

**DRAFT**Hanoi June 27th, 2026**REPORT TO THE GENERAL MEETING OF SHAREHOLDERS****On 2025 Operating Results and
2026 Operating Orientation of the Board of Directors**

PVcomBank's Board of Directors hereby reports to the General Meeting of Shareholders on the performance of the Board of Directors (BOD) in 2025 and certain operating orientations for 2026 as follows:

Part I - Activities of the BOD and Bank Governance Results in 2025

In 2025, the global economy continued to face numerous risks and uncertainties arising from tariff policies, geopolitical tensions, and the unpredictable monetary policy paths of major central banks. Despite persistent challenges, Vietnam's economy remained a bright spot in the region, delivering many impressive results, with several indicators increasing more strongly than in the same period, while macroeconomic stability was maintained. Vietnam's success demonstrates the effectiveness of the Government's and the State Bank of Vietnam's (SBV) macroeconomic policies. The SBV managed monetary policy in a proactive, flexible and effective manner, in close, harmonious and consistent coordination with fiscal policy and other policies, thereby contributing to the priority objective of strongly promoting economic growth while maintaining macroeconomic stability and controlling inflation.

In the context of a volatile socio-economic environment in 2025, the BOD made every effort to closely follow macroeconomic policies and the directions of the Party, the Government, the SBV and Petrovietnam; continued to implement the Restructuring Scheme; and actively promoted ordinary business operations under a modern commercial banking model.

1. Results of implementing the Resolution of the 2025 Annual General Meeting of Shareholders (AGSM)**1.1 The BOD directed the completion of the 2025 business plan:**

- Total consolidated revenue was VND 30,693 billion, equivalent to 154% of the 2025 plan (VND 19,949 billion).

- Total revenue of the Parent Bank was VND 29,525 billion, equivalent to 151% of the 2025 plan (VND 19,501 billion).

- Consolidated profit before tax reached VND 1,704 billion, exceeding the plan (VND 111 billion).

- Profit before tax of the Parent Bank was VND 1,400 billion, exceeding the plan (VND 80 billion).

1.2 Continued completion of the development of PVcomBank's Restructuring Plan

associated with non-performing loan (NPL) resolution for the 2023-2025 period, with a vision to 2030, for submission to the SBV and competent State authorities for approval.

- In 2025, PVcomBank implemented various solutions to maintain stable operations while concentrating resources on the implementation of the restructuring plan, strengthening debt recovery and collection, and controlling accrued interest.

- With the objective of definitively resolving outstanding issues, PVcomBank submitted to the SBV its restructuring plan associated with NPL resolution through 2030, which was approved by the SBV under Official Letter No. 10991/NHNN-QLGS dated 12 December 2025.

Detailed results are reported in the subsequent part of the meeting.

1.3 Selection of the independent audit firm

As authorized by the AGMS at the 2025 annual meeting, the BOD approved the selection of AASC Auditing Firm Company Limited as the provider of independent audit services for PVcomBank in 2026 under Resolution No. 7454/NQ-PVB dated 29 April 2026.

1.4 Results of implementing certain matters authorized by the previous GMS

- Approval of the Bank Governance Regulation, the Regulation on the Organization and Operation of the BOD, and the Bank's Financial Regulation: In 2025, the Board of Directors issued Regulation No. 348/2025/QC-TCKT dated 30 December 2025 on the Financial Regulation of Vietnam Public Joint Stock Commercial Bank (replacing the Financial Regulation promulgated together with Decision No. 51/QĐ-PVcomBank dated 1 October 2013).

- Matters relating to the amendment and supplementation of the Bank's establishment and operation license:

+ The BOD issued Resolution No. 15991/NQ-PVB dated 4 August 2025 and Resolution No. 3832/NQ-PVB dated 6 March 2026 on requesting the SBV to supplement the permitted activities under the Establishment and Operation License of Vietnam Public Joint Stock Commercial Bank. At present, PVcomBank is carrying out procedures to add such activities to the License in accordance with the SBV's guidance.

+ The BOD issued Resolution No. 3832/NQ-PVB dated 6 March 2026 on requesting the SBV to supplement the permitted activities under the Establishment and Operation License of Vietnam Public Joint Stock Commercial Bank. On June 23, 2026, the State Bank of Vietnam issued Decision No. 44/QĐ-QLGS5 approving the addition of operational activities to the Establishment and Operation License of Vietnam Public Joint Stock Commercial Bank.

