

CÔNG BỐ THÔNG TIN
INFORMATION DISCLOSURE

- Kính gửi:**
- Ủy ban Chứng khoán Nhà nước
State Securities Commission
 - Sở Giao dịch Chứng khoán Việt Nam
Vietnam Stock Exchange
 - Sở Giao dịch Chứng khoán Hà Nội
Hanoi Stock Exchange
 - Sở Giao dịch Chứng khoán Thành phố Hồ Chí Minh
Ho Chi Minh Stock Exchange

Tên Công ty : Công ty Cổ phần Chứng khoán Pinetree
Name of Company : Pinetree Securities Corporation

Trụ sở chính : Tầng 20, Tòa nhà ROX Tower, 54A Nguyễn Chí Thanh, Phường Láng,
Thành phố Hà Nội
*Headquarter : 20th Floor, ROX Tower, 54A Nguyen Chi Thanh Street, Lang Ward,
Hanoi City*

Điện thoại : +84 24.6276 1818 Fax: +84 24.6275 0077
Tel : +84 24.6276 1818 Fax: +84 24.6275 0077

Người được thực hiện công bố thông tin: Ông. Shin Jae Yeol
Submitted by : Mr. Shin Jae Yeol

Địa chỉ : Tầng 20, Tòa nhà ROX Tower, 54A Nguyễn Chí Thanh, Phường Láng,
Thành phố Hà Nội
*Address : 20th Floor, ROX Tower, 54A Nguyen Chi Thanh Street, Lang Ward,
Hanoi City*

Điện thoại : +84 24.6276 1818 Fax: +84 24.6275 0077
Tel : +84 24.6276 1818 Fax: +84 24.6275 0077

Loại thông tin công bố: 24h 72h Bất thường Theo yêu cầu Định kỳ
Disclosure information type: 24h 72h Irregular On demand Periodic

Nội dung thông tin công bố:

The content of disclosure information:

- Biên bản và Nghị quyết Đại hội đồng cổ đông thường niên năm 2026 ngày 24/04/2026 của Công ty.
The Minutes and Resolution of the 2026 Annual General Meeting of Shareholders on 24/04/2026.

Thông báo này và các tài liệu trên được công bố trên trang thông tin điện tử của Công ty vào ngày 24/04/2026 tại đường dẫn: <https://pinetree.vn/post/category/quan-he-nha-dau-tu/>
This information and above documents were disclosed on Company's webpage on April 24, 2026 at the link: <https://pinetree.vn/en/post/category/investor-relations/>

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We declare that all information provided in this paper is true and accurate; and that we shall be held liable for any misrepresentation.

Người thực hiện công bố thông tin
For and behalf of Pinetree 
Representative to disclosure information



SHIN JAE YEOL
Trưởng Khối Kế hoạch và Quản trị
Head of Planning & Management Division

BIÊN BẢN HỌP ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2026
MINUTES OF THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Tên tổ chức : CÔNG TY CỔ PHẦN CHỨNG KHOÁN PINETREE
Organization's name : PINETREE SECURITIES CORPORATION

Trụ sở chính : Tầng 20, Tòa nhà ROX Tower, 54A Nguyễn Chí Thanh, Phường Láng, Thành phố Hà Nội
Headquarter : 20th Floor, ROX Tower, 54A Nguyen Chi Thanh Street, Lang Ward, Hanoi City

Điện thoại/Tel : +84 24 6276 1818

Mã số doanh nghiệp số : 0101294902 do Sở Kế hoạch và Đầu tư Hà Nội cấp
Business registration no. : 0101294902 issued by Hanoi Authority for Planning and Investment

Giấy phép hoạt động số : 10/GPHĐKD do Ủy ban Chứng khoán Nhà nước cấp
Operating license no. : 10/GPHĐKD issued by State Securities Commission

Thời gian tổ chức : Từ 13:30 đến 16:15 ngày 24 tháng 04 năm 2026
Time : From 13:30 to 16:15 on April 24, 2026

Địa điểm tổ chức : Trụ sở chính Công ty tại Tầng 20, Tòa nhà ROX Tower, 54A Nguyễn Chí Thanh, Phường Láng, Thành phố Hà Nội
Venue : The Company's headquarters at 20th Floor, ROX Tower, 54A Nguyen Chi Thanh Street, Lang Ward, Hanoi City

I. KHAI MẠC ĐẠI HỘI / OPENING

1. Thông qua Biên bản kiểm tra tư cách cổ đông /Approval of the Shareholder verification report:

Bà **Nguyễn Thị Yên** - Trưởng Ban Kiểm tra tư cách cổ đông của Đại hội đồng Cổ đông thường niên năm 2026 (“**ĐHĐCĐ**”/“**Đại hội**”) của Công ty Cổ phần Chứng khoán Pinetree (“**Công ty**”) đọc Biên bản kiểm tra tư cách cổ đông với các nội dung như được đính kèm Biên bản này.

*Ms Nguyen Thi Yen – Head of the Shareholder verification board of the 2026 Annual General Meeting of Shareholders (“**GMS**”) of Pinetree Securities Corporation (“**the Company**”) read the shareholder verification report with the contents as attached to this Minutes:*

Đại hội đã biểu quyết thông qua Biên bản kiểm tra tư cách cổ đông với nội dung như đính kèm theo Biên bản này, đạt tỷ lệ biểu quyết tán thành là 100% trên tổng số phiếu có quyền biểu quyết của cổ đông dự họp.

The GMS has voted to approve the shareholder verification report with the contents as attached to this Minutes, reaching the approval voting rate of 100% of the total number of votes of the attending shareholders.

Với kết quả kiểm tra nêu trên, Đại hội đã đủ điều kiện để được tiến hành phù hợp với Luật Doanh nghiệp và Điều lệ Công ty.

With the above verification results, the GMS has been satisfied to be conducted in accordance with the Law on Enterprises and the Company Charter.

2. Chủ tọa, Thư ký Đại hội và Ban kiểm phiếu /The GMS's Chairman, Secretary and Vote Counting Committee:

2.1. Chủ tọa Đại hội /Chairman of the GMS:

Căn cứ Điều lệ Công ty và Luật Doanh nghiệp hiện hành, ông **Noh Eun Woo** – Chủ tịch Hội đồng quản trị (“**HDQT**”) là Chủ tọa Đại hội /Pursuant to the Company Charter and current Law on Enterprises, Mr. Noh Eun Woo - Chairman of the Board of Directors (“**BOD**”) is the Chairman of the GMS.

2.2. Thư ký đại hội /Secretary:

Chủ tọa cử Thư ký đại hội là bà **Phan Thị Phương Thủy** /The Chairman nominated Ms. Phan Thi Phuong Thuy as the Secretary of the GMS.

2.3. Thông qua các thành viên Ban Kiểm phiếu /Approval on members of Vote counting committee:

Theo đề nghị của Chủ tọa, Đại hội thực hiện biểu quyết các thành viên Ban Kiểm phiếu bao gồm /As the request of the Chairman, the GMS voted on the members of the Vote counting committee, including:

- (1) Ông Lê Anh Thắng – Trưởng Ban kiểm phiếu /Mr. Le Anh Thang - Head of Vote Counting Committee
- (2) Bà Vũ Thị Khuyên – Thành viên /Ms. Vu Thi Khuyen - Member

Đại hội đã biểu quyết thông qua các thành viên của Ban Kiểm phiếu như trên với tỷ lệ biểu quyết tán thành là 100% trên tổng số phiếu có quyền biểu quyết của cổ đông dự họp. *The GMS voted to elect the members of Vote counting committee as above with an approval voting rate of 100% of the total number of votes of the attending shareholders.*

3. Chương trình họp /The GMS's agenda

Chủ tọa phân công bà **Phan Thị Phương Thủy** – Thư ký Đại hội trình bày Chương trình họp ĐHĐCĐ như văn bản được HDQT thông qua tại Nghị Quyết số 03/2026/NQ-HDQT ngày 03/04/2026.

The Chairman assigned Ms. Phan Thi Phuong Thuy – Secretary of the GMS to read the Agenda of the GMS as document approved by the BOD in Resolution No. 03/2026/NQ-HDQT dated April 03, 2026.

Đại hội đã biểu quyết thông qua Chương trình họp ĐHĐCĐ như trên với tỷ lệ biểu quyết tán thành là 100% trên tổng số phiếu có quyền biểu quyết của cổ đông dự họp.

The GMS voted to approve the above Agenda of the GMS with an approval voting rate of 100% of the total number of votes of the attending shareholders.

II. QUY CHẾ, BÁO CÁO VÀ TỜ TRÌNH / *REGULATION, REPORTS AND PROPOSALS*

1. Quy chế Tổ chức, Biểu quyết và Bầu cử tại ĐHCĐ / *Regulation on Organization, Vote and Election at the GMS:*

Ông **Noh Eun Woo** – thay mặt HĐQT trình bày Quy chế Tổ chức, Biểu quyết và Bầu cử tại ĐHCĐ với nội dung như văn bản được Hội đồng Quản trị của Công ty thông qua tại Nghị Quyết số 03/2026/NQ-HĐQT ngày 03/04/2026.

Mr. Noh Eun Woo – on behalf the BOD, read the Regulation on Organization, Vote and Election at the GMS with contents as the document approved by the BOD of the Company in Resolution No. 03/2026/NQ-HDQT dated April 03, 2026.

2. Báo cáo của Hội đồng Quản trị / *Report of the Board of Directors:*

Ông **Noh Eun Woo** – thay mặt HĐQT trình bày Báo cáo số 01/2026/BC-HĐQT ngày 03/04/2026 của Hội đồng Quản trị.

Mr. Noh Eun Woo – on behalf the BOD, read the Report No. 01/2026/BC-HDQT dated April 03, 2026 of the Board of Directors.

3. Báo cáo của Tổng Giám đốc / *Report of the General Director:*

Ông **Lee Jun Hyuck** – Tổng Giám đốc Công ty trình bày Báo cáo số 02/2026/BC-TGD ngày 03/04/2026 của Tổng Giám đốc.

Mr. Lee Jun Hyuck – General Director of the Company, read the Report No. 02/2026/BC-TGD dated April 03, 2026 of the General Director.

4. Báo cáo của Ban Kiểm soát / *Report of the Board of Supervisors:*

Ông **Nguyễn Thạch Hoàn** – thay mặt Ban Kiểm soát trình bày Báo cáo số 03/2026/BC-BKS ngày 03/04/2026 của Ban Kiểm soát.

Mr. Nguyen Thach Hoan – on behalf the BOS, read the Report No. 03/2026/BC-BKS dated April 03, 2026 of the Board of Supervisors.

5. Tờ trình tổng hợp của Hội đồng Quản trị về một số nội dung trong hoạt động kinh doanh của Công ty / *General proposal of the Board of Directors for some business operations of the Company:*

Ông **Noh Eun Woo** – thay mặt HĐQT trình bày Tờ trình tổng hợp của Hội đồng Quản trị về một số nội dung trong hoạt động kinh doanh của Công ty số 04/2026/TT-HĐQT ngày 03/04/2026, bao gồm các vấn đề sau:

Mr. Noh Eun Woo – on behalf the BOD, read the General proposal of the Board of Directors for some business operations of the Company No. 04/2026/TT-HDQT dated April 03, 2026, including below contents:

- a. Thông qua Báo cáo Tài chính năm 2025 đã được kiểm toán;
Approval on the 2025 audited financial statements;
- b. Thông qua việc lựa chọn đơn vị kiểm toán năm 2026;
Approval on appointment of the independent audit firm for the fiscal year 2026;
- c. Thông qua chính sách thù lao cho HĐQT, BKS cho năm 2026.
Approval on remuneration for the BOD, BOS for the year 2026.

6. **Tờ trình số 05/2026/TT-HĐQT ngày 03/04/2026 của Hội đồng Quản trị về việc bầu thành viên HĐQT, BKS nhiệm kỳ 2026-2029 /Proposal No. 05/2026/TT-HĐQT dated April 03, 2026 on the election of BOD, BOS members for the term of 2026-2029:**

Ông **Noh Eun Woo** – thay mặt HĐQT trình bày Tờ trình số 05/2026/TT-HĐQT ngày 03/04/2026 của HĐQT về việc bầu thành viên HĐQT, BKS nhiệm kỳ 2026-2029.

Mr. Noh Eun Woo - on behalf the BOD, read the Proposal No. 05/2026/TT-HĐQT dated April 03, 2026 of the BOD on the election of BOD, BOS members for the term of 2026-2029.

7. **Tờ trình số 06/2026/TT-HĐQT ngày 03/04/2026 của Hội đồng Quản trị về việc sửa đổi Điều lệ của Công ty /Proposal No. 06/2026/TT-HĐQT dated April 03, 2026 of the BOD on the amendment to the Charter of the Company:**

Ông **Noh Eun Woo** – thay mặt HĐQT trình bày Tờ trình số 06/2026/TT-HĐQT ngày 03/04/2026 của HĐQT về việc sửa đổi Điều lệ của Công ty.

Mr. Noh Eun Woo - on behalf the BOD, read the Proposal No. 06/2026/TT-HĐQT dated April 03, 2026 of the BOD on the amendment to the Charter of the Company.

