

DRAFT

**WORKING REGULATIONS OF THE 2026 ANNUAL GENERAL MEETING
OF SHAREHOLDERS OF PVCOMBANK**

CHAPTER I: GENERAL PROVISIONS

Article 1. Purpose

- 1.1. To ensure the principles of publicity, equality and democracy.
- 1.2. To facilitate the organization and conduct of the General Meeting of Shareholders; to ensure compliance with the law and the Charter on Organization and Operation of Vietnam Public Joint Stock Commercial Bank (PVcomBank).

Article 2. Scope of Application

- 2.1. These Regulations shall apply to the organization of the 2026 Annual General Meeting of Shareholders (GMS) of PVcomBank.
- 2.2. These Regulations set out in detail the rights and obligations of shareholders and relevant organizations and individuals participating in the meeting, and the conditions and procedures for conducting the GMS.
- 2.3. Shareholders and relevant organizations and individuals participating in the GMS shall be responsible for complying with these Regulations.

Article 3. General Requirements

- 3.1. All shareholders/shareholder representatives attending the meeting must dress neatly and politely.
- 3.2. Shareholders/shareholder representatives entering the meeting room must sit in the seats or areas designated by the Organizing Committee.
- 3.3. Smoking and the use of stimulants in the meeting room are prohibited.
- 3.4. Private conversations or personal activities that create noise, cause disorder or affect others during the GMS are prohibited. All mobile phones and other electronic devices must be set to a mode that does not emit sound and does not affect the GMS.
- 3.5. Comply strictly with these Regulations and the meeting administration decisions of the Presidium.
- 3.6. Do not exchange or discuss matters that are inconsistent with the GMS agenda and the Bank's operations without the consent of the Presidium.

Article 4. Conditions for Convening the Meeting

- 4.1. The GMS shall be convened when the number of shareholders and authorized attendees present represents more than 50% of the total voting shares of PVcomBank.

- 4.2. If the first meeting is not eligible to proceed as prescribed in Clause 4.1 of this Article, the notice of invitation for the second meeting must be sent within 30 (thirty) days from the intended date of the first meeting. The second GMS shall be convened when the attending shareholders represent at least 33% of the total voting rights.
- 4.3. If the second meeting is not eligible to proceed as prescribed in Clause 4.2 of this Article, the notice of invitation for the third meeting must be sent within 20 (twenty) days from the intended date of the second meeting. The third GMS shall be convened regardless of the total number of voting rights represented by the attending shareholders.

Article 5. Conditions for Attendance and Authorization Provisions

- 5.1. Only persons whose names appear in PVcomBank's Register of Shareholders on the record date for the list of shareholders shall be entitled to attend the GMS.
- 5.2. Shareholders and authorized representatives of institutional shareholders may attend in person or authorize in writing one or more individuals or legal entities to attend the GMS. The authorization must be made in writing in accordance with the following provisions:
 - a) The authorization document for attendance must clearly state the full names and bear the signatures of the authorizing party and the authorized party; the number of authorized shares; and the content, scope and term of authorization.
 - b) Where the authorizing party and/or the authorized party is an organization with a physical seal, the authorization document for attendance must bear the seal of such organization. If the authorization document for attendance is not signed by the legal representative of the organization, it must be accompanied by a valid copy of the authorization document issued by the legal representative to the signatory.
 - c) Where the authorizing party and the authorized party are individuals and/or organizations without a physical seal, the authorization document must be notarized/certified, except where the template Power of Attorney for attendance attached to the GMS Invitation Letter is used.
- 5.3. The authorized attendee at the GMS must submit the original authorization document.

Article 6. Meeting Time

The GMS shall be conducted at the time stated in the GMS Invitation Letter.

CHAPTER II: RIGHTS AND OBLIGATIONS OF PARTIES PARTICIPATING IN THE MEETING

Article 7. Rights and Obligations of Shareholders Attending the Meeting

- 7.1. Rights of shareholders
 - a) Shareholders/shareholder representatives attending the meeting have the right to speak, discuss and vote on each matter submitted to the GMS for opinion in accordance with these Regulations.
 - b) Shareholders/shareholder representatives arriving after the opening time have the right to register for attendance immediately, and thereafter to participate and vote

at the meeting. In this case, the Chairperson shall not be obliged to suspend the meeting to wait for such shareholders/shareholder representatives to register, and the validity of matters already voted on shall not be affected.