2. Key activities of the BOD in 2025

2.1 Assessment of the BOD's performance

The BOD properly exercised its rights and performed its obligations in accordance with the Bank's Charter and the Regulation on the Organization and Operation of the BOD, based on the 2025 work plan and the assignment of duties among BOD members under Resolution No. 9407/NQ-PVB dated 4 May 2023. Remuneration and other benefits of BOD members were implemented and controlled in accordance with the limits approved by the Bank's competent levels. In 2025, remuneration paid to BOD members amounted to

VND 11,968,800,000.

In 2025, the BOD convened 6 meetings and sought written opinions from BOD members before issuing more than 200 Resolutions, Decisions, Directives, etc. With digital transformation and debt recovery and collection identified as key priorities, the BOD approved the following major matters:

- Completed and improved the system of internal regulatory documents to enhance operational efficiency and ensure alignment with newly effective legal regulations and business practices.

- Organizational structure: In 2025, the BOD directed the Executive Board (EB) to continue refining the Bank's organizational model in line with the new development context, in order to improve work processes and enhance labor productivity.

- Salary, bonus and remuneration policies: PVcomBank continued to focus on workforce development by creating a professional working environment, encouraging innovation, and fostering a spirit of continuous learning. In 2025, human resource management was adjusted toward greater flexibility and substance, closely linking management responsibility with the performance of each unit. The unit-based payroll allocation mechanism was implemented to strengthen proactivity in the deployment and development of human resources and to enhance attractiveness to high-quality talent. In addition, the competency standards system continued to be improved as a basis for long-term career development orientation. Training activities were implemented with a technology-enabled approach and active participation from the management team, helping to strongly disseminate a learning culture and expand development opportunities for each individual. Key initiatives in talent management, job standardization and career development roadmaps were implemented consistently, establishing a foundation for the long-term development strategy.

- Risk management: Risk management has always been a key focus of the BOD. In 2025, the BOD continued to direct the enhancement of the risk management system toward a proactive, comprehensive and modern approach aligned with restructuring and sustainable development objectives: reviewing and adjusting internal policy documents, regulations and procedures in line with changes in laws and the Bank's business orientation; implementing consistent system-wide credit orientations and limits, early warning mechanisms and debt classification; improving the governance framework, establishing limits, and uniformly applying tools for measurement, monitoring, early risk identification, fraud detection and information technology risk management. In addition, PVcomBank continued to implement projects to digitalize risk management, including collateral management systems, automated loan-to-value (LTV) processes, expanded CIC data, and the application of AI in risk warnings, thereby strengthening monitoring and forecasting capabilities. The Bank also carried out policy communication and training to enable business units to promptly understand requirements, raise awareness and prevent risks that may arise during transaction processing and operations.

- Debt resolution and asset restructuring: In 2025, PVcomBank implemented various solutions and concentrated resources on the restructuring plan, strengthening debt recovery and collection, and controlling accrued interest. The BOD continued to orient the decisive and coordinated implementation of solutions for resolving and collecting overdue debts, debts sold to VAMC, off-balance-sheet debts, and divesting investments. Thanks to debt resolution efforts as well as favorable market conditions, the Bank achieved the best resolution results during the recent restructuring period. Total value resolved/recovered in

2025 was VND 28,726 billion. In addition, PVcomBank developed a plan to definitively resolve legacy assets, ensuring the clean-up of the current credit portfolio and creating a premise for the development of a healthy and efficient credit portfolio.

- Technology and digital transformation: PVcomBank identifies technology application as an important lever for driving growth and enhancing operational efficiency, while also playing a critical role in the organizational restructuring and modernization program. In 2025, with a focused implementation orientation, many core technology programs and components were successfully put into operation.

+ Digital transformation implementation results in 2025:

- *Transaction processing systems:* Completed the upgrade of the Core Banking System from version T24R14 to T24R24 (the latest version in the Vietnamese market) and the Payment Hub component to meet SWIFT's transformation requirements.
- *Platforms – Sales channels:* Completed and put into use the Open Banking platform, creating an additional channel to connect with partners through APIs; completed the upgrade of the 24/7 funds transfer technical standard with NAPAS.
- *Product digitalization:* Developed and tailored specialized payment acceptance solution packages for each target customer segment to enhance customer experience and move toward sustainable TOI growth. Launched the PV Asset website: a centralized platform introducing customers' real estate assets used as collateral, helping improve asset liquidity, support customers in debt resolution and enable PVcomBank to recover debts more quickly. Continuously updated and added new products/features on the PVConnect and PVConnect Biz channels: completed international money transfer (CTQT) products for both individual and corporate customers, added savings tenors, EVN HCMC electricity bill payment, etc.
- *Digitalization of internal processes:* Implemented go-live for applications on the Business Process Management platform (CP4BA), including IDoc (Document Digitalization System), Pricing Tool (Exceptional Interest Rate Approval System), LPD (Credit Product Digitalization System with 2 products), and CPM (Credit Document Storage System); completed go-live of the MyPVcomBank (1PV) system integrating internal HR service support processes.
- *Data applications supporting business:* Completed go-live of the component for real-time receipt and processing of failed transactions; deployed AI Chatbot to support the sales force in updating internal product information; and deployed the legal AI Chatbot to support internal document lookup.
- *Service quality:* Completed the project to migrate non-financial transactions to the 24/7 channel and the CSAT measurement system; completed the multi-channel service quality analysis and measurement project.