8. **Tờ trình số 07/2026/TT-BKS ngày 03/04/2026 của Ban Kiểm soát về việc ban hành Quy trình Kiểm soát của Ban Kiểm soát /Proposal of the Board of Supervisors No. 07/2026/TT-BKS dated April 03, 2026 on the issuance of the Procedure on control by the Board of Supervisors:**

Ông **Nguyễn Thạch Hoàn** – thay mặt BKS trình bày Tờ trình số 07/2026/TT-BKS ngày 03/04/2026 của Ban Kiểm soát về việc ban hành Quy trình Kiểm soát của Ban Kiểm soát.

Mr. Nguyen Thach Hoan - on behalf the BOS, read the Proposal of the Board of Supervisors No. 07/2026/TT-BKS dated April 03, 2026 on the issuance of the Procedure on control by the Board of Supervisors.

III. THẢO LUẬN VÀ BIỂU QUYẾT TẠI ĐẠI HỘI / DISCUSSION AND VOTING AT THE GMS

1. **Cổ đông tham dự ĐHĐCĐ đã tiến hành thảo luận và biểu quyết thông qua Phiếu biểu quyết trực tiếp tại Đại hội về các Quy chế, Báo cáo và Tờ trình đã được trình bày tại Đại hội. Kết quả biểu quyết cụ thể như sau:**

The shareholders attending the GMS conducted discussions and vote through direct Voting Paper at the GMS on the regulation, reports and proposals presented at the GMS. The detailed voting results are as follows:

- a. Tổng số phiếu phát ra tại Đại hội: 02 (hai) phiếu, đại diện 100% tổng số cổ đông tham dự Đại hội.

Total number of votes issued at the GMS: 02 (two) votes, representing 100% of the total number of shareholders attending the GMS.

- b. Tổng số phiếu thu vào: 02 phiếu và không có phiếu nào được gửi về Công ty trong thời gian nhận phiếu theo Thông báo mời họp ĐHĐCĐ ngày 03/04/2026 của HĐQT, trong đó:

Total number of votes collected: 02 votes and no votes were sent to the Company

within the time limit for receiving votes according to the Invitation Letter for the GMS dated April 03, 2026 of the Board of Directors, in which:

- Số phiếu hợp lệ: 02 (hai) phiếu /Number of valid votes: 02 (two) votes.
- Số phiếu không hợp lệ: 0 (không) phiếu /Number of invalid votes: 0 (zero) votes.

c. Kết quả biểu quyết:

Voting results:

Stt No	Nội dung biểu quyết Voting contents	Kết quả biểu quyết Result of vote counting	Tổng số phiếu có quyền biểu quyết của cổ đông dự họp/ Total number of shares entitled to vote of shareholders attending the GMS	Số phiếu biểu quyết Number of voting shares	Tỷ lệ phiếu biểu quyết trên tổng số phiếu có quyền biểu quyết của cổ đông dự họp (%) Ratio of voting shares to total number of shares entitled to vote of shareholders attending the GMS (%)
1	Thông qua Quy chế Tổ chức, Biểu quyết và Bầu cử tại Đại hội đồng cổ đông Approval on the Regulation on Organization, Vote and Election at the GMS	Tán thành Agree	100.872.928	100.872.928	100%
		Không tán thành Disagree		0	0%
		Không có ý kiến Abstain		0	0%
2	Thông qua Báo cáo của Hội đồng Quản trị số 01/2026/BC-HĐQT ngày 03/04/2026 Approval on Report of the Board of Directors No. 01/2026/BC-HDQT dated April 03, 2026	Tán thành Agree	100.872.928	100.872.928	100%
		Không tán thành Disagree		0	0%
		Không có ý kiến Abstain		0	0%
3	Thông qua Báo cáo của Tổng Giám đốc số 02/2026/BC-TGD ngày 03/04/2026 Approval on Report of the General Director No. 02/2026/BC-TGD dated April 03, 2026	Tán thành Agree	100.872.928	100.872.928	100%
		Không tán thành Disagree		0	0%
		Không có ý kiến Abstain		0	0%
4	Thông qua Báo cáo của Ban Kiểm soát số 03/2026/BC-BKS ngày 03/04/2026 Approval on Report of the Board of Supervisors No. 03/2026/BC-BKS dated April 03, 2026	Tán thành Agree	100.872.928	100.872.928	100%
		Không tán thành Disagree		0	0%
		Không có ý kiến Abstain		0	0%
5	Thông qua Tờ trình tổng hợp của Hội đồng Quản trị số	Tán thành Agree	100.872.928	100.872.928	100%

Stt No	Nội dung biểu quyết Voting contents	Kết quả biểu quyết Result of vote counting	Tổng số phiếu có quyền biểu quyết của cổ đồng dự họp/ Total number of shares entitled to vote of shareholders attending the GMS	Số phiếu biểu quyết Number of voting shares	Tỷ lệ phiếu biểu quyết trên tổng số phiếu có quyền biểu quyết của cổ đồng dự họp (%) Ratio of voting shares to total number of shares entitled to vote of shareholders attending the GMS (%)
	04/2026/TT-HĐQT ngày 03/04/2026 Approval on General proposal of the Board of Directors No. 04/2026/TT-HĐQT dated April 03, 2026	Không tán thành Disagree		0	0%
		Không có ý kiến Abstain		0	0%
6	Thông qua Tờ trình số 05/2026/TT-HĐQT ngày 03/04/2026 của HĐQT về việc bầu thành viên HĐQT, BKS nhiệm kỳ 2026-2029 Approval on the proposal of the Board of Directors No. 05/2026/TT-HĐQT dated April 03, 2026 on the election of BOD and BOS members for the term of 2026-2029	Tán thành Agree	100.872.928	100.872.928	100%
		Không tán thành Disagree		0	0%
		Không có ý kiến Abstain		0	0%
7	Thông qua Tờ trình số 06/2026/TT-HĐQT ngày 03/04/2026 của HĐQT về việc sửa đổi Điều lệ của Công ty Approval on the proposal of the Board of Directors No. 06/2026/TT-HĐQT dated April 03, 2026 on the amendment to the Charter of the Company	Tán thành Agree	100.872.928	100.872.928	100%
		Không tán thành Disagree		0	0%
		Không có ý kiến Abstain		0	0%
8	Thông qua Tờ trình số 07/2026/TT-BKS ngày 03/04/2026 của Ban Kiểm soát về việc ban hành Quy trình Kiểm soát của Ban Kiểm soát Approval on the proposal of the Board of Supervisors No. 07/2026/TT-BKS dated April 03, 2026 on the issuance of the Procedure on control by the Board of Supervisors	Tán thành Agree	100.872.928	100.872.928	100%
		Không tán thành Disagree		0	0%
		Không có ý kiến Abstain		0	0%

d. Kết quả bầu thành viên Hội đồng quản trị nhiệm kỳ 2026-2029:

The result of electing the members of BOD for the term of 2026-2029:

STT No	Ứng viên được bầu vào HĐQT <i>Nominees for BOD</i>	Số phiếu bầu đạt được <i>Number of voting shares</i>	Tỷ lệ %/tổng số phiếu bầu của Cổ đông tham dự Đại hội <i>% of total voting shares of attending shareholders</i>
1	<p>Ông Yoon Jong Woo</p> <p>.....</p> <p><i>Mr. Yoon Jong Woo</i></p> <p>.....</p>	100.872.928	100%
2	<p>Ông Lee Jun Hyuck</p> <p>.....</p> <p><i>Mr. Lee Jun Hyuck</i></p> <p>.....</p>	100.872.928	100%
3	<p>Ông Shin Jae Yeol</p> <p>.....</p> <p><i>Mr. Shin Jae Yeol</i></p> <p>.....</p>	100.872.928	100%

Như vậy, ĐHCĐ đã bỏ phiếu thông qua việc bầu thành viên HĐQT cho nhiệm kỳ 2026-2029 với thông tin như sau:

The GMS voted for approval on the election of BOD members for the term 2026-2029 with the following information:

Ông YOON JONG WOO

Mr. Yoon Jong Woo

Ngày sinh: 06/07/1981

Date of birth: 06/07/1981

CCCD/HC: .

ID/Passport.

Giới tính: Nam

Gender: Male

Quốc tịch: Hàn Quốc

Nationality: Republic of Korea

Ông LEE JUN HYUCK

Mr. Lee Jun Hyuck

Ngày sinh: 04/09/1973

Date of birth: 04/09/1973

CCCD/HC: .

ID/Passport.

Giới tính: Nam

Gender: Male

Quốc tịch: Hàn Quốc

Nationality: Republic of Korea

Ông SHIN JAE YEOL

Mr. Shin Jae Yeol

Ngày sinh: 29/04/1982

Date of birth: 29/04/1982

CCCD/HC: .

ID/Passport.

Giới tính: Nam

Gender: Male

Quốc tịch: Republic of Korea

Nationality: Republic of Korea

e. Kết quả bầu thành viên Ban kiểm soát nhiệm kỳ 2026-2029:

The result of electing the members of BOS for the term of 2026-2029:

STT No	Ứng viên được bầu vào BKS <i>Nominees for BOS</i>	Số phiếu bầu đạt được <i>Number of voted shares</i>	Tỷ lệ %/tổng số phiếu bầu của Cổ đông tham dự Đại hội <i>% of total voting shares of attending shareholders</i>
1	Ông Nguyễn Thạch Hoàn <i>Mr. Nguyen Thach Hoan</i>	100.872.928	100%

STT No	Ứng viên được bầu vào BKS <i>Nominees for BOS</i>	Số phiếu bầu đạt được <i>Number of voted shares</i>	Tỷ lệ %/tổng số phiếu bầu của Cổ đông tham dự Đại hội <i>% of total voting shares of attending shareholders</i>
	<i>place of issue: Police Department on Administrative Management of Social Order)</i>		
2	Ông Lee Joong Yong <i>Mr. Lee Joong Yong</i>	100.872.928	100%
3	Bà Hoàng Thị Thanh Hải <i>Ms. Hoang Thi Thanh Hai</i>	100.872.928	100%

Như vậy, ĐHĐCĐ đã bỏ phiếu thông qua việc bầu thành viên BKS cho nhiệm kỳ 2026-2029 với thông tin như sau:

The GMS voted for approval on the election of BKS members for the term 2026-2029 with the following information:

Ông NGUYỄN THẠCH HOÀN
Mr. NGUYEN THACH HOAN

Giới tính: Nam
Gender: Male

Ngày sinh: 07/06/1986
Date of birth: 07/06/1986

Quốc tịch: Việt Nam
Nationality: Vietnam

CCCD/HC: 0
ID/Passport:

Ông LEE JOONG YONG

Mr. LEE JOONG YONG

Ngày sinh: 12/08/1976

Date of birth: 12/08/1976

CCCD/HC:

ID/Passport

Giới tính: Nam

Gender: Male

Quốc tịch: Republic of Korea

Nationality: Republic of Korea

Bà HOÀNG THỊ THANH HẢI

Ms. HOANG THI THANH HAI

Ngày sinh: 30/09/1988

Date of birth: 30/09/1988

CCCD/HC: (

ID/Passport:

Giới tính: Nữ

Gender: Female

Quốc tịch: Việt Nam

Nationality: Vietnam

IV. THÔNG QUA BIÊN BẢN ĐẠI HỘI / APPROVAL ON MEETING MINUTES

Bà Phan Thị Phương Thủy – Thư ký Đại hội - đã đọc Dự thảo Biên bản họp ĐHĐCĐ của Công ty.

Ms. Phan Thi Phuong Thuy - Secretary of the GMS, read the Draft of Meeting Minutes of the GMS.

ĐHĐCĐ đã biểu quyết và nhất trí thông qua toàn văn Biên bản họp ĐHĐCĐ của Công ty với tỷ lệ tán thành chiếm 100% trên tổng số phiếu biểu quyết của cổ đông dự họp.

The GMS voted and approved the Meeting Minutes of the GMS with the approval rate accounting for 100% of the total votes of shareholders attending the meeting.

Biên bản này được lập và ký hồi 16 giờ 15 ngày 24 tháng 04 năm 2026

The Meeting Minutes is made and signed at 16:15 on April 24, 2026.

