



Hanoi, , 2026

DRAFT

VOTING RULES**AT THE ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026
BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM JSC.***Pursuant to:*

- *The Law on Enterprises No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17th 2020;*
- *The Law on Credit Institutions No. 32/2024/QH15 approved by the National Assembly of the Socialist Republic of Vietnam on January 18th 2024 (amended and supplemented in 2025).*

Voting rules at the Annual General Meeting of Shareholders 2026 of Joint Stock Commercial Bank for Investment and Development (AGM) are implemented as followings:

1. All contents of Proposals, Reports, Minutes and resolutions of the AGM must be voted publicly and directly at the AGM or by electronic voting (e-voting).

2. The election of the Presiding Committee and the Vote Counting Committee takes effect when more than 50% of the shareholders/representatives presenting at the AGM approve.

3. Contents of Proposals, Reports at the AGM are adopted when the number of voting representatives representing more than 50% of the total voting rights of all shareholders attending in person or their proxies, and shareholders or their proxies with voting rights can vote electronically on the online system, except for the Capital increase plan for 2026, which requires approval by more than 65% of the total voting rights of such shareholders or their proxies.

4. Each shareholder or authorized representative has the number of votes calculated by the total number of shares that he or she owns and/or represents.

5. Voting rules:

- With shareholders/authorized representatives presenting at the AGM:

Each shareholder or authorized representative attending the AGM shall be given a Voting Ballots/Voting Card and a Stamp to attach to the Voting Ballots/Voting Card. The Stamp must clearly state: Name of shareholder, Registration code, Total number of shares including Number of shares owned and Number of authorized shares.

- With shareholders/authorized representatives who vote electronically:

Each shareholders or authorized representatives who votes electronically will be provided with a username and password for verification before the e-voting process.

5.1 Voting on the contents of the AGM

a) Shareholders/authorized representatives present at the Meeting will exercise their voting rights by RAISING Voting cards when approving the following contents:

- List of the Presiding Committee;
- List of the Vote Counting Committee;
- Rules on organizing the AGM;
- Meeting Agenda;
- Rules on the election of additional Board of Directors members, Supervisory Board members;
- Minutes and Resolution of the AGM.

b) The voting of the above-mentioned issues at the AGM shall be conducted by raising the Voting cards. For each content, the Chairman or the representative of the Board of the AGM will consult shareholders/authorized representatives about each of these contents. Each issue will be voted in 3 turns in order: Agree; Disagree; Other opinion. Voting results will be announced right after the voting on each content.

5.2. Voting on contents which need to be approved at the AGM

a) Shareholders/authorized representatives will exercise their voting rights by RAISING and MARKING Voting ballots to vote on the contents which need to be approved at the AGM, then vote. Shareholders/authorized representatives who vote electronically can log in the online system and vote to approve the proposals at the AGM, including:

- Report on the Board of Directors' operation of 2025 and key tasks in 2026;
- Report on business performance in 2025 and business plan in 2026;
- Report on Supervisory Board's operation in 2025 and key tasks in 2026;
- Proposal to the AGM regarding the 2025's Audited consolidated financial statements, profit distribution plan for 2025 and plan for temporarily funds appropriation in 2026;
- Proposal to the AGM regarding the Operating budget plan, remuneration and bonus fund for members of the Board of Directors, Supervisory Board in 2026;
- Proposal to the AGM regarding Charter capital raising plan in 2026;
- Conducting certain personnel-related tasks within authority;
- Other tasks within authority.

b) For shareholders/representatives present physically at the AGM: On the Voting ballots, the Organizing Committee have printed all the voting contents above. Corresponding to each voting content, there are 3 options: "Agree", "Disagree", or "Other opinions". When the Board of the AGM requests the Shareholders to vote, the

Shareholders shall RAISE Voting ballots corresponding to the chosen options and mark "X" or "√" on that options as a basis for record keeping.

c) For shareholders/authorized representatives who vote electronically: On the online system, the Organizing Committee have prepared the above-mentioned contents to vote. With each content to vote there are 3 options “ Agree", "Disagree", or "Other opinions". Shareholders/authorized representatives choose the options following the instructions in the system.

d) The voting results shall be announced by the Head of Vote Counting Committee right before the closing of the AGM and hand over the Vote counting minutes to the Board of the AGM, the Secretariat as the basis for completing the Minutes and Resolution.

6. In case shareholders or representatives of shareholders have questions about voting results, the Chairman will consider and decide right at the AGM.

**ON BEHALF OF THE ANNUAL GENERAL
MEETING OF SHAREHOLDERS
CHAIRMAN**

(signed)

Phan Duc Tu