7.2. Obligations of shareholders

- a) Shareholders/shareholder representatives attending the meeting must complete all procedures for registration for attendance at the GMS with the Organizing Committee.
- b) Each shareholder/shareholder representative, when registering for attendance, must present/submit to the Shareholder Eligibility Verification Committee the following documents for verification of eligibility to attend the meeting:
 - Present the original valid Identity Card/Citizen Identity Card/Passport of the individual attendee; and a copy of the Establishment Decision/Enterprise Registration Certificate or other equivalent document if the shareholder/shareholder representative is an organization.
 - Submit the original: Confirmation of Attendance (attached to the GMS Invitation Letter); authorization document for attendance (where attendance is authorized); and the document appointing the authorized representative of an institutional shareholder (if such institutional shareholder has not previously notified the Bank of the appointment of its authorized representative).

If the attendee fails to provide all of the documents specified above for verification of eligibility to attend, PVcomBank shall have the right to refuse registration for attendance.
- c) After being checked and confirmed as eligible to attend the meeting, the shareholder/shareholder representative shall be issued a Voting Card (stating the shareholder code and the total number of shares equal to the number of voting shares of the shareholder or the number of shares represented in the case of an authorized representative) and other necessary related documents.
- d) Shareholders/shareholder representatives participating in discussions shall register to speak by completing the Registration Form provided by the Organizing Committee to attendees and submitting it to the Presidium through the Secretariat. Shareholders/shareholder representatives shall receive responses from the Presidium in the order of the Registration Forms received by the Secretariat and in accordance with the approved GMS agenda.
- e) During the meeting, shareholders/shareholder representatives must comply with the guidance of the Presidium, behave in a civilized and polite manner, and refrain from causing disorder. Shareholders/shareholder representatives who leave the meeting hall or leave the meeting before the scheduled closing time must notify the Secretariat.
- f) Shareholders/shareholder representatives must keep information and documents confidential, observe discipline in making statements, and must not copy, record audio, or transfer data or information relating to the meeting to any organization or individual outside the scope of the GMS without the permission of the Presidium.

- g) Shareholders/shareholder representatives attending the meeting must strictly comply with the Working Regulations of the GMS. Any shareholder/shareholder representative who violates these Regulations shall, depending on the specific severity of the violation, be considered by the Presidium and subject to appropriate handling in accordance with these Regulations, PVcomBank's Charter and the law.

Article 8. Rights and Obligations of the Presidium

8.1. The Presidium shall comprise the Chairperson of the meeting and members appointed by the Chairperson. The Chairperson of the Board of Directors of PVcomBank shall act as the Chairperson of the GMS or authorize another member of the Board of Directors to act as the Chairperson of the GMS.

8.2. Duties of the Presidium:

- Chair the GMS, conduct the meeting to complete the entire agenda and resolve any other matters arising (if any).
- Guide shareholders/shareholder representatives in their discussions.
- Present draft documents and conclusions on necessary matters and contents for shareholders/shareholder representatives to vote on.
- Respond to matters raised by shareholders/shareholder representatives.
- Work on a collective, focused and democratic basis, conduct the meeting in a lawful and orderly manner, and reflect the wishes of the majority of attendees.
- Request competent authorities to maintain order at the meeting; expel from the GMS any persons who fail to comply with the Chairperson's authority to conduct the meeting, obstruct the meeting, intentionally disturb order, prevent the normal progress of the meeting, or fail to comply with security inspection requirements.
- The Chairperson has the right to postpone the GMS, even where the required number of attendees is present as prescribed, to another time or location in the following cases:
 - The meeting venue does not have sufficient convenient seating for all attendees.
 - The communication facilities at the meeting venue do not enable shareholders/shareholder representatives attending the meeting to participate, discuss and vote.
 - An attendee obstructs or disturbs the order of the meeting, creating a risk that the meeting cannot be conducted fairly and lawfully.
 - The postponement is necessary for the business of the meeting to be conducted lawfully. The reconvened GMS shall only deal with matters that should have been lawfully dealt with at the postponed meeting.
 - There is a unanimous request of the GMS with the required number of attendees present.