**TM. ĐẠI HỘI ĐỒNG CỔ ĐÔNG
FOR AND ON BEHALF OF GMS**

CHỦ TỌA/ CHAIRMAN

THƯ KÝ ĐẠI HỘI / SECRETARY

Phan Thị Phương Thủy

Noh Eun Woo

Số /No.: 01/2026/NQ-ĐHĐCĐ

Hà Nội, 24/04/2026 /Hanoi, April 24, 2026

**NGHỊ QUYẾT /RESOLUTION
ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2026
2026 THE ANNUAL GENERAL MEETING OF SHAREHOLDERS**

- Căn cứ Luật Doanh nghiệp số 59/2020/QH14 ngày 17/06/2020 (sửa đổi, bổ sung);
Pursuant to the Law on Enterprise No 59/2020/QH14 as at 17/06/2020 (amended, supplemented);
- Căn cứ Luật Chứng khoán số 54/2019/QH14 ngày 26/11/2019 (sửa đổi, bổ sung);
Pursuant to the Law on Securities No 54/2019/QH14 as at 26/11/2019 (amended, supplemented);
- Căn cứ Điều lệ Công ty Cổ phần Chứng khoán Pinetree (“**Công ty**”);
*Pursuant to the Charter of Pinetree Securities Corporation (“**Company**”);*
- Căn cứ Biên bản họp Đại hội đồng Cổ đông thường niên năm 2026 (“**ĐHĐCĐ**”) của Công ty ngày 24/04/2026.
*Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders (“**GMS**”) of the Company on 24/04/2026.*

QUYẾT NGHỊ /RESOLUTION

Điều 1. Thông qua Quy chế Tổ chức, Biểu quyết và Bầu cử tại ĐHĐCĐ /Approval on the Regulation on Organization, Vote and Election at the GMS

ĐHĐCĐ thông qua Quy chế Tổ chức, Biểu quyết và Bầu cử tại ĐHĐCĐ được đính kèm Nghị quyết này.

The GMS has approved the Regulation on Organization, Vote and Election at the GMS attached to this Resolution.

Điều 2. Thông qua Báo cáo của Hội đồng Quản trị (“HĐQT**”) /Approval on the report of the Board of Directors (“**BOD**”)**

ĐHĐCĐ thông qua Báo cáo của Hội đồng Quản trị được đính kèm Nghị quyết này.

The GMS has approved the report of Board of Director attached to this Resolution.

Điều 3. Thông qua Báo cáo của Tổng Giám đốc /Approval on the report of the General Director

ĐHĐCĐ thông qua Báo cáo của Tổng Giám đốc được đính kèm Nghị quyết này.

The GMS has approved the report of General Director attached to this Resolution.

Điều 4. Thông qua Báo cáo của Ban Kiểm soát (“BKS**”) /Approval on the report of the Board of Supervisor (“**BOS**”)**



ĐHĐCĐ thông qua Báo cáo của Ban Kiểm soát được đính kèm Nghị quyết này.

The GMS has approved the report of the Board of Supervisor attached to this Resolution.

Điều 5. Thông qua Tờ trình Tổng hợp của Hội đồng Quản trị về một số nội dung trong hoạt động của Công ty /Approval on the Proposal of the Board of Directors of some operation contents of the Company

ĐHĐCĐ thông qua Tờ trình Tổng hợp của Hội đồng Quản trị về các vấn đề sau:

The GMS has approved the General proposal of the Board of Directors of following contents:

- a. Thông qua Báo cáo Tài chính năm 2025 đã kiểm toán;
Approval on the 2025 audited financial statements;
- b. Thông qua việc lựa chọn đơn vị kiểm toán năm 2026;
Approval on appointment of the independent audit firm for the fiscal year 2026;
- c. Thông qua chính sách thù lao cho HĐQT, BKS cho năm 2026;
Approval on remuneration for the BOD, BOS for the year 2026;

Toàn văn Tờ trình Tổng hợp và tài liệu kèm theo của Hội đồng Quản trị được ĐHĐCĐ thông qua được đính kèm Nghị quyết này.

The full version of the Proposal and related attached files of Board of Directors approved by the GMS is attached to this Resolution.

Điều 6. Thông qua Tờ trình của Hội đồng Quản trị về việc bầu thành viên HĐQT, BKS nhiệm kỳ 2026-2029/ Approval on the proposal of Board of Directors on the election of BOD and BOS members for the term of 2026-2029

ĐHĐCĐ thông qua Tờ trình của Hội đồng Quản trị về việc bầu thành viên HĐQT, BKS nhiệm kỳ 2026-2029 được đính kèm Nghị quyết này.

The GMS has approved on the proposal of Board of Directors on the election of BOD and BOS members for the term of 2026-2029 attached to this Resolution.

Điều 7. Thông qua Tờ trình của Hội đồng Quản trị về việc sửa đổi Điều lệ của Công ty/ Approval on the proposal of the Board of Directors on the amendment to the Charter of the Company

ĐHĐCĐ thông qua Tờ trình của Hội đồng Quản trị về việc sửa đổi Điều lệ của Công ty được đính kèm Nghị quyết này.

The GMS has approved on the proposal of Board of Directors on the amendment to the Charter of the Company attached to this Resolution.

Điều 8. Thông qua Tờ trình của Ban Kiểm soát về việc ban hành Quy trình Kiểm soát của Ban Kiểm soát/ Approval on the proposal of the Board of Supervisors on the issuance of the Procedure on control by the Board of Supervisors

ĐHĐCĐ thông qua Tờ trình của Ban Kiểm soát về việc ban hành Quy trình Kiểm soát của Ban Kiểm soát được đính kèm Nghị quyết này.

The GMS has approved on the proposal of the Board of Supervisors on the issuance of the Procedure on control by the Board of Supervisors attached to this Resolution.

**Điều 9. Thông qua thành viên HĐQT được bổ nhiệm cho nhiệm kỳ 2026-2029 như sau/
Approval on the election of the members of BOD for term of 2026-2029, as follows:**

- **Ông YOON JONG WOO**
Mr. Yoon Jong Woo
Giới tính: Nam
Gender: Male
Ngày sinh: 06/07/1981
Date of birth: 06/07/1981
Quốc tịch: Hàn Quốc
Nationality: Republic of Korea
CCCD/HC: 1
ID/Passport:
- **Ông LEE JUN HYUCK**
Mr. Lee Jun Hyuck
Giới tính: Nam
Gender: Male
Ngày sinh: 04/09/1973
Date of birth: 04/09/1973
Quốc tịch: Hàn Quốc
Nationality: Republic of Korea
CCCD/HC: 1
ID/Passport:
- **Ông SHIN JAE YEOL**
Mr. Shin Jae Yeol
Giới tính: Nam
Gender: Male
Ngày sinh: 29/04/1982
Date of birth: 29/04/1982
Quốc tịch: Republic of Korea
Nationality: Republic of Korea
CCCD/HC: 1
ID/Passport:

**Điều 10. Thông qua thành viên BKS được bổ nhiệm cho nhiệm kỳ 2026-2029 như sau/
Approval on the election of the members of BOS for term of 2026-2029, as follows:**

- **Ông NGUYỄN THẠCH HOÀN**
Mr. NGUYEN THACH HOAN
Giới tính: Nam
Gender: Male
Ngày sinh: 07/06/1986
Date of birth: 07/06/1986
Quốc tịch: Việt Nam
Nationality: Vietnam
CCCD/HC: ()
ID/Passport:
- **Ông LEE JOONG YONG**
Mr. LEE JOONG YONG
Giới tính: Nam
Gender: Male
Ngày sinh: 12/08/1976
Date of birth: 12/08/1976
Quốc tịch: Republic of Korea
Nationality: Republic of Korea
CCCD/HC: 1
ID/Passport:

- **Bà HOÀNG THỊ THANH HẢI**
Ms. HOANG THI THANH HAI

Ngày sinh: 30/09/1988
Date of birth: 30/09/1988

CCCD/HC:
ID/Passport

Giới tính: Nữ
Gender: Female

Quốc tịch: Việt Nam
Nationality: Vietnam

Điều 11. Hiệu lực thi hành /Enforcement

Nghị quyết này có hiệu lực kể từ ngày ký. Hội đồng Quản trị, Ban Kiểm soát, Tổng Giám đốc, các bộ phận và nhân sự liên quan trong Công ty có trách nhiệm thi hành đúng Nghị quyết này./.

This Resolution shall take effect on the issued date. Board of Directors, Board of Supervisors, General Director, all Departments and employees of the Company are responsible for the proper implementation of this Resolution./.

Nơi nhận /Recipient:

- Các Cổ đông /Shareholders;
- UBCKNN, SGDCK, Website (để CBTT);
SSC, Stock Exchanges, Website (for information disclosure);
- Như Điều 11/*As stated in Article 11;*
- Lưu HCNS /*Filed at HRGA.*

TM. ĐẠI HỘI ĐỒNG CỔ ĐÔNG
FOR AND ON BEHALF OF THE GMS
CHỦ TỌA/ CHAIRMAN



NOH EUN WOO





BIÊN BẢN KIỂM TRA TƯ CÁCH CỔ ĐÔNG
ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2026
SHAREHOLDER VERIFICATION REPORT
THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Hôm nay, vào hồi 14 giờ 00 phút ngày 24 tháng 04 năm 2026, tại Công ty Cổ phần Chứng khoán Pinetree, Giấy phép hoạt động số 10/GPHĐKD do Ủy ban Chứng khoán Nhà nước cấp, trụ sở tại tầng 20, Tòa nhà ROX Tower, 54A Nguyễn Chí Thanh, Phường Láng, Thành phố Hà Nội (“Pinetree”), Ban kiểm tra tư cách Cổ đông - Đại hội đồng Cổ đông thường niên năm 2026 (“ĐHĐCD”) - gồm:

Today, at 14:00 on April 24, 2026, at Pinetree Securities Corporation having Operation License No. 10/GPHDKD issued by State Securities Commission with headquarter at 20th Floor, ROX Tower, 54A Nguyen Chi Thanh Street, Lang Ward, Hanoi City (“Pinetree”), the Shareholder Verification Board of the 2026 Annual General Meeting of Shareholders (“GMS”) including:

- Bà Nguyễn Thị Yên** - Trưởng Ban
Ms. Nguyen Thi Yen - Head of Board
- Bà Phạm Thị Ngọc** - Thành viên
Ms. Pham Thi Ngoc - Member

đã thực hiện việc kiểm tra tư cách Cổ đông dự họp ĐHĐCD và xin được báo cáo kết quả kiểm tra như sau:

has conducted verification of shareholders attending the GMS and would like to report the results of such verification as follows:

- Tổng số cổ đông của Pinetree tại ngày chốt danh sách cổ đông (27/03/2026) là 11 cổ đông, sở hữu 100.880.000 cổ phần đang lưu hành có quyền biểu quyết, tương ứng với tổng số phiếu biểu quyết là 100.880.000 phiếu biểu quyết.
The total of Pinetree’s shareholders as of the record date for the list of shareholders (March 27, 2026) is 11 shareholders, owning 100,880,000 outstanding voting shares, corresponding to the total number of voting rights of 100,880,000 votes.
- Số lượng cổ đông dự họp (thông qua ủy quyền) là 02 cổ đông, đại diện cho **100.872.928** phiếu biểu quyết, chiếm **99,99%** tổng số phiếu biểu quyết (theo danh sách đính kèm Biên bản này).
The number of attending shareholders (shareholders attending through authorized representatives) are 02 shareholders representing 100,872,928 votes, accounting for 99.99% of the total number of votes (as specified in the list attached to this Report).

Theo quy định tại Luật Doanh nghiệp hiện hành và Điều lệ của Pinetree, cuộc họp ĐHĐCD đã đủ điều kiện để được tiến hành.

According to the provisions of the applicable Law on Enterprises and Pinetree's Charter, the GMS is eligible to be conducted.

Biên bản này được lập ngày 24 tháng 04 năm 2026.

This Report is made on April 24, 2026.

BAN KIỂM TRA TƯ CÁCH CỔ ĐÔNG
THE SHAREHOLDER VERIFICATION BOARD

TRƯỞNG BAN
HEAD OF THE BOARD



Nguyễn Thị Yên

THÀNH VIÊN
MEMBER



Phạm Thị Ngọc

DANH SÁCH CỔ ĐÔNG, ĐẠI DIỆN CỔ ĐÔNG THAM DỰ
THE LIST OF ATTENDING SHAREHOLDERS/REPRESENTATIVE
CỤC HỌP ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2026
IN THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS



CÔNG TY CỔ PHẦN CHỨNG KHOÁN PINETREE
PINETREE SECURITIES CORPORATION

Thời điểm 14h00 - Hà Nội, ngày 24 tháng 04 năm 2026
At 14:00 - Hanoi, April 24, 2026

Tổng số cổ đông dự họp:
The total number of attending shareholder:
Tổng số CP sở hữu của cổ đông dự họp:
The total number of share:

cổ đông
2 shareholders
cổ phần
100,872,928 shares

Chiếm:
Accounting for:

vốn điều lệ
99.99% Charter capital

STT No	Mã số cổ đồng Code	Cổ đông Shareholder	Số CCCD/ĐKKD/ Hộ chiếu ID/Passport/ Business Registration	Số cổ phần sở hữu & đại diện sở hữu The number of owned shares or representative				Ghi chú Notes
				Trực tiếp tham dự Directly attending	Ủy quyền tham dự Authorized attending	Gửi phiếu biểu quyết về Công ty Sending Voting paper to the Company	Tổng Total	
1	11	HANWHA INVESTMENT & SECURITIES CO.,LTD.	CC0322	0	100,872,616	0	100,872,616	Mr. Lee Jun Hyuck - Người được ủy quyền tham dự Mr. Lee Jun Hyuck – Authorized Representative to attend the meeting
2	05	Nguyễn Thị Thu Lý	113259887	0	312	0	312	Ms. Hoàng Thị Kim Ngân - Người được ủy quyền tham dự Ms. Hoang Thi Kim Ngan – Authorized Representative to attend the meeting
		TỔNG					100,872,928	