+ Information technology: Continued to focus on implementing projects to complete the tasks set out in the 2020-2025 IT roadmap with the objective of

“comprehensive digital transformation, enhancing customer experience on digital technology platforms, and improving the Bank’s operational and governance efficiency”.

- Implementation of the strategic consulting project:

- + Phase 1 of the Project on Developing Business Orientation for the 2025-2030 period was completed, with consulting partner BCG proposing the implementation of 29 Programs (approximately 70 projects) through 2030.
- + Based on the results of Phase 1 of the Project on Developing Business Orientation for the 2025-2030 period, PVcomBank is implementing 04 strategic projects (Workplace Finance, Proactive TMO, Industry Solutions, and Digital Marketing and Sales Enablement Technology) with the support of consulting partner BCG. Phase 1 of the Workplace Finance and TMO Redesign projects was expected to be completed in December 2025 and to serve as a driver for the Bank to continue successfully implementing other projects in 2026.

- Support for member units’ operations: Organized planning meetings and provided business development orientations for member units in 2025. Directed support for member units in consolidating, restructuring and improving business performance, and developing products combining member companies with each other and member companies with the Bank.

- Directed the preparation for and successful organization of the 2025 Annual General Meeting of Shareholders.

- In addition, the BOD continued to strengthen coordination with the Vietnam National Industry and Energy Group (Petrovietnam) and units within the industry to promote service provision, with a view to increasing the CASA ratio, increasing fee income, and reducing average cost of funds. Transactions with organizations and individuals within the industry were conducted by PVcomBank in accordance with the Law on Credit Institutions and other relevant legal regulations.

The BOD directed and closely coordinated with the EB to proactively respond to market fluctuations, promptly implement appropriate solutions, and ensure safe and effective business operations to achieve the 2025 plan targets. In addition to business duties, for many years PVcomBank has consistently performed social welfare and corporate social responsibility activities well and has remained committed to actively contributing to the community: the Bank accompanied national-scale programs such as Robocon 2025, “Chiến Sĩ Quả Cảm” (*Courageous Soldiers*) and “Không một mình” (*Not Alone*); actively participated in preserving and promoting cultural and heritage values; and expanded cooperation in healthcare and education with many major hospitals and universities across the country, contributing to community health care and the training of high-quality human resources for the future. In addition, PVcomBank effectively managed the “Thắp sáng niềm tin” (*Light Your Hope*) Scholarship Fund: organizing the Fund’s birthday celebration, the “Trao lì xì Tết – Thắp sáng niềm tin” (*Tet Lucky money giving – Light Your Hope*) program, the third online running/walking event “Thắp sáng niềm tin – hành trình kết nối” (*Light Your Hope – A Journey of Connection*), maintaining communications, raising funds through MoMo, and receiving sponsorship through banks’ app channels, etc. PVcomBank was honored with the title of Best CSR Bank – Vietnam

2025 at the International Finance Awards 2025, thereby affirming its commitment to linking business growth with social responsibility and sustainable development.

2.2 Activities of Committees under the BOD:

The BOD continued to improve delegation and authorization mechanisms, organizational structure, and the operations of its subordinate Committees in order to enhance operational efficiency and ensure separation between governance and management.

To consolidate the operation of the Committees in line with legal regulations and operational practices, in 2025 the BOD directed the completion and issuance of the Regulation on Organization and Operation of the Human Resources Committee (Decision No. 23261/QD-PVB dated 18 November 2025) and the Risk Management Committee (Decision No. 3474/QD-PVB dated 27 February 2025). The Committees reported their activities to the BOD before each quarterly regular meeting.

Details of the Committees' activities are provided in Appendix 01 attached hereto.

2.3 Activities of BOD members:

The BOD assigned duties to each member based on the rights and obligations prescribed by law and the Charter, while also taking into account each member's capacity and strengths as well as the customer segment and working region relevant to each member.

Details of the activities of BOD members are provided in Appendix 02 attached hereto.

