Total number of voting shares at the Meeting: 771,345,830 shares

b) Total number of shares participating in the vote: 768,520,188 shares (accounting for 99.634%), including:

- Valid votes: 768,520,188 shares (accounting for 99.634%), of which:
  + Votes for: 768,101,688 shares (accounting for 99.579%)
  + Votes against: 418,500 shares (accounting for 0.055%)
  + Abstentions: 0 shares (accounting for 0.000%)
- Invalid votes: 0 shares (accounting for 0.000%)

Accordingly, the General Meeting of Shareholders approved the 2026 business plan with an approval ratio of 99.579%.

6.3. Mr. Trieu Van Nghi - Head of the Supervisory Board presented the report on activities of the Supervisory Board at the 2026 Annual General Meeting of Shareholders No. 11804/BC-DHDCD2026 dated 26 June 2026 of the Supervisory Board for approval by the General Meeting of Shareholders.

Voting results:

a) Total number of voting shares at the Meeting: 771,345,830 shares

b) Total number of shares participating in the vote: 768,520,188 shares (accounting for 99.634%), including:

- Valid votes: 768,520,188 shares (accounting for 99.634%), of which:
  + Votes for: 768,520,188 shares (accounting for 99.634%)
  + Votes against: 0 shares (accounting for 0.000%)
  + Abstentions: 0 shares (accounting for 0.000%)
- Invalid votes: 0 shares (accounting for 0.000%)

Accordingly, the General Meeting of Shareholders approved the report on activities in 2025 and the activity plan for 2026 of the Supervisory Board with an approval ratio of 99.634%.

6.4. Ms. Nguyen Thi Linh Chi - Deputy Chief Executive Officer, Director of Strategy Division presented Report No. 11805/BC-DHDCD2026 dated 26 June 2026 on the implementation results of PVcomBank's Restructuring Plan.
6.5. Ms. Nguyen Thi Thanh Huyen - Chief Accountant presented a summary of PVcomBank's audited financial statements for 2025 and Proposal No. 11806/TTr-DHDCD2026 dated 26 June 2026 regarding approval of PVcomBank's audited financial statements for 2025 for approval by the General Meeting of Shareholders.

Voting results:

a) Total number of voting shares at the Meeting: 771,345,830 shares

b) Total number of shares participating in the vote: 768,520,188 shares (accounting for 99.634%), including:

- Valid votes: 768,520,188 shares (accounting for 99.634%), of which:

  + Votes for: 768,520,188 shares (accounting for 99.634%)
  + Votes against: 0 shares (accounting for 0.000%)
  + Abstentions: 0 shares (accounting for 0.000%)

- Invalid votes: 0 shares (accounting for 0.000%)

Accordingly, the General Meeting of Shareholders approved the audited financial statements for 2025 with an approval ratio of 99.634%.
6.6. Mr. Dao Van Chung - Member of the Supervisory Board presented Proposal No. 11807/TTr-DHDCD2026 dated 26 June 2026 regarding the selection of the independent auditor for the fiscal year 2027 of PVcomBank for approval by the General Meeting of Shareholders.

Voting results:

a) Total number of voting shares at the Meeting: 771,345,830 shares

b) Total number of shares participating in the vote: 768,520,188 shares (accounting for 99.634%), including:

- Valid votes: 768,520,188 shares (accounting for 99.634%), of which:

  + Votes for: 768,520,188 shares (accounting for 99.634%)
  + Votes against: 0 shares (accounting for 0.000%)
  + Abstentions: 0 shares (accounting for 0.000%)

- Invalid votes: 0 shares (accounting for 0.000%)

Accordingly, the General Meeting of Shareholders approved the proposal on the selection of the independent auditor with an approval ratio of 99.634%.
6.7. Ms. Nguyen Thuy Hanh - Deputy Chief Executive Officer, Director of Retail Banking Division presented Proposal No. 11808/TTr-DHDCD2026 dated 26 June 2026 on the profit allocation for 2025 of PVcomBank for approval by the General Meeting of Shareholders.