CHƯƠNG TRÌNH HỌP ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2026
THE AGENDA OF 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Thời gian Time	Nội dung Contents of the meeting
13:30 ÷ 14:00	<p>Đón khách và kiểm tra tư cách cổ đông /Welcome guests and shareholder's verification:</p> <ul style="list-style-type: none"> ○ Đón tiếp và đăng ký đại biểu /Welcome guests and guests' registration; ○ Phát tài liệu cho cổ đông /Distribute documents to shareholders.
14:00 ÷ 14:30	<p>Khai mạc Đại hội /Meeting opening:</p> <ul style="list-style-type: none"> ○ Tuyên bố khai mạc /Announce the opening; ○ Thông qua biên bản kiểm tra tư cách cổ đông /Approve the Report on shareholder verification; ○ Giới thiệu Chủ tọa, Thư ký cuộc họp /Introduce Chairman and Secretary of the GMS; ○ Bầu ban kiểm phiếu /Election of the Voting committee; ○ Thông qua Chương trình họp /Approval on GMS agenda.
14:30 ÷ 15:30	<p>Trình bày về các nội dung nghị sự tại Đại hội và Chủ tọa Đại hội xin ý kiến biểu quyết của ĐHĐCĐ: To present the contents to be discussed at the GMS and the Chairperson manage to collect opinions at the GMS:</p> <ol style="list-style-type: none"> 1. Quy chế Tổ chức, Biểu quyết và Bầu cử của Đại hội /The Regulation on Organization, Vote and Election at the GMS; 2. Báo cáo của Hội đồng Quản trị /Report of the Board of Directors; 3. Báo cáo của Tổng Giám đốc /Report of the General Director; 4. Báo cáo của Ban Kiểm soát /Report of the Board of Supervisors; 5. Tờ trình tổng hợp của Hội đồng Quản trị /General proposal of the Board of Directors; 6. Tờ trình của Hội đồng Quản trị về việc bầu thành viên HĐQT, BKS nhiệm kỳ 2026-2029; Proposal of the Board of Directors on the election of BOD and BOS members for the term of 2026-2029; 7. Tờ trình của Hội đồng Quản trị về việc sửa đổi Điều lệ của Công ty; Proposal of the Board of Directors on the amendment to the Charter of the Company; 8. Tờ trình của Ban Kiểm soát về việc ban hành Quy trình Kiểm soát của Ban Kiểm soát; Proposal of the Board of Supervisors on the issuance of the Procedure on control by the Board of Supervisors; 9. Nội dung khác theo quy định tại Điều lệ Công ty và đề xuất của Hội đồng Quản trị phù hợp với quy định của pháp luật (nếu có)/Other contents as at the Company's Charter and proposal of Board of Directors according to the law regulation (if any).
15:30 ÷ 15:45	<p>Giải đáp ý kiến thắc mắc của cổ đông (nếu có) và biểu quyết thông qua các vấn đề tại Đại hội. To answer shareholders' queries (if any) and to vote at GMS on the above contents.</p>
15:45 ÷ 16:00	<p>Nghỉ giải lao Tea break</p>
16:00 ÷ 16:15	<p>Bế mạc Đại hội /Meeting closing:</p> <ul style="list-style-type: none"> ○ Công bố Biên bản kiểm phiếu /Declaration of voting results; ○ Thông qua Biên bản họp và Nghị quyết ĐHĐCĐ /Approval on the Minutes and Resolutions of the GMS; ○ Tuyên bố bế mạc Đại hội /Making speech to close the GMS;

remains unchanged and not be affected.

4. Cổ đông phải nghiêm túc chấp hành Quy chế Tổ chức, Biểu quyết và Bầu cử của ĐHĐCĐ ("**Quy chế Tổ chức**") này, tôn trọng kết quả làm việc của ĐHĐCĐ và sự điều hành của Chủ tọa ĐHĐCĐ, đồng thời, thực hiện theo các hướng dẫn khác của Ban tổ chức Đại hội nhằm bảo đảm hiệu quả của cuộc họp ĐHĐCĐ.

*Shareholders must strictly abide by this Regulation on Organization, Vote and Election at the GMS ("**Organization Regulation**"), respect the results of the GMS and the management of the Chairperson of the GMS, follow other instructions of the Organizing Committee to ensure the effectiveness of the GMS.*

II. ĐIỀU KIỆN VÀ PHƯƠNG THỨC TIẾN HÀNH ĐẠI HỘI /CONDITION AND METHOD OF CONDUCTING THE MEETING

1. Điều kiện tiến hành Đại hội /Condition of conducting the Meeting

Cuộc họp ĐHĐCĐ được tiến hành khi có số Cổ đông tham dự họp theo hình thức quy định tại Mục I.1 Quy chế Tổ chức này đại diện cho trên 50% tổng số phiếu biểu quyết của Công ty.

The GMS is held when the number of Shareholders attending the meeting, by the method provided in Section I.1 herein, represents more than 50% of the total votes of the Company.

2. Phương thức tiến hành Đại hội /Method of conducting the Meeting

Cuộc họp ĐHĐCĐ sẽ lần lượt được tiến hành theo từng nội dung của Chương trình họp ĐHĐCĐ.

The GMS will be conducted according to the order of contents of the GMS Agenda.

III. BIỂU QUYẾT VÀ BẦU CỬ /VOTING AND ELECTION

1. Nguyên tắc chung/ General principles

- a. Cổ đông biểu quyết trực tiếp tại Đại hội, ủy quyền cho tổ chức, cá nhân khác biểu quyết hoặc gửi Phiếu biểu quyết và/hoặc Phiếu bầu cử về Đại hội trong trường hợp không tham dự trực tiếp.

A Shareholder gives his/her vote directly in the Meeting, authorizes other organization or individual to vote, or sends his/her Voting Paper and/or Election Card to the Meeting in case of not attending directly.

- b. Phiếu biểu quyết hợp lệ sẽ có giá trị để tính tỷ lệ biểu quyết và Phiếu bầu cử hợp lệ sẽ có giá trị để tính tỷ lệ bầu cử. Phiếu biểu quyết và Phiếu bầu cử được coi là hợp lệ khi đáp ứng được các tiêu chuẩn sau:

The valid Voting Papers will be used for calculating the voting and the valid Election Cards will be used to calculating the election rate. A Voting Paper and an Election Card are considered valid if satisfying the following criteria:

- Là Phiếu biểu quyết/Phiếu bầu cử do Ban tổ chức ĐHĐCĐ phát hoặc gửi cho Cổ đông, được in và đóng dấu bởi Công ty, không bị rách, tẩy, xóa, sửa chữa các nội dung trong phiếu.

Voting Papers/Election Cards those are distributed or sent by the GMS's Organizing Committee to Shareholders, printed and sealed by the Company, and its contents must not be torn, erased or changed.

- Được Cổ đông điền thông tin biểu quyết/bầu cử theo đúng quy định tại Quy chế Tổ chức này.

Being filled in voting/election information by Shareholders in compliance with provisions of this Organization Regulation.

- Được Cổ đông bỏ phiếu hoặc gửi phiếu về cho Công ty đúng thời gian quy định tại Quy chế Tổ chức này.

Be voted or sent to the Company by the Shareholders on time according to this Organization Regulations.

- c. Đối với Cổ đông biểu quyết/bầu cử trực tiếp tại Đại hội: Tùy theo từng nội dung họp, Cổ đông biểu quyết bằng cách giơ Thẻ biểu quyết và bỏ Phiếu biểu quyết, Phiếu bầu cử vào hòm phiếu.

For Shareholders voting/electing directly at the Meeting: Depending on the voting content, Shareholders vote by raising the Voting Cards and putting the Voting Papers, Election Cards into the voting box.

Mỗi Cổ đông được cấp một Thẻ biểu quyết, một Phiếu biểu quyết và một Phiếu bầu cử (nếu có). Trên Thẻ biểu quyết ghi rõ họ tên Cổ đông, mã số Cổ đông¹, số phiếu biểu quyết của Cổ đông đó. Trên Phiếu biểu quyết, ngoài các thông tin như Thẻ biểu quyết còn có các nội dung biểu quyết theo Chương trình họp của ĐHĐCĐ. Trên Phiếu bầu cử ghi rõ họ tên Cổ đông, mã số Cổ đông, số cổ phần sở hữu, số phiếu bầu.

Each Shareholder will receive one Voting Card, one Voting Paper and one Election Card (if any). The Voting Card has full name of the Shareholder, the Shareholders code and the number of votes of that Shareholder. The Voting Paper must have information as same as provided in Voting Card and also voting contents according to the agenda of the GMS. The Election Card contain shareholders code, the number of owned shares or represented, the number of voting right.

- d. Đối với Cổ đông không tham dự ĐHĐCĐ trực tiếp: Cổ đông biểu quyết bằng cách gửi Phiếu biểu quyết, Phiếu bầu cử kèm Thông báo mời họp bản gốc về Đại hội, trong đó, Phiếu biểu quyết và Phiếu bầu cử được Công ty in, đóng dấu treo và gửi cho các Cổ đông cùng Thông báo mời họp ĐHĐCĐ. Mỗi Cổ đông được cấp một Phiếu biểu quyết và một Phiếu bầu cử.

For Shareholders who do not attend the GMS in person: Shareholders vote by sending Voting Paper, Election Card and the original Invitation Letter to the GMS, in which the Voting Paper and Election Card are printed, stamped and sent to Shareholders together with the Invitation Letter of GMS. Each Shareholder is granted one Voting Paper and one Election Card.

2. Phương thức biểu quyết trực tiếp tại Đại hội/ Direct voting method at the GMS

2.1. Biểu quyết trực tiếp tại Đại hội /Voting directly at the GMS

Theo sự điều khiển của Chủ tọa, các Cổ đông biểu quyết trực tiếp tại Đại hội bằng cách giơ Thẻ biểu quyết hoặc điền Phiếu biểu quyết đối với các nội dung cần biểu quyết theo Chương trình họp, trong đó:

Following the direction of the Chairperson, Shareholders vote directly at the Meeting by raising their Voting Cards or filling in the Voting Papers with regard to the contents required to be voted in the Meeting Agenda.

- Biểu quyết bằng hình thức giơ Thẻ biểu quyết: hình thức này được dùng để thông qua các vấn đề như: Nhân sự ban kiểm phiếu, Chương trình Đại hội, biên bản kiểm tra tư cách cổ đông, thông qua biên bản Đại hội, nghị quyết Đại hội và các nội dung khác phát sinh thêm tại Đại hội (nếu có);

¹ Mã số Cổ đông do Pinetree cấp cho từng Cổ đông theo danh sách chốt tại ngày 27/03/2026 /Shareholder code is issued by Pinetree to each Shareholder according to the closing list on March 27, 2026.

Voting by raising the Voting Card: this form is used to approve issues such as: Personnel of the Vote Counting Committee, Agenda of the GMS, Shareholder verification report, approval of the Minutes, Resolutions of the GMS and other additional contents arising at the GMS (if any);

- Biểu quyết bằng hình thức điền vào Phiếu biểu quyết: hình thức này được dùng để thông qua các báo cáo, nội dung cần biểu quyết thông qua theo tờ trình của Hội đồng quản trị của Công ty.

Voting by filling in the Voting Paper: this form is used to approve reports and contents that need to be voted on according to the proposal of the Board of Directors of the Company.

a. Cách thức biểu quyết bằng Thẻ biểu quyết /The method of voting by the Voting Card

- Cổ đông biểu quyết (tán thành, không tán thành, không có ý kiến) đối với một vấn đề bằng cách giơ Thẻ biểu quyết tại Đại hội.

The Shareholders vote (agree, disagree, abstain) for each content by raising their Voting Cards at the Meeting.

- Khi tiến hành biểu quyết tại Đại hội, các Cổ đông biểu quyết **tán thành** sẽ giơ Thẻ biểu quyết. Thành viên Ban kiểm phiếu sẽ ghi nhận Mã số Cổ đông và số Thẻ biểu quyết tương ứng của từng cổ đông **tán thành**. Tương tự, theo sự điều hành của Chủ tọa, các cổ đông **không tán thành** hoặc **không có ý kiến** sẽ lần lượt giơ Thẻ biểu quyết và được Ban kiểm phiếu thống kê lại.

*When voting at the Meeting, the Shareholders agree by raising their Voting Cards. The members of the Voting Committee will record the Shareholder code and the number of Voting Card corresponding with each **agreeing** Shareholder. Similarly, under the management of Chairperson, other Shareholders will give their negative opinion (**disagree**) or no opinion (**abstain**), in turn, by raising their Voting Cards and their information and opinion will be recorded by the Voting Committee.*

- Trường hợp Cổ đông giơ Thẻ biểu quyết nhiều hơn một (01) lần khi biểu quyết **tán thành, không tán thành** hoặc **không có ý kiến** của cùng một vấn đề thì được xem như biểu quyết không hợp lệ.