2.4 Supervision results in respect of the CEO, the EB and other matters:

- The BOD continued to fully perform its supervisory role over the Chief Executive Officer (CEO) and the EB through modern governance mechanisms to closely monitor management effectiveness. On that basis, the BOD promptly issued strategic orientations and decisions consistent with legal regulations, advanced governance standards and developments in the banking market in 2025. Supervision of the implementation of BOD Resolutions and Decisions was carried out through periodic reports, thematic reports and direct working sessions with the EB. The BOD also assigned members to attend key management meetings to ensure continuity, transparency and effectiveness in governance.

- In 2025, the global economic context continued to show divergence, with monetary easing trends in a number of major economies occurring in parallel with geopolitical risks and volatility in international capital flows. Domestically, the economy recovered positively but remained under pressure from credit quality, corporate capital demand and inflation control requirements. The banking market entered a period of intense competition in interest rates and digital transformation. Against that backdrop, the BOD directed the EB to manage interest rate policy flexibly, optimize the funding structure, control cost of funds and focus on improving asset quality. The Bank prioritized credit for production and business, energy, infrastructure and sustainable consumption sectors; while also accelerating digital finance, digital banking and non-credit service solutions to diversify revenue sources. Risk management, particularly credit risk, market risk and information technology risk, was strengthened to ensure safe, effective and sustainable operations, toward achieving the 2025 plan targets.

- The BOD continued to coordinate effectively in exchanging information and adopting certain recommendations of the Supervisory Board regarding the Bank's development orientation and governance. Assigned BOD members regularly provided direction and reminders to the CEO and the EB on rectifying issues identified in post-inspection and internal audit reports, and on addressing recommendations in inspection, examination and audit conclusions issued by State regulatory authorities.

- In 2025, BOD members, especially Petrovietnam's representative at PVcomBank, continued to support the EB in promoting cooperation among PVcomBank, PVcomBank's subsidiaries, Petrovietnam and units within the industry across all activities: deposits; lending; foreign exchange; digital product business; financial services; etc.

- Report on transactions between the Company, its subsidiaries, and companies in which the public company holds more than 50% of the charter capital with members of the Board of Directors and their related persons; transactions between the Company and entities in which members of the Board of Directors are founding shareholders or have served as managers within the most recent 03 years prior to the transaction; and the preparation, retention and updating of the list of shareholders owning 01% or more of charter capital and related persons of managerial positions: These matters were fully updated in accordance with regulations and disclosed in the 6-month and 2025 Corporate Governance Reports.

2.5 Certain difficulties and obstacles:

- In 2025, PVcomBank, like other institutions, operated in a domestic and international economic environment that still contained many uncertainties, affecting the progress of credit project implementation and thereby affecting customers' cash flows and ability to perform obligations. Accordingly, the Bank continued to implement support measures in line with the orientations of regulatory authorities, including rescheduling debt repayment terms and adjusting interest rates, contributing to sharing difficulties with customers but also placing certain pressure on business performance and funding balance management. During the year, revenue indicators were largely completed in accordance with the plan; however, profitability did not meet expectations. Interest and fee receivables remained sizeable; the credit portfolio requiring continued monitoring and resolution still accounted for a significant proportion. The capital adequacy ratio (CAR) approached the regulatory threshold, narrowing the room for credit growth. The funding structure showed improvements but was not yet truly sustainable, while the average cost of funds remained high. At the same time, financial resources allocated to risk resolution remained limited, requiring the Bank to continue strengthening its financial capacity, controlling asset quality and enhancing operational efficiency in the coming period.

- Some full-time BOD members worked in the South, which significantly affected the level of interaction within the BOD as a collective. In addition, the professional backgrounds of BOD members were not sufficiently diversified (with a lack of personnel knowledgeable in information technology). Therefore, the effectiveness of the BOD and its subordinate Committees remained subject to certain limitations.

- The Bank's current data infrastructure, analytical tools and internal management reporting systems still have many shortcomings and do not yet meet the information governance requirements for supporting the BOD's decision-making.

Part II - 2026 Operating Plan and Orientation

1. Key tasks:

- Focus on implementing governance approaches: volatility governance, value chain governance, ecosystem governance, and digital platform-based governance. Focus on effectively controlling costs and minimizing losses caused by market impacts.

- Coordinate with Petrovietnam to complete the Scheme on Restructuring Petrovietnam's capital contribution in PVcomBank for the 2026-2030 period, ensuring consistency with PVcomBank's Restructuring Plan through 2030 approved by the SBV.

- Enhance business performance and pursue appropriate growth while ensuring efficiency and proactively controlling risks.