Unit: VND million

No.	Item	2025
1	**Profit after tax for 2025 (separate)**	**1,135,507**
2	**Distributable profit**	**1,135,507**
3	Appropriation to the Charter Capital Supplementary Reserve Fund (10%) [(2)x10%]	113,551
4	Distributable profit after appropriation to the Charter Capital Supplementary Reserve Fund [(2)-(3)]	1,021,956
5	Appropriation to the Financial Reserve Fund (10%) [(4)x10%]	102,196
6	**Remaining profit after appropriation to funds [(4)-(5)]**	**919,760**

Voting results:

a) Total number of voting shares at the Meeting: 771,345,830 shares

b) Total number of shares participating in the vote: 768,519,748 shares (accounting for 99.634%), including:

- Valid votes: 768,519,748 shares (accounting for 99.634%), of which:
  + Votes for: 768,519,748 shares (accounting for 99.634%)
  + Votes against: 0 shares (accounting for 0.000%)
  + Abstentions: 0 shares (accounting for 0.000%)
- Invalid votes: 0 shares (accounting for 0.000%)

Accordingly, the General Meeting of Shareholders approved the proposal on the 2025 profit allocation plan with an approval ratio of 99.634%.

6.8. Ms. Vo Thi Hoang Yen - Director of Human Resources Management Division presented Report No. 11809/BC-DHDCD2026 dated 26 June 2026 on the use of the remuneration and bonus fund for the Board of Directors and Supervisory Board in 2025 and the plan for the remuneration and bonus fund in 2026 for approval by the General Meeting of Shareholders.

Voting results:

a) Total number of voting shares at the Meeting: 771,345,830 shares

b) Total number of shares participating in the vote: 768,520,188 shares (accounting for 99.634%), including:

- Valid votes: 768,520,188 shares (accounting for 99.634%), of which:
  + Votes for: 768,520,188 shares (accounting for 99.634%)
  + Votes against: 0 shares (accounting for 0.000%)
  + Abstentions: 0 shares (accounting for 0.000%)
- Invalid votes: 0 shares (accounting for 0.000%)

Accordingly, the General Meeting of Shareholders approved the report on the use of the remuneration and bonus fund for the Board of Directors and Supervisory Board in 2025 and the plan for the remuneration and bonus fund in 2026 with an approval ratio of 99.634%.

6.9. Ms. Tao Thu Thuy - Director of Risk Management Division presented Proposal No. 11810/TTr-DHDCD2026 dated 26 June 2026 regarding the formulation of a remediation plan in the event of early intervention for approval by the General Meeting of Shareholders.

Voting results:

a) Total number of voting shares at the Meeting: 771,345,830 shares

b) Total number of shares participating in the vote: 768,520,188 shares (accounting for 99.634%), including:

- Valid votes: 768,520,188 shares (accounting for 99.634%), of which:
  + Votes for: 768,512,188 shares (accounting for 99.633%)
  + Votes against: 8,000 shares (accounting for 0.001%)
  + Abstentions: 0 shares (accounting for 0.000%)
- Invalid votes: 0 shares (accounting for 0.000%)

Accordingly, the General Meeting of Shareholders approved the remediation plan in the event of early intervention with an approval ratio of 99.633%.

6.10. Mr. Nguyen Viet Ha - Deputy Chief Executive Officer presented Proposal No. 11811/TTr-DHDCD2026 dated 26 June 2026 regarding PVcomBank’s charter capital increase plan for approval by the General Meeting of Shareholders.

Voting results:

a) Total number of voting shares at the Meeting: 771,345,830 shares

b) Total number of shares participating in the vote: 768,520,188 shares (accounting for 99.634%), including:

- Valid votes: 768,520,188 shares (accounting for 99.634%), of which:
  + Votes for: 768,520,188 shares (accounting for 99.634%)
  + Votes against: 0 shares (accounting for 0.000%)
  + Abstentions: 0 shares (accounting for 0.000%)

- Invalid votes: 0 shares (accounting for 0.000%)

Accordingly, the General Meeting of Shareholders approved PVcomBank's charter capital increase plan with an approval ratio of 99.634%.

6.11. Mr. Nguyen Khuyen Nguon - Member of the Board of Directors presented Proposal No. 11812/TTr-DHDCD2026 dated 26 June 2026 regarding authorization matters of the General Meeting of Shareholders.

Voting results:

a) Total number of voting shares at the Meeting: 771,345,830 shares

b) Total number of shares participating in the vote: 768,512,188 shares (accounting for 99.633%), including:

- Valid votes: 768,512,188 shares (accounting for 99.633%), of which:
  + Votes for: 768,093,688 shares (accounting for 99.578%)
  + Votes against: 418,500 shares (accounting for 0.054%)
  + Abstentions: 0 shares (accounting for 0.000%)
- Invalid votes: 0 shares (accounting for 0.000%)

Accordingly, the General Meeting of Shareholders approved the authorization for the Board of Directors with an approval ratio of 99.578%.