*In case a Shareholder raises the Voting Card more than once (01) time when voting **agree, disagree** or **abstain** on the same issue, the vote will be considered invalid.*

b. Cách thức biểu quyết bằng Phiếu biểu quyết /The method of voting by the Voting Paper

- Cổ đông biểu quyết bằng cách tích (X) hoặc (√) vào một trong các ô Tán thành/Không tán thành/Không có ý kiến đối với vấn đề cần lấy biểu quyết được ghi trong Phiếu biểu quyết, đồng thời, ký và ghi rõ họ tên vào Phiếu biểu quyết. Cổ đông không được điền vào nhiều ô trong cùng một nội dung biểu quyết hoặc bỏ trống không điền ô nào.

A Shareholder votes by putting a cross (X) or a tick (√) on one of the Agree/Disagree/Abstain box corresponding to each voting item specified in the Voting Paper, and his/her signature and full name in the Voting Paper. Shareholders are not allowed to fill in multiple boxes in the same voting content or to leave all boxes blank.

- Sau khi hoàn thành, Cổ đông bỏ phiếu vào hòm phiếu.

After completing, the Shareholder puts his/her Voting Paper into the voting box.

2.2. Phương thức bầu cử trực tiếp bằng Phiếu bầu cử tại Đại hội /Direct election method by Election Paper at the GMS

- Nếu có nội dung về bầu cử thành viên Hội đồng quản trị (HDQT), Ban Kiểm soát (BKS) trong ĐHCĐ, Cổ đông sẽ biểu quyết bằng Phiếu bầu cử. Thông tin ứng cử viên được đề cử/tự ứng cử (sau

đây được gọi chung là “Ứng viên”) được nêu trong Phiếu bầu cử, tài liệu Đại hội hoặc được cập nhật trên trang thông tin điện tử của Công ty.

If there is content on election of members of the Board of Directors (BOD), Board of Supervisors (BOS) in the GMS, a Shareholder will vote by his/her Election Card. Information on the nominees/candidates (hereinafter collectively referred to as the “Candidate”) are included in the Election Card, the GMS documents or updated on the website of the Company.

- Cổ đông điền số phiếu bầu tương ứng cho mỗi Ứng viên theo thể lệ bầu cử nêu tại Quy chế Tổ chức này, đồng thời, ký và ghi rõ họ tên vào Phiếu bầu cử.

Shareholders fill in the number of their votes for each Candidate according to the election rules stated in this Regulation, sign and add their full names in their Election Cards.

- Sau khi hoàn thành, Cổ đông bỏ Phiếu bầu cử vào hòm phiếu.

After completing, Shareholders put their Election Cards into the voting box.

2.3. Phương thức biểu quyết/bầu cử bằng cách gửi Phiếu biểu quyết và Phiếu bầu cử về Công ty/Voting/election by sending the Voting Paper and Election Card to the Company

- Cổ đông không tham dự trực tiếp Đại hội sẽ biểu quyết bằng cách gửi về Công ty Phiếu biểu quyết và/hoặc Phiếu bầu cử kèm Thông báo mời họp mà Ban tổ chức đã gửi cho Cổ đông. Trong đó:

Shareholders who do not directly attend the Meeting will vote by sending to the Company their Voting Papers and/or Election Cards together with the Invitation Letters sent by the Organizing Committee to the Shareholders. In which:

Đối với Phiếu biểu quyết: Cổ đông tích (X) hoặc (√) vào một trong các ô Tán thành/Không tán thành/Không có ý kiến đối với vấn đề cần lấy biểu quyết được ghi trong Phiếu biểu quyết, đồng thời, ký và ghi rõ họ tên vào Phiếu biểu quyết. Cổ đông không được điền vào nhiều ô trong cùng một nội dung biểu quyết hoặc bỏ trống không điền ô nào;

For Voting Paper: Shareholders tick (X) or (√) in one of the boxes Agree/Disagree/Abstain on the issue to be voted on as stated in the Voting Paper, and at the same time, sign and clearly write their full name on the Voting Paper. Shareholders are not allowed to fill in multiple boxes in the same voting content or leave any box blank;

Đối với Phiếu bầu cử: Cổ đông điền số phiếu bầu tương ứng cho mỗi Ứng viên theo thể lệ bầu cử nêu tại Quy chế Tổ chức này, ký và ghi rõ họ tên vào Phiếu bầu cử.

For Election Card: Shareholders fill in the number of votes for each Candidate according to the election rules stated in this Regulation, sign and write their full names into their Election Cards.

- Cổ đông gửi tài liệu nêu trên về Công ty theo hình thức gửi thư, fax, thư điện tử hoặc hình thức khác quy định tại Điều lệ Công ty. Thời gian nhận trước 17h30 ngày 23/04/2026 tại địa chỉ:

Shareholders send the above documents to the Company by courier, fax, email or other methods provided in the Company Charter. The time of the Company's receipt is before 17h30, April 23, 2026 at the following address:

Ban tổ chức Đại hội đồng cổ đông thường niên năm 2026 - Công ty Cổ phần Chứng khoán Pinetree – Tầng 20, tòa nhà ROX Tower, 54A Nguyễn Chí Thanh, phường Láng, Hà Nội.

Organizing Committee of the 2026 Annual General Meeting of Shareholder - Pinetree Securities Corporation - 20th Floor, ROX Tower, 54A Nguyen Chi Thanh, Lang ward, Hanoi.

Điện thoại/Tel: +84 24 6276 1818 (Máy lẻ/Ext: 699) Fax: +84 24 6275 0077

Email: thuytp@pinetree.vn

3. **Thế lệ biểu quyết và bầu cử/ Voting and electing rules**

- a. Thế lệ biểu quyết bằng Phiếu biểu quyết: Số lượng phiếu biểu quyết của một Cổ đông được tính theo nguyên tắc 01 (một) cổ phần phổ thông tương ứng với 01 (một) phiếu biểu quyết.

Voting rules by Voting Paper: The number of votes of a Shareholder is determined on the principle of 01 (one) common share corresponding to 01 (one) vote.

Tại ngày chốt danh sách cổ đông (ngày 27/03/2026), tổng số cổ phần có quyền biểu quyết của Công ty là 100.880.000 (Một trăm triệu tám trăm tám mươi nghìn) cổ phần, tương đương 100.880.000 (Một trăm triệu tám trăm tám mươi nghìn) phiếu biểu quyết.

At the closing date of the list of shareholders (27/03/2026), the total voting shares of the Company is 100,880,000 (One hundred million eight hundred eighty thousand)shares, equivalent to 100,880,000 (One hundred million eight hundred eighty thousand) votes.

- b. Thế lệ bầu cử: Việc bầu cử thành viên HĐQT/BKS được thực hiện theo phương pháp bầu dồn phiếu. Mỗi Cổ đông có tổng số phiếu biểu quyết tương ứng với tổng số cổ phần sở hữu nhân với số thành viên cần bầu của HĐQT/BKS. Cổ đông có quyền dồn hết hoặc một phần tổng số phiếu bầu của mình cho một hoặc một số Ứng viên. Người trúng cử thành viên HĐQT/BKS được xác định theo số phiếu bầu tính từ cao xuống thấp, bắt đầu từ Ứng viên có số phiếu bầu cao nhất cho đến khi đủ số thành viên cần bầu trong Đại hội. Trường hợp có từ 02 Ứng viên trở lên đạt cùng số phiếu bầu như nhau thì sẽ tiến hành bầu lại trong số các Ứng viên có số phiếu bầu ngang nhau đó, ngoại trừ số lượng Ứng viên bằng với số lượng thành viên cần phải bầu của Đại hội.

Election rules: The election of members of the BOD/BOS is implemented by the method of cumulative voting. Each Shareholder has the total number of votes corresponding to the total number of shares owned multiplied by the number of the BOD/BOS members that needed to be voted. Shareholders have the right to accumulate all or part of their total votes for one or several candidates. The elected member of the BOS is determined by the number of votes from high to low, starting from the candidate with the highest number of votes until a sufficient number of members are elected in the GMS.

IV. **THẢO LUẬN TẠI ĐẠI HỘI /DISCUSSION AT THE MEETING**

1. Việc thảo luận tại Đại hội chỉ được thực hiện trong thời gian quy định theo Chương trình và điều khiển của Chủ tọa Đại hội;

Discussion at the GMS will be conducted within the prescribed time in the agenda and managed by the Chairperson of the GMS.

2. Cổ đông có ý kiến cần đăng ký vào Phiếu đặt câu hỏi và chuyển cho Thư ký Đại hội;

Any Shareholder raising his/her opinion has to register by Question form and sends it to the Secretary of the Meeting;

3. Thư ký Đại hội sẽ sắp xếp các Phiếu đặt câu hỏi của cổ đông theo thứ tự đăng ký và chuyển lên cho Chủ tọa Đại hội.

The Secretary of GMS will arrange the Question forms of Shareholders according to the order of registration and submit them to the Chairperson of the Meeting.

4. Chủ tọa hoặc thành viên do Chủ tọa chỉ định sẽ giải đáp các ý kiến thắc mắc của cổ đông.

The Chairperson or another member appointed by the Chairperson will answer the questions of shareholders.

V. ĐỀ CỬ, ỨNG CỬ THÀNH VIÊN HĐQT/BKS /NOMINATIONS CANDIDATES OF BOD/BOS

1. Ứng viên cho vị trí thành viên HĐQT/BKS phải đáp ứng các điều kiện được quy định tại Điều lệ và/hoặc văn bản pháp luật liên quan.

Candidates for members of the BOD/BOS must meet the conditions prescribed in the Charter and/or related legal documents.

2. Việc đề cử, ứng cử (nếu có) phải được thực hiện bằng văn bản và phù hợp với quy định của Luật Doanh nghiệp hiện hành. Nội dung đề cử phải ghi rõ tên Cổ đông, số lượng cổ phần của Cổ đông, tên người được đề cử, chữ ký của cổ đông đề cử và người được đề cử.

Nomination or application (if any) must be made in writing and in accordance with the provisions of the current Law on Enterprise. The nominated content must specify the name of the shareholder, the number of owner's shares, the name of the nominated person, the signature of the shareholder and the nominated person.

3. Hồ sơ tham gia đề cử, ứng cử thành viên HĐQT/BKS:

Dossiers for nominating and applying for members of the BOD/BOS:

- Đơn đề cử, ứng cử hoặc biên bản đề cử nhóm (nếu nhóm cổ đông đề cử) theo mẫu của Công ty;

Nomination sheet, application or group nomination sheet (if gathering to nominate by a group of shareholders) according to the Company's specified forms;

- Bản cung cấp thông tin cá nhân do Ứng viên tự khai theo mẫu của Công ty;

Personal curriculum vitae provided by the Candidate according to the Company's specified form;

- Bản sao CCCD/Hộ chiếu và các bằng cấp, chứng chỉ liên quan của ứng viên.

Copy of ID/Passport and related qualifications and licenses of the Candidates.

4. Dựa trên hồ sơ nhận được, Ban tổ chức sẽ lập danh sách các Ứng viên đáp ứng đủ điều kiện theo quy định và cập nhật danh sách này trong tài liệu Đại hội.

Based on the received documents, the Organizing Committee will make a list of Candidates who meet the prescribed conditions and update this list in the Meeting documents.

5. Các vấn đề khác liên quan đến việc ứng cử, đề cử thành viên HĐQT/BKS được thực hiện theo quy định tại Điều lệ và quy định pháp luật liên quan.

Other issues related to the application and nomination of members of the BOD/BOS shall comply with the provisions of the Charter and relevant law provisions.

VI. TRÁCH NHIỆM CỦA CHỦ TỌA /RESPONSIBILITIES OF THE CHAIRPERSON

1. Điều khiển Đại hội theo đúng nội dung Chương trình họp, Quy chế Tổ chức được Đại hội thông qua.

To control the Meeting in accordance with the Agenda and the Organization Regulations approved by the Meeting.

2. Hướng dẫn Đại hội thảo luận, lấy ý kiến biểu quyết các vấn đề trong nội dung Chương trình họp của Đại hội và các vấn đề có liên quan trong suốt quá trình họp ĐHĐCĐ.

Hà Nội, 03/04/2026 /Hanoi, April 03, 2026

BÁO CÁO CỦA HỘI ĐỒNG QUẢN TRỊ /REPORT OF BOARD OF DIRECTORS
TẠI ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2026
AT THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Kính thưa Đại hội,
To: The General Meeting of Shareholders

Hội đồng Quản trị (“**HĐQT**”) Công ty cổ phần Chứng khoán Pinetree (“**Pinetree**”/“**Công ty**”) báo cáo Đại hội đồng Cổ đông Thường niên năm 2026 (“**GMS**”) về hoạt động năm 2025 và kế hoạch năm 2026 của HĐQT như sau:

*The Board of Directors (“**BOD**”) of Pinetree Securities Corporation (“**Pinetree**”/“**Company**”) would like to report to the 2026 Annual General Meeting of Shareholders (“**GMS**”) about activities in 2025 and plan for the year 2026 of BOD, as follows:*

1. Tình hình hoạt động của Công ty năm 2025 /Operation situation of the Company in 2025:

Năm 2025 là một năm nhiều biến động nhưng cũng đánh dấu nhiều kỷ lục mới của thị trường chứng khoán Việt Nam. Đây cũng là năm Pinetree tạo dấu ấn với nhiều bước tiến quan trọng trong hoạt động kinh doanh và phát triển hệ sinh thái dịch vụ. Tháng 3/2025, Pinetree hoàn tất tăng vốn điều lệ lên 1.008,8 tỷ đồng, qua đó củng cố năng lực tài chính và tạo nền tảng cho việc mở rộng hoạt động kinh doanh, phát triển sản phẩm và nâng cao năng lực phục vụ khách hàng.