The maximum postponement period for the above cases shall not exceed 03 working days from the intended opening date of the meeting.

Article 9. Rights and Obligations of the Meeting Secretariat

- 9.1. The Meeting Secretariat shall be appointed by the Chairperson of the meeting and shall be accountable to the Presidium and the GMS for its duties.
- 9.2. Duties of the Secretariat:
- Fully and truthfully record the proceedings of the meeting and opinions expressed at the GMS on each matter and content of the agenda, and the voting results for each voting matter and content.
 - Assist the Presidium in announcing draft documents, conclusions and Resolutions of the GMS, and notices of the Presidium to shareholders/shareholder representatives when requested.
 - Receive Registration Forms to Speak from shareholders/shareholder representatives.
 - Perform other duties as assigned by the Presidium.

Article 10. Rights and Obligations of the Vote Counting Committee

- 10.1. The Vote Counting Committee shall be nominated by the Chairperson and approved by the GMS.
- 10.2. The Vote Counting Committee shall have the following duties:
- Determine the voting results of shareholders on matters and contents approved at the meeting.
 - Promptly notify the Secretariat of the voting results.
 - Collect Voting Cards and Ballots (ballots recording shareholders' voting opinions); check and supervise the casting of votes by shareholders/shareholder representatives.
 - Count votes, prepare the Vote Counting Minutes and announce the vote counting results before the GMS, and hand over the minutes and all Ballots to the Chairperson.
- 10.3. In performing its duties, the Vote Counting Committee must work honestly and prudently and shall be responsible for the accuracy of the voting results.

Article 11. Rights and Obligations of the Shareholder Eligibility Verification Committee

- 11.1. The Shareholder Eligibility Verification Committee shall verify and report to the GMS on the verification results of the eligibility of shareholders/representatives attending the meeting. Where an attendee is not fully eligible to attend the meeting, the Shareholder Eligibility Verification Committee has the right to refuse such person's right to attend, refuse to issue a Voting Card and refuse to provide meeting documents.
- 11.2. The Shareholder Eligibility Verification Committee shall receive documents from shareholders/shareholder representatives attending the meeting, issue Voting Cards and other related documents, and perform other organizational tasks.

CHAPTER III: VOTING TO APPROVE MATTERS AND CONTENTS AT THE GMS

Article 12. Contents to Be Approved by Voting at the GMS

- 12.1. Meeting agenda; Working Regulations of the GMS; Election of the Vote Counting Committee.
- 12.2. Report on 2025 performance and 2026 operational orientation of the Board of Directors;
- 12.3. Report on PVcomBank's 2025 business results;
- 12.4. PVcomBank's 2026 business plan;
- 12.5. Report on 2025 activities and 2026 operational plan of the Supervisory Board;
- 12.6. PVcomBank's 2025 audited financial statements;
- 12.7. Proposal on the selection of an independent auditor;
- 12.8. Proposal on the 2025 profit allocation plan;
- 12.9. Report on the use of the remuneration and bonus fund of the Board of Directors and the Supervisory Board in 2024 and the plan for the remuneration and bonus fund in 2025;
- 12.10. Remediation Plan in the event of early intervention;
- 12.11. Approval of the 2026 charter capital increase plan;
- 12.12. Report on the implementation results of authorized matters and proposal to authorize the Board of Directors and the Supervisory Board to perform certain tasks between two GMS sessions.

Article 13. Voting Method

- 13.1. For each content to be approved by voting as set out in Article 12 of these Regulations, the Chairperson or the person assigned by the Chairperson shall ask shareholders/shareholder representatives for their opinions on such content (Approve, Disapprove, No Opinion). Shareholders/shareholder representatives shall vote by raising their Voting Cards. Shareholders/shareholder representatives who do not raise their Voting Cards in all three rounds for such content (Approve, Disapprove, No Opinion) shall be deemed to approve such content.
- 13.2. To record voting opinions on each content, shareholders/shareholder representatives shall mark X or V in the box next to the option "Approve", "Disapprove" or "No Opinion" on the Ballot. If the opinion of a shareholder/shareholder representative on the Ballot is inconsistent with the opinion of such shareholder/shareholder representative as specified in Clause 13.1 of this Article, the Ballot shall be the basis for determining the voting ratio of shareholders.