- Prioritize and concentrate all resources on implementing, resolving and rectifying outstanding matters and issues according to the restructuring roadmap, and continue comprehensive restructuring to ensure the objectives under the Restructuring Plan; continue implementing incomplete matters under the conclusions and recommendations of the State Audit Office of Vietnam, the SBV, independent auditors, and the directions of Petrovietnam's Members' Council.

- Accelerate investment activities while concurrently consolidating the investment portfolio management system. Ensure business efficiency in the development of PVcomBank's network, branches and transaction offices (PGDs), and ensure alignment with the SBV's directions.

- Review and optimize headcount in line with operating scale and network development under the directions/approvals of the SBV and Petrovietnam's Members' Council, ensuring cost optimization and operational efficiency.

- Continue to focus on implementing digital transformation according to the roadmap. Participate in, coordinate and synchronize production and business operation data/information with Petrovietnam. Implement social welfare, communications and corporate culture activities appropriate to the Bank's characteristics.

- Consider ceasing the recognition of accrued interest and fees for customers' bonds whose debt classification groups remain unchanged in accordance with regulations, while recovering debts and reversing accrued interest according to the roadmap through 2030 under the guidance/directions of the SBV.

- Develop a charter capital increase plan according to a roadmap consistent with the objectives under the Restructuring Plan associated with NPL resolution through 2030 and market conditions.

- Enhance coordination with the Supervisory Board and the EB.

- Successfully organize the 2026 Annual General Meeting of Shareholders.

2. Business targets:

2.1 Consolidated financial targets:

- Revenue : VND 21,702 billion
- Profit before tax : VND 114.3 billion

2.2 Parent Bank financial targets:

- Revenue : VND 21,073.5 billion

- Profit before tax : VND 80 billion.

With the highest determination of all officers and employees, together with the trust and companionship of our esteemed Shareholders, the Board of Directors and the Executive Board will continue to uphold a proactive and creative spirit and implement solutions decisively in order to complete and strive to exceed the 2026 business plan by 5% - 10% if market conditions are favorable.

Respectfully submitted to the General Meeting of Shareholders for consideration and approval!.

Recipients:

- PVcomBank shareholders;
- Field: Archives; Office of the Board of Directors.

**ON BEHALF OF THE GENERAL
MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS**

Nguyen Dinh Lam

REPORT TO THE GENERAL MEETING OF SHAREHOLDERS 2026

Appendix 01: Activities of Committees under the Board of Directors in 2025

1. Credit Committee:

1.1 Functions and duties:

- Approve credit extension proposals within the limits delegated by the Board of Directors and in accordance with the Bank's regulations;
- Approve adjustments to credit extension conditions and related matters arising in connection with credit facilities within the scope delegated by the Board of Directors and in accordance with the Bank's regulations;
- Approve debt purchase and sale plans within the limits delegated by the Board of Directors, in accordance with PVcomBank's regulations and in compliance with legal and PVcomBank requirements on operational safety;
- Exercise other authorities as delegated by the Bank's Board of Directors from time to time;
- Handle other matters arising as directed by the Bank's Board of Directors.

1.2 Operating performance in 2025:

- The Credit Committee properly performed its assigned functions and duties, ensuring the Bank's overall operations;
- The total number of files processed by the Credit Committee was 215, of which 202/215 files were approved, accounting for 94%; 2 files were rejected, 2 files were returned for proposal adjustment, and 9 files were withdrawn by submission units. The total value of credit commitments was VND 74,083.4 billion;
- During the process of approving loans at the Credit Committee level, no difficulties have arisen in the approval process. The approved files ensured compliance with the Regulations on Organization and Operation as well as the approval authority delegated to the Credit Committee under PVcomBank's current regulations and applicable laws.

2. Restructuring and Debt Resolution Committee:

2.1 Functions and duties:

- Approve debt resolution plans under delegated authority: up to the maximum authority for debt resolution measures as prescribed by PVcomBank;
- Approve plans for handling doubtful receivables under delegated authority: up to the maximum level prescribed by law and by PVcomBank's regulations;
- Approve debt purchase and sale plans under delegated authority: up to the maximum level prescribed by law and by PVcomBank's regulations.

2.2 Operating performance:

- Approved debt resolution and the handling of doubtful receivables under delegated authority, ensuring timely and effective resolution;
- Approved plans included debt resolution, litigation, debt restructuring, handling of collateral, repossession, auction of collateral, debt collection, transfer, release of collateral, and other related measures.