2025 was a year of significant volatility, yet it also marked new records for the Vietnamese stock market. It was also a year in which Pinetree achieved significant progress in business operations and the development of its service ecosystem. In March 2025, Pinetree completed an increase of charter capital to VND 1,008.8 billion, strengthening financial capacity and creating a solid foundation for expanding business operations, developing new products, and enhancing ability to serve customers.

Tháng 10/2025, Công ty chính thức nhận Giấy chứng nhận chào bán chứng quyền có đảm bảo cho 06 mã chứng quyền đầu tiên, đánh dấu bước tiến mới trong việc mở rộng danh mục sản phẩm và đa dạng hóa cơ hội đầu tư cho khách hàng. Tính đến ngày 31/12/2025, sau hơn hai tháng kể từ khi phát hành, tổng giá trị phân phối chứng quyền đạt hơn 1,2 tỷ đồng với khối lượng hơn 2,6 triệu chứng quyền.

In October 2025, the Company officially received the Certificate of Offering for the first 06 covered warrants, marking a new milestone in expanding product portfolio and diversifying investment opportunities for clients. As of 31 December 2025, after more than two months from issuance, the total distribution value of covered warrants exceeded VND 1.2 billion, with a distribution volume of over 2.6 million covered warrants.

Song song với việc phát triển sản phẩm, Pinetree tiếp tục mở rộng hợp tác với các đối tác nhằm gia

tăng khả năng tiếp cận nhà đầu tư và hoàn thiện hệ sinh thái tài chính số. Công ty triển khai hợp tác Webview với Viettel Digital (ứng dụng Viettel Money) mang về hơn 10.000 tài khoản mở mới. Đồng thời, Pinetree ký kết hợp tác toàn diện với Trường Kinh tế – Đại học Bách khoa Hà Nội và tài trợ nền tảng Stock123 cho nhiều cuộc thi chứng khoán tại các trường đại học như Ngoại Thương, Kinh tế Quốc dân, RMIT, Học viện Ngân hàng, Học viện Ngoại giao, Đại học Vinh và Đại học Đại Nam, góp phần lan tỏa kiến thức tài chính và đồng hành cùng thế hệ nhà đầu tư tương lai.

Alongside product development, Pinetree continued to expand partnerships to enhance investor accessibility and further develop digital financial ecosystem. The Company implemented Webview integrations with Viettel Digital (Viettel Money application) generating more than 10,000 newly opened accounts. At the same time, Pinetree signed a comprehensive cooperation agreement with the School of Economics – Hanoi University of Science and Technology and sponsored the Stock123 platform for numerous securities competitions at universities such as Foreign Trade University, National Economics University, RMIT University, Banking Academy, Diplomatic Academy of Vietnam, Vinh University, and Dai Nam University. These initiatives contributed to promoting financial literacy and supporting the next generation of investors.

Trong lĩnh vực công nghệ, Pinetree triển khai và nâng cấp nhiều dự án hệ thống trọng điểm nhằm củng cố nền tảng vận hành và nâng cao chất lượng dịch vụ. Công ty go-live thành công hệ thống Core KRX, đáp ứng các tiêu chuẩn kỹ thuật và nghiệp vụ cho giai đoạn chuyển đổi của thị trường. Hệ thống OMS cũng được triển khai nhằm tối ưu luồng giao dịch, nâng cao tốc độ xử lý và cải thiện trải nghiệm khách hàng. Bên cạnh đó, Pinetree thực hiện các dự án nâng cao tính sẵn sàng của hệ thống Mobile App, tăng cường an ninh thông tin, giám sát hạ tầng 24/7 và triển khai hệ thống quản trị nhân sự Humax, góp phần chuẩn hóa quy trình vận hành nội bộ. Cùng với việc đầu tư vào công nghệ, Pinetree tiếp tục chú trọng nâng cao trải nghiệm khách hàng trên các nền tảng giao dịch. Giao diện và trải nghiệm người dùng của AlphaTrading được nâng cấp theo hướng cá nhân hóa hành trình đầu tư, giúp khách hàng tiếp cận thông tin và giao dịch thuận tiện hơn. Công ty cũng bổ sung các chuẩn xác thực eKYC nhằm tăng cường bảo mật và nâng cao hiệu lực pháp lý trong quá trình xác thực khách hàng.

In the technology domain, Pinetree implemented and upgraded several key system projects to strengthen its operational infrastructure and improve service quality. The Company successfully went live with the Core KRX system, meeting the technical and operational standards required for the market's transition phase. The Order Management System (OMS) was also deployed to optimize transaction flows, enhance processing speed, and improve the customer trading experience. In addition, Pinetree implemented projects to enhance the availability of mobile application systems, strengthened information security, established 24/7 infrastructure monitoring, and deployed the Humax human resource management system, contributing to the standardization of internal operational processes. Along with investments in technology, Pinetree continued to enhance customer experience across trading platforms. The AlphaTrading interface and user experience were upgraded with a focus on personalizing the investment journey, enabling customers to access information and execute trades more conveniently. The Company also introduced additional eKYC authentication standards to strengthen security, prevent identity fraud, and improve the legal validity of customer verification processes.

Thay vì chỉ áp dụng một chính sách lãi suất 9,9% như trước, năm 2025 Pinetree đã triển khai nhiều chính sách P-Margin đa dạng, hấp dẫn với mức lãi suất chỉ từ 0%, phù hợp với nhiều nhóm khách hàng khác nhau từ nhà đầu tư mới đến nhà đầu tư giao dịch thường xuyên. Chương trình đã thu hút

hơn 2.800 tài khoản mới và đóng góp đáng kể vào tăng trưởng dư nợ margin trong năm.

Instead of maintaining a single margin lending rate of 9.9% as in previous years, in 2025 Pinetree introduced a variety of attractive P-Margin policies with interest rates starting from 0%, catering to different customer segments ranging from new investors to frequent traders. The program attracted more than 2,800 new accounts and contributed significantly to margin loan growth during the year.

Bên cạnh các hoạt động kinh doanh, Pinetree còn triển khai nhiều hoạt động truyền thông nhằm lan tỏa triết lý đầu tư bền vững. Chiến dịch thương hiệu “Thế hệ Nhà đầu tư Tự chủ” được xây dựng với thông điệp truyền cảm hứng về tinh thần tự do, tự động, tự tin và tự quyết trong đầu tư. Chỉ sau hơn một tháng triển khai, chiến dịch đã đạt hơn 110 triệu lượt hiển thị và 1,4 triệu lượt xem trên các kênh truyền thông, góp phần lan tỏa hình ảnh thương hiệu Pinetree trong cộng đồng đầu tư.

In addition to business activities, Pinetree also launched several communication initiatives to promote its philosophy of sustainable investing. The brand campaign “The Self-Directed Generation of Investors” was designed to inspire investors with the spirit of independence through four key values: freedom, automation, confidence, and self-determination. Within just over one month of launch, the campaign generated more than 110 million impressions and 1.4 million views across communication channels, significantly strengthening Pinetree’s brand presence within the investment community.

Những nỗ lực không ngừng trong việc nâng cao chất lượng dịch vụ và trải nghiệm khách hàng đã giúp Pinetree vinh dự lọt Top 10 công ty có “Dịch vụ bán lẻ tốt nhất thị trường chứng khoán Việt Nam” năm 2025 do VietnamBiz bình chọn. Đây là sự ghi nhận cho những nỗ lực bền bỉ của Công ty trong việc xây dựng hệ sinh thái đầu tư số hiện đại và lấy khách hàng làm trung tâm.

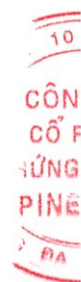
Pinetree’s continuous efforts to improve service quality and customer experience were recognized when the Company was honored as one of the Top 10 companies with the “Best Retail Brokerage Services in the Vietnamese Stock Market 2025” by VietnamBiz. This recognition reflects the Company’s persistent commitment to building a modern digital investment ecosystem with a customer-centric approach.

Cùng với các hoạt động phát triển sản phẩm, công nghệ và hợp tác đối tác, kết quả kinh doanh của Pinetree trong năm 2025 tiếp tục ghi nhận sự tăng trưởng tích cực. Doanh thu hoạt động đạt gần 391 tỷ đồng, tăng 26,1% so với năm 2024; dư nợ cho vay cuối năm đạt 2.918,3 tỷ đồng, tương ứng mức tăng 52,6% so với cùng kỳ. Lợi nhuận sau thuế đạt 63 tỷ đồng, tăng 23,5% so với năm 2024, trong khi ROE đạt 3,98%, vượt mục tiêu đề ra cho năm 2025. Những kết quả này tiếp tục khẳng định hiệu quả của chiến lược phát triển bền vững mà Pinetree đang theo đuổi, đồng thời tạo nền tảng cho các bước tăng trưởng trong giai đoạn tiếp theo.

Alongside product innovation, technological development, and partnership expansion, Pinetree’s business performance in 2025 continued to show positive growth. Operating revenue reached nearly VND 391 billion, up 26.1% compared to 2024; outstanding loan balance at year-end amounted to VND 2,918.3 billion, representing a 52.6% increase compared to the same period. Profit after tax reached VND 63 billion, representing a 23.5% increase compared to 2024, and ROE reached 3.98%, exceeding the Company’s 2025 target. These results reaffirm the effectiveness of Pinetree’s sustainable development strategy and provide a strong foundation for further growth in the coming years.

2. Hoạt động của HĐQT /Activities of the BOD:

Danh sách các thành viên HĐQT trong năm 2025 cho đến Đại hội của Công ty:



The list of members of BOD in 2025 up to the GMS of Company:

STT No	Thành viên HĐQT Members of BOD	Chức vụ Position
1	Ông Noh Eun Woo Mr. Noh Eun Woo	Chủ tịch HĐQT Chairman
2	Ông Lee Jun Hyuck Mr. Lee Jun Hyuck	Thành viên HĐQT Member
3	Ông Nguyễn Huy Dương Mr. Nguyen Huy Duong	Thành viên HĐQT Member

Trong thời gian trên, HĐQT đã ban hành các Nghị quyết và Quyết định tập trung vào giải quyết chỉ đạo các nội dung quan trọng liên quan tới xây dựng chiến lược hoạt động của Công ty, triển khai kế hoạch kinh doanh, hoàn thiện các quy chế hoạt động để củng cố hệ thống quản trị của Công ty.

On above period, the BOD has issued Resolutions and Decisions focusing on directing important issues related to the development of the Company's operational strategy, implementing business plans, finalizing regulations activities to strengthen the corporate governance system.

Trong năm 2025, các phiên họp của HĐQT bao gồm:

In 2025, the BOD meetings include:

TT No	Ngày Date	Số thành viên tham dự Attendee	Nội dung chính Main content
1	21/02/2025	3/3	<p>Triệu tập đại hội đồng cổ đông (“ĐHĐCĐ”) thường niên 2025 <i>Convening the 2025 Annual General Meeting of Shareholders (“GMS”)</i></p> <p>Thông qua việc xác nhận kết quả phát hành cổ phiếu để tăng vốn cổ phần từ nguồn vốn chủ sở hữu <i>Approval on the results of issuing shares to increase share capital from owner's equity</i></p> <p>Thông qua việc thay đổi vốn điều lệ của Công ty lên 1.008.800.000.000 đồng <i>Approval on the change in the Company's charter capital to VND 1,008,800,000,000</i></p>
2	02/04/2025	3/3	<p>Thông qua các tờ trình và báo cáo trình ĐHĐCĐ thường niên 2025 <i>Approval on proposals and reports to be submitted to the 2025 GMS</i></p> <p>Thông qua chủ trương vay vốn tại các tổ chức tín dụng <i>Approval on the capital borrowing policy from credit</i></p>

TT No	Ngày Date	Số thành viên tham dự Attendee	Nội dung chính Main content
			<i>institutions</i>
3	02/06/2025	3/3	<p>Thông qua chào bán Chứng quyền có bảo đảm trong năm 2025 <i>Approval on the offering of Covered Warrants in 2025</i></p> <p>Thông qua ký kết và thực hiện Thỏa thuận bảo lãnh thanh toán cùng tài liệu liên quan với Hanwha Investment and Securities Co. Ltd <i>Implement the guarantee agreement of indebtedness and related documents between Pinetree and Hanwha Investment and Securities Co. Ltd.</i></p>
4	11/08/2025	3/3	<p>Thông qua điều chỉnh, thay thế nội dung chào bán Chứng quyền có bảo đảm của Công ty Cổ phần Chứng khoán Pinetree <i>Approval on the adjustment and replacement of the content related to the offering of Covered Warrants in by Pinetree Securities Corporation</i></p>
5	02/10/2025	3/3	<p>Thông qua việc tái bổ nhiệm Kế Toán trưởng <i>Approval on the re-appointment Chief accountant</i></p>

3. Kết quả giám sát của HĐQT đối với Tổng Giám đốc /BOD's supervision to the General Director:

Trong năm 2025, HĐQT đã chỉ đạo và giám sát hoạt động của Tổng Giám đốc theo các phương thức và nội dung sau:

In 2025, the BOD directed and supervise over the operations of the General Director based on following factors:

- Thông qua cơ chế báo cáo định kỳ: Trong quá trình hoạt động, Tổng Giám đốc đã tuân thủ chế độ báo cáo định kỳ hàng tháng, quý, bán niên và thường niên về tình hình hoạt động kinh doanh, tình hình tài chính của Công ty. Ngoài ra, công tác giám sát còn được triển khai thông qua các chỉ đạo về rà soát lại các quy chế, quy trình nhằm củng cố tổ chức hoạt động đảm bảo tuân thủ quy định pháp luật và hoạt động minh bạch.
Approved the periodical reporting mechanism: During the operation process, the General Director has complied with the regime of monthly, quarterly and semi-annual and annual reports on business performance and financial situation of the Company. In addition, the supervision is also carried out through the instructions to review the regulations and processes to strengthen the organization and activities of the Company and ensure compliance with legal regulations and transparent activities.
- Thông qua các chỉ đạo, nghị quyết của HĐQT tại các cuộc họp của HĐQT năm 2025.
Approved the instructions and resolutions of the BOD at the meetings of the BOD in 2025.