For each content, each shareholder/shareholder representative may select only one option: "Approve", "Disapprove" or "No Opinion", corresponding to the voting opinion of such shareholder/shareholder representative at the meeting. If a shareholder/shareholder representative does not select any of the three options stated on the Ballot, such shareholder/shareholder representative shall be deemed to "Approve" such content.

- 13.3. The following Ballots shall be deemed invalid:
 - Ballots not issued by the Organizing Committee;

- Ballots without the signature of the shareholder/shareholder representative.
- 13.4. A shareholder's vote shall be deemed invalid in the following cases:
- The shareholder's vote is recorded on an invalid Ballot;
 - The shareholder/shareholder representative selects more than one of the three options, namely "Approve", "Disapprove" and "No Opinion", on the shareholder's Ballot to record his/her/its voting opinion;
 - The content voted on as recorded on the shareholder's Ballot is erased, deleted and/or supplemented with information not requested by the Chairperson of the meeting or inconsistent with these Regulations;
 - Voting on content not requested by the Chairperson of the meeting.
- 13.5. The Vote Counting Committee shall collect shareholders' Voting Cards and Ballots and announce the vote counting results before the GMS.

Article 14. Approval by Voting at the Meeting

A decision of the GMS shall be approved at the meeting when it is approved by shareholders/shareholder representatives representing more than 51% of the total voting rights of all attending shareholders, except where voting on the following matters and contents requires approval by shareholders/shareholder representatives representing more than 65% of the total voting rights of all attending shareholders:

- The 2026 charter capital increase plan.
- Authorization for the Board of Directors and the Supervisory Board to perform certain tasks between two GMS sessions.

CHAPTER IV: SPEAKING AT THE MEETING

Article 15. Principles and Method of Speaking

- 15.1. Shareholders/shareholder representatives attending the meeting who wish to speak for discussion must obtain the consent of the Chairperson of the meeting.
- 15.2. Shareholders/shareholder representatives shall speak briefly and focus on the key matters to be discussed, in line with the approved meeting agenda. The Chairperson of the meeting shall arrange for shareholders/shareholder representatives to speak in the order of registration and respond to questions in accordance with the approved GMS agenda.
- 15.3. The Chairperson may suspend a speech by a shareholder/shareholder representative if the Chairperson considers that the content of the speech is outside the scope of the agenda and does not contribute constructively to the meeting, or may affect the time for discussing other contents of the meeting. Where necessary, the Chairperson may put this matter to a vote, and the final decision shall be based on the majority opinion of shareholders/shareholder representatives attending the meeting, according to the on-site voting results.

CHAPTER VI: CLOSING OF THE GENERAL MEETING OF SHAREHOLDERS

Article 16. Meeting Minutes and Resolution of the GMS

- 16.1. All contents of the GMS must be recorded by the Meeting Secretariat in Vietnamese in the Meeting Minutes, which may also be prepared in a foreign language. Matters and contents approved at the meeting must be recorded in the Resolution.
- 16.2. The Meeting Minutes and Resolution of the GMS must be completed and approved before the closing of the meeting.
- 16.3. The Chairperson and the Meeting Secretariat, or any other person signing the Meeting Minutes, shall be jointly responsible for the truthfulness and accuracy of the contents of the Minutes.
- 16.4. The GMS Meeting Minutes must be sent to all shareholders or posted on PVcomBank's website within 15 days from the closing date of the meeting.
- 16.5. The GMS Meeting Minutes, the appendix containing the list of shareholders registered to attend the meeting, the full text of the approved Resolution and related documents shall be kept at the Bank's head office.

CHAPTER VII EFFECTIVENESS

Article 17. Effectiveness

- 17.1. These Regulations comprise 7 Chapters and 17 Articles, were approved on 27 June 2026 and shall take effect from the date of approval.
- 17.2. Shareholders and attendees of the meeting shall be responsible for complying with these Regulations.

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