- In 2025, the Committee processed 201 submitted files, of which 116 files were approved, accounting for 57.7%; 86 files were not approved, or were withdrawn by submission units, accounting for 42.3%. The cumulative recovery value of the files was VND 25,362,969,777,077, including equivalent conversions for files denominated in United States dollars.

3. Activities of the Risk Handling Committee:

3.1 Functions and duties:

- Approve the handling of doubtful receivables;
- Approve system-wide debt classification and risk provisioning.

3.2 Implementation status:

- Approved risk handling plans and, on a quarterly basis, conducted debt classification and risk provisioning in accordance with the regulations of the State Bank of Vietnam and PVcomBank's delegated authority;
- Approved the use of provisions for risk handling in respect of debts at PVcomBank;
- During the year, the Risk handling Committee processed 83 submitted files relating to the use of provisions for risk handling, debt classification, and risk provisioning in accordance with applicable laws and relevant guiding circulars.

4. Activities of the Risk Management Committee:

4.1 Functions and duties:

- Assist the Board of Directors in handling and remedying shortcomings and limitations in risk management in accordance with the requirements and recommendations of the State Bank of Vietnam, independent audit firms, and other competent authorities;
- Monitor and make recommendations to the Board of Directors on current and potential risks of the Bank.
- Assess and make recommendations to the Board of Directors on risk management policies.
- Analyze, monitor, and issue warnings and recommendations on the Bank's safety level against potential risk exposures that may have an impact, as well as preventive measures for such risks in the short term and long term.
- Analyze and issue warnings and recommendations on domestic and international macroeconomic conditions affecting Vietnam's monetary and financial environment, and forecast economic developments and macroeconomic indicators.
- Advise the Board of Directors on the issuance of internal regulations, policies, methods, and risk measurement tools within its authority relating to risk management in the Bank's operations in accordance with the law and the Bank's Charter.
- Review and assess the appropriateness and effectiveness of the Bank's existing risk management processes and policies, and submit recommendations and proposals to the Board of Directors on required changes to existing processes, policies, and operational strategies.
- Advise the Board of Directors on decisions to adopt or approve investments, related contracts and transactions, risk management policies, and the supervision of the Bank's implementation of risk prevention measures within the functions and duties assigned by the Board of Directors.

- Monitor, supervise, assess, and report on the investment portfolio and operations of subsidiaries. Assess material impacts of macroeconomic policies on the operations of subsidiaries.
- Perform other functions as prescribed by the Bank's Board of Directors and/or by law.

4.2 Operating performance:

- In 2025, the Risk Management Committee held 2 in-person meetings and 2 meetings in the form of reports, on a quarterly basis, in accordance with the Regulations on Organization and Operation.
- In addition, to provide timely advice to the Board of Directors on matters related to the Bank's risk governance, the Risk Management Committee provided written opinions on arising matters. In 2025, the Risk Management Committee provided written opinions on 8 submitted files and 9 types of periodic reports concerning charter capital, regulatory capital, prudential ratios, early debt warning reports in business divisions, key risk indicator reports, credit portfolio reports, and other related matters, ensuring compliance with the regulations of the State Bank of Vietnam and applicable laws.

5. Activities of the Human Resources Committee:

5.1 Functions and duties:

- Advise the Board of Directors on the size and structure of the Board of Directors and Executives in line with PVcomBank's scale of operations and development strategy.
- Advise the Board of Directors on handling human resources matters arising in the process of conducting procedures for the election, appointment, and dismissal of members of the Board of Directors, members of the Supervisory Board, and Executives in accordance with the law and PVcomBank's Charter.
- Research, advise, and provide opinions to the Board of Directors on the issuance of PVcomBank's documents, internal regulations, and policies under the authority of the Board of Directors concerning human resources management, welfare regimes, salaries, remuneration, bonuses, recruitment, training, and other benefit policies applicable to Executives and PVcomBank employees;

5.2 Implementation status:

- Files submitted to the Human Resources Committee are mainly submitted when the Bank changes its human resources policies; individual case files are rarely submitted separately.
- No arising issues have been identified during its operations to date.
- In 2025, the Human Resources Committee approved 4 sets of files, representing 100% of the submitted files, of which 4/4 sets were approved by the Board of Directors for issuance and implementation, accounting for 100%. One set of files relating to the approval of job position evaluation results, the internal grade system, and the amended and supplemented Salary Regulations is still pending review and approval by the Board of Directors.