- Thông qua công tác kiểm tra, giám sát của Ban Kiểm soát: HĐQT đã phối hợp tích cực với Ban Kiểm soát, dưới sự giám sát hoạt động của Ban Kiểm soát để duy trì sự an toàn và hoàn thiện cơ chế hoạt động của Pinetree.

Approved the inspection and supervision of the Board of Supervisors: The BOD has actively cooperated with the Board of Supervisors, under the supervision of the Board of Supervisors to maintain the safety of and to improve the operational mechanism of the Company.

- Ngoài ra, HĐQT còn chú trọng công tác quản trị rủi ro, triển khai đồng thời việc chuẩn hóa các quy trình, quy chế quản trị; tăng cường kiểm tra, giám sát việc thực thi các quy trình, quy chế trong mọi hoạt động của Công ty. Hoạt động của HĐQT cũng được tăng cường nhằm phát huy vai trò quan trọng trong việc giám sát hoạt động của Công ty, kịp thời phát hiện và khắc phục các điểm yếu, tạo đà cho sự phát triển bền vững, đảm bảo cân đối hài hòa lợi ích của Công ty, của cổ đông và đối tác cũng như quyền lợi của người lao động.

In addition, the BOD also focused on risk management, simultaneously implementing the standardization of management processes and regulations; enhance inspection and supervision of the implementation of procedures and regulations in all activities of the Company. Activities of the BOD were also strengthened to promote the important role in monitoring the Company's activities, timely detecting and overcoming weaknesses, creating momentum for sustainable development, ensuring a harmonious balance of benefits of the Company, shareholders and partners as well as the rights of employees.

- Tại các phiên họp, HĐQT Công ty đều tiến hành thông qua báo cáo kết quả hoạt động kinh doanh hàng quý và bản kế hoạch giai đoạn sau do Tổng giám đốc trình bày. Các cuộc họp đều được thảo luận dân chủ, công khai và có trách nhiệm cao.

At meetings, the BOD of the Company approved the quarterly income statement and discussed the next stage plan presented by the General Director. Meetings are discussed democratically, publicly and responsibly.

HĐQT đánh giá hoạt động của Công ty đã được đảm bảo an toàn, tuân thủ theo đúng quy định của pháp luật, triển khai thực hiện theo đúng các Nghị quyết của Đại hội cổ đông và HĐQT; Tổng Giám đốc và cán bộ chủ chốt đã thực hiện đúng và đầy đủ công việc, trách nhiệm trong phạm vi quyền hạn của mình.

The BOD assessed that the Company's activities were ensured safely, complied with the provisions of law, implemented in accordance with the Resolutions of the General Meeting of Shareholders and the BOD; The General Director and key staff have correctly and fully performed the tasks and responsibilities within their powers.

4. Kế hoạch hoạt động của HĐQT năm 2026 /Operation plan of the BOD in 2026:

Trên cơ sở dự báo điều kiện kinh tế và tài chính năm 2026, HĐQT đã thống nhất về định hướng hoạt động của Công ty như sau:

Based on the forecast of economic and financial conditions in 2026, the BOD agreed on the orientation of the Company's activities as follows:

- Với những đánh giá về thị trường trong năm 2026, HĐQT sẽ tập trung vào các công việc: (1) Xây dựng kế hoạch phát triển kinh doanh phù hợp với tình hình thị trường; (2) Tập trung hoàn thiện hệ sinh thái nền tảng số nhằm đem đến trải nghiệm đầu tư dễ dàng, thuận tiện, ổn định và nhanh chóng cho Khách hàng; (3) Tập trung nâng cao năng lực cạnh tranh của Công ty thông

qua phát triển nguồn nhân lực, nâng cao chất lượng của hệ thống quản trị, quản trị rủi ro để đưa các sản phẩm, dịch vụ có hàm lượng chất xám cao vì mục tiêu xây dựng cuộc sống thịnh vượng bền vững bằng các giải pháp tài chính số đến Khách hàng; (4) Nâng cao năng lực quản trị công ty, tuân thủ, kiểm soát nội bộ và kiểm toán nội bộ và tăng tính minh bạch trong hoạt động của doanh nghiệp nhằm đảm bảo Công ty hoạt động hiệu quả, an toàn và bền vững.

With market assessments in 2026, the BOD will focus on: (1) Building business development plans in suitable with the market situation; (2) Focus on perfecting the digital platform ecosystem to bring an easy, convenient, stable and fast investment experience to customers; (3) Focus on improving the competitiveness of the Company through human resource development, improving the quality of the management system, risk management to bring high qualified products and services for the purpose of building a sustainable prosperous life with digital financial solutions to customers; (4) Improve corporate governance, compliance, internal control and internal audit capabilities and increase transparency in corporate operations to ensure the Company operates efficiently, safely and sustainably.

- Tiếp tục phối hợp, hỗ trợ Tổng Giám đốc và ban lãnh đạo phấn đấu đạt mức độ tăng trưởng về doanh thu và lợi nhuận như kế hoạch 2026 đề ra.

Continue to coordinate and support the General Director and management board in striving to achieve the growth of revenue and profit as planned in 2026.

Kính trình Đại hội xem xét và thông qua.

For the General Meeting of Shareholders consideration and approval.

TM. HỘI ĐỒNG QUẢN TRỊ
FOR AND ON BEHALF OF BOARD OF
DIRECTORS



Noh Eun Woo

Chủ tịch HĐQT/Chairman of BOD



Hà Nội, 03/04/2026 /Hanoi, April 03, 2026

**BÁO CÁO CỦA TỔNG GIÁM ĐỐC /REPORT OF GENERAL DIRECTOR
TẠI ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2026
AT THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

Kính thưa Đại hội,

To: The General Meeting of Shareholders

Thay mặt ban lãnh đạo Công ty, Tổng Giám đốc Công ty Cổ phần Chứng khoán Pinetree (“Pinetree”/“Công ty”) báo cáo Đại hội đồng Cổ đông Thường niên năm 2026 về hoạt động kinh doanh năm 2025 và kế hoạch năm 2026 như sau:

On behalf of the management board of the Company, the General Director of Pinetree Securities Corporation (“Pinetree”/“Company”) reports to the 2026 Annual General Meeting of Shareholders about Company’s business results for the year 2025 and business plan for the year 2026, as follows:

1. Hoạt động kinh doanh của Công ty năm 2025 /Business activities of the Company in 2025:

Năm 2025, Pinetree ghi nhận nhiều bước tiến trong hoạt động kinh doanh khi tiếp tục mở rộng danh mục sản phẩm, nâng cấp nền tảng công nghệ và tăng cường trải nghiệm dịch vụ cho khách hàng.

In 2025, Pinetree recorded significant progress in business operations by continuing to expand product portfolio, upgrade its technology platforms, and enhance service experience for customers.

Tháng 3/2025, Pinetree đã hoàn tất việc tăng vốn điều lệ lên 1.008,8 tỷ đồng, qua đó tăng cường năng lực tài chính và tạo tiền đề cho việc mở rộng hoạt động kinh doanh, phát triển các sản phẩm mới cũng như nâng cao chất lượng phục vụ khách hàng.

In March 2025, Pinetree completed the increase of charter capital to VND 1,008.8 billion, thereby strengthening the Company’s financial capacity and laying the foundation for expanding business operations, developing new products, and enhancing the quality of customer services.

Bên cạnh chính sách lãi suất margin cố định 9,9% trước đây, Công ty đã phát triển thêm các gói P-Margin linh hoạt với mức lãi suất cạnh tranh từ 0% như P-Zero, P-5.9%, P-6.8%, nhằm đa dạng hóa lựa chọn và tối ưu chi phí vốn cho nhà đầu tư. Các gói sản phẩm được thiết kế phù hợp với nhiều nhóm khách hàng khác nhau, từ khách hàng mới, khách hàng chưa hoạt động đến các nhà đầu tư giao dịch ngắn hạn hoặc đầu tư dài hạn. Cùng với việc duy trì mức lãi suất margin cạnh



tranh, Pinetree vẫn tiếp tục triển khai chính sách miễn phí giao dịch (“zero fee”) nhằm tạo điều kiện thuận lợi cho nhà đầu tư tham gia thị trường. Chính sách này đặc biệt mang lại lợi ích rõ rệt đối với các nhà đầu tư có quy mô và tần suất giao dịch lớn, giúp giảm chi phí giao dịch và nâng cao hiệu quả đầu tư. Nhờ đó, dư nợ cho vay tại thời điểm cuối năm 2025 đạt 2.918,3 tỷ đồng, tăng 52,6% so với cuối năm trước, góp phần thúc đẩy thanh khoản và gia tăng hiệu quả sử dụng vốn cho nhà đầu tư.

In addition to the previously applied fixed margin lending rate of 9.9%, the Company has introduced flexible P-Margin packages with competitive interest rates starting from 0% such as P-Zero, P-5.9%, P-6.8%, thereby offering more diversified options and optimizing capital costs for investors. These packages were designed to cater to various customer segments, from new and inactive clients to short-term traders and long-term investors. In addition to maintaining competitive margin lending rates, Pinetree has implemented a “zero-fee” trading policy to facilitate investors’ participation in the market. This policy provides notable benefits, particularly for investors with large transaction volumes and high trading frequency, by reducing transaction costs and enhancing overall investment efficiency. As a result, outstanding margin loans reached VND 2,918.3 billion as of the end of 2025, representing a 52.6% increase compared to the previous year, thereby supporting market liquidity and improving investors’ capital efficiency.

Song song với việc phát triển sản phẩm, Pinetree tiếp tục đầu tư mạnh vào hạ tầng công nghệ nhằm nâng cao năng lực vận hành và chất lượng dịch vụ. Trong năm, Công ty đã go-live thành công hệ thống Core KRX, đáp ứng đầy đủ các tiêu chuẩn kỹ thuật và nghiệp vụ, sẵn sàng cho giai đoạn chuyển đổi của thị trường chứng khoán. Đồng thời, hệ thống OMS được triển khai nhằm tối ưu luồng giao dịch, nâng cao tốc độ xử lý lệnh và cải thiện trải nghiệm giao dịch của khách hàng. Pinetree cũng hoàn thành giai đoạn 1 của dự án High Availability cho Mobile App, nâng cao tính sẵn sàng và độ ổn định của hệ thống, đồng thời thực hiện đánh giá toàn diện hạ tầng công nghệ thông tin, tăng cường an ninh thông tin, eKYC, giám sát hệ thống 24/7 và tối ưu tài nguyên hạ tầng.

Alongside product development, Pinetree continued to invest heavily in technology infrastructure to strengthen operational capacity and service quality. During the year, the Company successfully went live with the Core KRX system, fully meeting the required technical and operational standards and preparing for the transition phase of the Vietnamese stock market. At the same time, the Order Management System (OMS) was deployed to optimize trading flows, enhance order processing speed, and improve customers’ trading experience. Pinetree also completed Phase 1 of the High Availability project for its Mobile App to enhance system stability and availability. In addition, the Company conducted a comprehensive review of its IT infrastructure, strengthened information security, upgraded eKYC processes, implemented 24/7 system monitoring, and optimized infrastructure resources.

Nhờ những nỗ lực đồng bộ trong việc phát triển sản phẩm, nâng cấp công nghệ và mở rộng hoạt động kinh doanh, các chỉ tiêu hoạt động của Pinetree trong năm 2025 ghi nhận kết quả tích cực. Tổng tài sản của nhà đầu tư tại Công ty đạt hơn 7.993 tỷ đồng, tăng 12,2% so với năm 2024. Doanh thu hoạt động đạt gần 391 tỷ đồng, trong khi lợi nhuận trước thuế đạt 78,7 tỷ đồng, tăng lần lượt 23,1% và 23,3% so với năm 2024. Những kết quả này tiếp tục khẳng định hiệu quả của chiến

lược phát triển bền vững mà Pinetree đang theo đuổi, đồng thời tạo nền tảng vững chắc cho các bước tăng trưởng trong giai đoạn tiếp theo.