7. Remarks by representatives of state management agencies and shareholders:

7.1. Mr. Cao Hoai Duong - Deputy General Director of Petrovietnam delivered remarks: He congratulated the General Meeting of Shareholders on being held in the context of PVcomBank achieving good and notable results. In addition to the achievements attained, Mr. Cao Hoai Duong noted that PVcomBank should effectively implement the following matters: charter capital increase, restructuring, diversification of products and services, and focus on digital transformation. Petrovietnam and its member units commit to providing the greatest support to PVcomBank so that PVcomBank will increasingly develop and become an efficient, modern bank with its own distinctive identity.

7.2. Ms. Hoang Huyen Cham - Deputy Director of the State Bank of Vietnam, Region 1 Branch, delivered remarks: Acknowledging the results achieved by PVcomBank in 2025, Ms. Hoang Huyen Cham emphasized the following key matters:

- PVcomBank should continue to decisively address outstanding issues according to the restructuring roadmap. The 2026 objective is to completely resolve the outstanding issues identified by the Board of Directors in its report.
- PVcomBank should continue to maintain growth momentum in parallel with compliance control, strengthen micro-level risk management, and ensure asset quality.
- PVcomBank should modernize its internal governance technology infrastructure and build an intelligent management reporting system with accurate and timely information to support governance and management by the Bank's leadership.
- PVcomBank should continue strengthening internal control and information transparency and enhance the role of internal control so that credit and investment decisions are transparent.

The State Bank of Vietnam, Region 1 Branch will continue to accompany PVcomBank and commits to creating the most favorable conditions for PVcomBank's units in the region, in line with the policies of the Government and the State.

7.3. Mr. Nguyen Dinh Lam - Chairperson, on behalf of the Presidium, acknowledged the comments and conveyed the commitment of the Board of Directors to continue efforts to address existing limitations, ensure the Bank operates safely and complies with legal regulations, and bring long-term benefits to shareholders. Mr. Nguyen Dinh Lam expressed gratitude to Petrovietnam and the State Bank of Vietnam for their assistance and support in creating conditions for PVcomBank to operate safely, stably and develop.

8. Exchanges and discussions at the Meeting:

The Meeting recorded questions and comments raised by shareholders at the Meeting regarding matters related to the authorization by the General Meeting of Shareholders to the Board of Directors, charter capital increase, listing, and dividend distribution. In response to shareholders' recommendations, representatives of PVcomBank, Mr. Nguyen Dinh Lam and Mr. Nguyen Hoang Nam, directly answered and clarified the matters of concern to shareholders at the Meeting. After the discussion session, the Meeting recorded no further comments or questions from shareholders. Matters requiring further clarification, or if shareholders have any further concerns, will be responded to by the Bank in writing.

The General Meeting of Shareholders concluded at 12:00 noon on 27 June 2026. The Minutes of the 2026 Annual General Meeting of Shareholders of Vietnam Public Joint Stock Commercial Bank comprise 09 pages and were publicly read to all shareholders attending the Meeting. These Minutes truthfully record the proceedings of the Meeting and the voting results of the General Meeting of Shareholders; and serve as the basis for the Chairperson and the Secretariat to sign for confirmation and for the Bank to issue resolutions of the General Meeting of Shareholders in accordance with the voting results, including: (i) the first resolution approving the matters specified in Sections 6.1 to 6.3, 6.5 to 6.9 and 6.11 of these Minutes; and (ii) the second resolution approving the charter capital increase plan specified in Section 6.10 of these Minutes.

THE PRESIDIUM

CHAIRPERSON OF THE MEETING Chairman of the Board of Directors	MEMBER Member of the Board of Directors
Nguyen Dinh Lam	Nguyen Hoang Nam
MEMBER Member of the Board of Directors	MEMBER Deputy Chief Executive Officer Director of Retail Banking Division
Nguyen Khuyen Nguon	Nguyen Thuy Hanh
MEMBER Deputy Chief Executive Officer Director of Strategy Division	
Nguyen Thi Linh Chi	

THE SECRETARIAT

HEAD	MEMBER	MEMBER
Vu Duc Hoang	Nguyen Thi Thu Huyen	Nguyen Kim Phuong

Recipients:

- General Meeting of Shareholders;
- Board of Directors, Executive Management (for implementation);
- Supervisory Board (for supervision);
- Archives: Administration Division; Office of the Board of Directors.