REPORT TO THE 2026 GENERAL MEETING OF SHAREHOLDERS

Appendix 02: Activities of Members of the Board of Directors

I. Duties of Members of the Board of Directors:

2.5.1 Activities of Mr. Nguyen Dinh Lam, Chairman of the Board of Directors:

- Attended meetings of the Board of Directors, provided opinions on matters under the authority of the Board of Directors and performed other rights and obligations of the Chairman of the Board of Directors as provided under the Law on Credit Institutions, the Law on Enterprises, the Charter of PVcomBank, the Regulation on Organization and Operation of PVcomBank's Board of Directors and other relevant regulations.

- Areas in charge: Strategy, personnel and organizational structure; asset restructuring and risk resolution, debt resolution; credit; investment; digital transformation; external affairs, international cooperation, shareholder relations, communications, branding and information disclosure; reporting to State management agencies and other areas of work not yet assigned to other Members of the Board of Directors.

- Participated in the Personnel Committee, Restructuring and Debt Resolution Committee, Risk Resolution Committee and Credit Committee.

- Assessment: Mr. Nguyen Dinh Lam duly performed the rights and obligations of the Chairman of the Board of Directors under the Law on Credit Institutions, the Law on Enterprises, the Charter of PVcomBank, the Regulation on Organization and Operation of PVcomBank's Board of Directors and other relevant regulations; and successfully fulfilled the duties assigned by the Board of Directors in the areas under his charge as stated above.

2.5.2 Activities of Mr. Nguyen Hoang Nam, Board Member cum Chief Executive Officer:

- Attended meetings of the Board of Directors, provided opinions on matters under the authority of the Board of Directors and performed other rights and obligations of a Board Member as provided under the Law on Credit Institutions, the Law on Enterprises, the Charter of PVcomBank, the Regulation on Organization and Operation of PVcomBank's Board of Directors and other relevant regulations.

- Areas in charge: Bank management and administration; treasury and funding activities, risk management, information technology, cards, finance and accounting; monitoring the Bank's performance indicators; operation of the Asset-Liability Committee (ALCO); coordinating and promoting business activities of the Retail Banking, Corporate Banking and Large Corporate Banking Divisions.

- Participated in the Personnel Committee, Risk Management Committee, Restructuring and Debt Resolution Committee, Risk Resolution Committee and Credit Committee.

- Assessment: Mr. Nguyen Hoang Nam duly performed the rights and obligations of a Board Member under the Law on Credit Institutions, the Law on Enterprises, the Charter of PVcomBank, the Regulation on Organization and Operation of PVcomBank's Board of Directors and other relevant regulations; and successfully fulfilled the duties assigned by

the Board of Directors in the areas under his charge as stated above.

2.5.3 Activities of Mr. Nguyen Khuyen Nguon, Board Member:

- Attended meetings of the Board of Directors, provided opinions on matters under the authority of the Board of Directors and performed other rights and obligations of a Board Member as provided under the Law on Credit Institutions, the Law on Enterprises, the Charter of PVcomBank, the Regulation on Organization and Operation of PVcomBank's Board of Directors and other relevant regulations.

- Areas in charge: Supporting bank strategy and restructuring and the development of the corporate customer segment; internal audit, internal control, training and service quality management; monitoring the operational efficiency improvement project; supporting shareholder relations.

- Participated in the Risk Resolution Committee.

- Assessment: Mr. Nguyen Khuyen Nguon duly performed the rights and obligations of a Board Member under the Law on Credit Institutions, the Law on Enterprises, the Charter of PVcomBank, the Regulation on Organization and Operation of PVcomBank's Board of Directors and other relevant regulations; and successfully fulfilled the duties assigned by the Board of Directors in the areas under his charge as stated above.

2.5.4 Activities of Mr. Doan Minh Man, Board Member

- Attended meetings of the Board of Directors, provided opinions on matters under the authority of the Board of Directors and performed other rights and obligations of a Board Member as provided under the Law on Credit Institutions, the Law on Enterprises, the Charter of PVcomBank, the Regulation on Organization and Operation of PVcomBank's Board of Directors and other relevant regulations.

- Areas in charge: Supporting personnel work and external affairs; developing large corporate customers under Vietnam National Industry - Energy Group; and network development in the Southern region.

- Participated in the Personnel Committee and Risk Resolution Committee.

- Assessment: Mr. Doan Minh Man duly performed the rights and obligations of a Board Member under the Law on Credit Institutions, the Law on Enterprises, the Charter of PVcomBank, the Regulation on Organization and Operation of PVcomBank's Board of Directors and other relevant regulations; and successfully fulfilled the duties assigned by the Board of Directors in the areas under his charge as stated above.

2.5.5 Activities of Mr. Trinh Huu Hien, Board Member

- Attended meetings of the Board of Directors, provided opinions on matters under the authority of the Board of Directors and performed other rights and obligations of a Board Member as provided under the Law on Credit Institutions, the Law on Enterprises, the Charter of PVcomBank, the Regulation on Organization and Operation of PVcomBank's Board of Directors and other relevant regulations.

- Areas in charge: Supporting credit activities and product development; supporting restructuring and debt resolution; network development and asset investment/procurement;

supporting development of the individual customer segment.

- Participated in the Risk Management Committee, Restructuring and Debt Resolution Committee and Credit Committee.

- Assessment: Mr. Trinh Huu Hien duly performed the rights and obligations of a Board Member under the Law on Credit Institutions, the Law on Enterprises, the Charter of PVcomBank, the Regulation on Organization and Operation of PVcomBank's Board of Directors and other relevant regulations; and successfully fulfilled the duties assigned by the Board of Directors in the areas under his charge as stated above.

2.5.6 Activities of Mr. Ngo Ngoc Quang, Board Member:

- Attended meetings of the Board of Directors, provided opinions on matters under the authority of the Board of Directors and performed other rights and obligations of a Board Member as provided under the Law on Credit Institutions, the Law on Enterprises, the Charter of PVcomBank, the Regulation on Organization and Operation of PVcomBank's Board of Directors and other relevant regulations.

- Areas in charge: Supporting restructuring and debt resolution; acting as focal point to support development of the large corporate customer segment (inside and outside the Oil and Gas industry); supporting network development in the Central region; supporting digital transformation.

- Participated in the Restructuring and Debt Resolution Committee.

- Assessment: Mr. Ngo Ngoc Quang duly performed the rights and obligations of a Board Member under the Law on Credit Institutions, the Law on Enterprises, the Charter of PVcomBank, the Regulation on Organization and Operation of PVcomBank's Board of Directors and other relevant regulations; and successfully fulfilled the duties assigned by the Board of Directors in the areas under his charge as stated above.

2.5.7 Activities of Mr. Mai Kim Hoang, Independent Board Member:

In 2025, the Independent Board Member performed his work in line with the assigned functions, duties and responsibilities under the Regulation on Organization and Operation of the Board of Directors:

- Participated in 06 meetings of the Board of Directors and provided written opinions to perform the function of supervising the activities of the Executive Board and independently reviewing and evaluating decisions of the Board of Directors;

- Provided opinions on 08 submissions of the Risk Management Committee and 04 submissions of the Personnel Committee;

- Supported business units in network development and in developing corporate customers and large corporate customers in the Northern and Southwestern regions;

- Performed other ad hoc tasks: supporting shareholder relations; supporting the handling of work on behalf of other Board Members upon request...

- Assessment: Mr. Mai Kim Hoang duly performed the rights and obligations of an Independent Board Member under the Law on Credit Institutions, the Law on Enterprises, the Charter of PVcomBank, the Regulation on Organization and Operation of

PVcomBank's Board of Directors and other relevant regulations; and successfully fulfilled the duties assigned by the Board of Directors in the areas under his charge as stated above.

II. Meetings of the Board of Directors:

1. Meetings of the Board of Directors:

No.	Resolution/ Decision No.	Date	Content	Approval rate
1	1726/NQ-PVB	16/01/2025	Meeting dated 16 January 2025	100%
2	4357/NQ-PVB	06/03/2025	Finalization of the shareholder list for sending notices of attendance at PVcomBank's 2025 Annual General Meeting of Shareholders	100%
3	4359/QĐ-PVB	06/03/2025	Establishment of the Organizing Committee for the 2025 Annual General Meeting of Shareholders	100%
4	5557/NQ-PVB	27/03/2025	Convening the 2025 Annual General Meeting of Shareholders	100%
5	7887/NQ-PVB	17/04/2025	Approval of the document package for the 2025 General Meeting of Shareholders	100%
6	21856/NQ-PVB	31/10/2025	Meeting dated 31 October 2025	100%

2. Attendance rate of Board Members at meetings of the Board of Directors:

No.	Board Member	Number of Board of Directors meetings attended	Meeting attendance rate	Reason for absence from meetings
1	Mr. Nguyen Dinh Lam	6/6	100%	Attended all meetings
2	Mr. Nguyen Hoang Nam	6/6	100%	Attended all meetings
3	Mr. Doan Minh Man	6/6	100%	Attended all meetings
4	Mr. Trinh Huu Hien	6/6	100%	Attended all meetings
5	Mr. Nguyen Khuyen Nguon	6/6	100%	Attended all meetings
6	Mr. Ngo Ngoc Quang	6/6	100%	Attended all meetings
7	Mr. Mai Kim Hoang	6/6	100%	Attended all meetings