Thanks to these synchronized efforts in product development, technology enhancement, and business expansion, Pinetree's operating performance in 2025 recorded positive results. Total investor assets held at the Company reached more than VND 7,993 billion, representing a 12.2% increase compared to 2024. Operating revenue reached nearly VND 391 billion, while profit before tax amounted to VND 78.7 billion, increasing by 23.1% and 23.3%, respectively, compared to 2024. These results reaffirm the effectiveness of Pinetree's sustainable development strategy and provide a solid foundation for future growth in the coming years.

Kết quả kinh doanh năm 2025 /The business results in 2025

Chỉ tiêu Indicators	Đơn vị Unit	2025	Kế hoạch 2025 2025's Plan	% kế hoạch % Plan
Doanh thu hoạt động <i>Operating Revenue</i>	Đồng	390.975.816.173	382.000.000.000	102,35%
Lợi nhuận trước thuế <i>Profit before tax</i>	Đồng	78.747.696.301	72.800.000.000	108,17%

Hoạt động Môi giới chứng khoán /Securities Brokerage Activities

Năm 2025 ghi dấu một trong những giai đoạn tăng trưởng ấn tượng nhất của thị trường chứng khoán Việt Nam kể từ khi thành lập. Chỉ số VN-Index kết thúc năm tại 1.784 điểm, tăng 40,87% so với đầu năm, đưa Việt Nam vào nhóm các thị trường chứng khoán có hiệu suất tốt nhất thế giới trong năm và thuộc top đầu tại khu vực châu Á. Đây cũng là năm thứ ba liên tiếp thị trường duy trì xu hướng tăng trưởng, đồng thời ghi nhận mức tăng mạnh nhất kể từ năm 2017.

2025 marked one of the most impressive growth periods of the Vietnamese stock market since its establishment. The VN-Index closed the year at 1,784 points, up 40.87% from the beginning of the year, placing Vietnam among the world's best-performing stock markets and among the top performers in Asia. This also marked the third consecutive year of market growth and the strongest annual increase since 2017.

Cùng với sự bứt phá của chỉ số, quy mô thị trường tiếp tục được mở rộng đáng kể. Tính đến cuối năm 2025, tổng vốn hóa thị trường cổ phiếu trên ba sàn HOSE, HNX và UPCoM đạt hơn 9.975 nghìn tỷ đồng, tăng 37,6% so với cuối năm 2024. Thanh khoản thị trường cũng tăng trưởng mạnh mẽ với giá trị giao dịch bình quân đạt hơn 29.300 tỷ đồng/phiên, tăng 39,8% so với năm trước, thậm chí ghi nhận những phiên giao dịch có tổng giá trị lên tới hơn 80.000 tỷ đồng.

Along with the strong performance of the index, market size expanded significantly. By the end of 2025, the total market capitalization of equities listed on the HOSE, HNX, and UPCoM exchanges exceeded VND 9,975 trillion, up 37.6% compared to the end of 2024. Market liquidity also improved substantially, with the average trading value reaching more than VND 29.3 trillion per session, representing a 39.8% increase year-on-year, with several trading sessions recording total transaction values of more than VND 80 trillion.

Một trong những yếu tố quan trọng thúc đẩy sự phát triển của thị trường trong năm 2025 là việc Hệ thống công nghệ thông tin mới KRX chính thức được đưa vào vận hành từ tháng 5/2025. Hệ

thống này không chỉ nâng cấp toàn diện hạ tầng công nghệ mà còn mở ra khả năng triển khai các sản phẩm và dịch vụ tài chính mới, qua đó nâng cao năng lực vận hành và hỗ trợ mục tiêu nâng hạng thị trường chứng khoán Việt Nam trong tương lai. Đặc biệt, vào tháng 10/2025, Việt Nam đã chính thức được FTSE Russell công bố nâng hạng từ thị trường cận biên lên thị trường mới nổi thứ cấp (Secondary Emerging Market), với ngày hiệu lực dự kiến vào 21/09/2026. Bước tiến này phản ánh những cải thiện đáng kể về thanh khoản, cơ chế thanh toán và khả năng tiếp cận thị trường, qua đó kỳ vọng thu hút hàng tỷ USD vốn ngoại và củng cố vị thế của thị trường chứng khoán Việt Nam trong khu vực châu Á.

One of the key factors driving market development in 2025 was the official launch of the new KRX information technology system in May 2025. This system not only significantly upgraded the market's technological infrastructure but also enabled the introduction of new financial products and services, thereby enhancing operational capacity and supporting the long-term goal of upgrading Vietnam's stock market classification. Notably, in October 2025, Vietnam was officially announced by FTSE Russell to be upgraded from Frontier Market to Secondary Emerging Market status, with the effective date expected on 21 September 2026. This milestone reflects notable improvements in liquidity, settlement mechanisms, and market accessibility, which are expected to attract billions of U.S. dollars in foreign capital and further strengthen Vietnam's position in the Asian region.

Trong bối cảnh đó, Pinetree tiếp tục duy trì định hướng phát triển các nền tảng giao dịch số nhằm nâng cao hiệu quả phục vụ khách hàng và tối ưu trải nghiệm đầu tư. Thông qua các hệ thống giao dịch trực tuyến và ứng dụng di động, nhà đầu tư có thể thực hiện giao dịch, theo dõi thông tin thị trường và quản lý danh mục đầu tư một cách thuận tiện.

Against this positive market backdrop, Pinetree continues to pursue the development of digital trading platforms to enhance service efficiency and improve the overall investment experience for clients. Through online trading systems and mobile applications, investors can conveniently execute transactions, monitor market information, and manage their investment portfolios.

Kiên định với chiến lược đơn giản hóa hoạt động đầu tư thông qua công nghệ, Pinetree tập trung xây dựng các giải pháp tài chính số nhằm kết nối hiệu quả nguồn vốn với thị trường. Định hướng này đã mang lại kết quả tăng trưởng tích cực trong hoạt động môi giới. Trong năm 2025, số lượng tài khoản mở mới chứng khoán cơ sở và chứng khoán phái sinh lần lượt đạt 15.510 và 15.318 tài khoản, tăng tương ứng 143% và 825% so với năm 2024. Doanh thu môi giới đạt gần 48 tỷ đồng, tăng khoảng 17% so với năm trước.

Consistent with its strategy of simplifying investment through technology, Pinetree focuses on developing digital financial solutions to effectively connect capital with the market. This strategic direction has contributed to positive growth in brokerage activities. In 2025, the number of newly opened accounts for equities and derivatives reached 15,510 and 15,318 respectively, representing increases of 143% and 825% compared to 2024. Brokerage revenue for the year reached nearly VND 48 billion, up approximately 17% year-on-year.

Hoạt động hỗ trợ /Supporting activities

Hướng đến mục tiêu trở thành công ty chứng khoán số hàng đầu và mang lại cơ hội đầu tư bền

vững cho khách hàng tại Việt Nam, Pinetree tiếp tục duy trì định hướng đầu tư vào công nghệ. Công ty là một trong số ít doanh nghiệp trên thị trường tự phát triển và sở hữu hệ thống core chứng khoán, qua đó chủ động nâng cao năng lực vận hành và từng bước hoàn thiện hệ sinh thái dịch vụ tài chính số.

With the goal of becoming a leading digital securities firm and delivering sustainable investment opportunities to clients in Vietnam, Pinetree continues to maintain strategic focus on technology investment. The Company is among the few market participants that independently develop and fully own their securities core system, enabling greater operational autonomy while gradually enhancing its digital financial service ecosystem.

Tháng 3/2025, Pinetree ra mắt nền tảng giao dịch chuyên biệt dành cho khách hàng tổ chức – Pine EliteTrade, được thiết kế nhằm nâng cao trải nghiệm giao dịch, hỗ trợ quản lý danh mục hiệu quả và đáp ứng nhu cầu giao dịch chuyên sâu của các nhà đầu tư tổ chức. Nền tảng này giúp tối ưu hóa quá trình đặt lệnh, theo dõi danh mục và quản trị rủi ro, qua đó hỗ trợ nhà đầu tư nâng cao hiệu quả đầu tư.

In March 2025, Pinetree launched Pine EliteTrade, a dedicated trading platform for institutional clients, designed to enhance the trading experience, support efficient portfolio management, and meet the increasingly sophisticated trading needs of institutional investors. The platform optimizes order placement, portfolio monitoring, and risk management processes, thereby helping investors improve investment efficiency.

Bên cạnh đó, năm 2025 cũng ghi nhận những bước tiến mới của Pinetree trong việc mở rộng hợp tác với các đối tác chiến lược. Cụ thể, Công ty triển khai tích hợp Webview với Viettel Digital (ứng dụng Viettel Money) qua đó mở rộng kênh tiếp cận dịch vụ chứng khoán, giúp nhà đầu tư dễ dàng mở tài khoản, giao dịch và tiếp cận các sản phẩm tài chính ngay trên các nền tảng quen thuộc. Thông qua các hợp tác này, Pinetree đã thu hút hơn 10.000 tài khoản mở mới, góp phần mở rộng tệp khách hàng và gia tăng thanh khoản trên thị trường.

In addition, 2025 marked further progress in Pinetree's efforts to expand partnerships with strategic partners. Specifically, the Company implemented Webview integration with Viettel Digital (Viettel Money application) thereby expanding access channels to securities services and enabling investors to conveniently open accounts, trade, and access financial products directly on familiar digital platforms. Through these partnerships, Pinetree attracted more than 10,000 newly opened accounts, contributing to the expansion of its customer base and enhancing market liquidity.

Đa dạng hóa hoạt động kinh doanh nhằm đưa đến nhiều sản phẩm, dịch vụ chất lượng đến Khách hàng /Diversifying business activities to bring more products and quality services to customers

Trong năm 2025, Pinetree tiếp tục chú trọng phát triển và đa dạng hóa danh mục sản phẩm nhằm đáp ứng nhu cầu ngày càng phong phú của nhà đầu tư. Công ty đẩy mạnh nghiên cứu và triển khai các giải pháp tài chính mới, đồng thời từng bước hoàn thiện hệ sinh thái dịch vụ đầu tư, qua đó mang đến thêm nhiều lựa chọn và cơ hội tiếp cận thị trường cho khách hàng.

In 2025, Pinetree continued to focus on developing and diversifying product portfolio to better

meet the increasingly diverse needs of investors. The Company intensified efforts in researching and introducing new financial solutions while gradually enhancing investment service ecosystem, thereby providing clients with broader investment choices and improved access to the market.

Tháng 10/2025, Pinetree chính thức nhận Giấy chứng nhận chào bán chứng quyền có đảm bảo cho 6 mã chứng quyền đầu tiên. Đây là bước tiến quan trọng trong chiến lược mở rộng hoạt động kinh doanh và phát triển các sản phẩm đầu tư mới của Công ty, đồng thời góp phần hoàn thiện hệ sinh thái dịch vụ tài chính dành cho nhà đầu tư.

In October 2025, Pinetree officially obtained the Certificate for the offering of covered warrants for the first 06 tickers. This milestone marks an important step in the Company's strategy to expand business operations and develop new investment products, while further strengthening the financial services ecosystem available to investors.

Tính đến ngày 31/12/2025, tổng giá trị phân phối chứng quyền đạt hơn 1,2 tỷ đồng, tương ứng với tổng khối lượng phân phối 2.634.000 chứng quyền. Kết quả này cho thấy những tín hiệu tích cực bước đầu của sản phẩm mới, đồng thời tạo nền tảng để Pinetree tiếp tục phát triển và mở rộng các sản phẩm đầu tư trong thời gian tới.

As of December 31, 2025, the total distribution value of covered warrants reached over VND 1.2 billion, with a total distribution volume of 2,634,000 warrants. These initial results indicate positive early traction for the new product and provide a foundation for Pinetree to further develop and expand its range of investment products in the future.

Cơ cấu doanh thu hoạt động của Công ty giai đoạn 2023-2025 /The operating revenue structure for the period 2023-2025

Cơ cấu DTHĐ <i>Structure of operating revenue</i>	Đơn vị: Triệu đồng /Unit: Million dong					
	2025		2024		2023	
	Giá trị <i>Value</i>	%DT <i>% revenue</i>	Giá trị <i>Value</i>	%DT <i>% revenue</i>	Giá trị <i>Value</i>	%DT <i>% revenue</i>
Doanh thu Môi giới <i>Brokerage revenue</i>	47.944,19	12,26%	40.973,89	13,22%	33.392,83	13,52%
Lãi từ các khoản cho vay và phải thu <i>Margin Revenue</i>	237.680,74	60,79%	194.496,02	62,74%	136.938,73	55,43%
Doanh thu tự doanh <i>Proprietary trading revenue</i>	29.776,80	7,62%	21.906,31	7,07%	36.666,76	14,84%
Doanh thu nghiệp vụ bảo lãnh phát hành <i>Underwriting business revenue</i>	12.500,00	3,20%	11.500,00	3,71%	0	0,00%
Doanh thu khác <i>Other revenue</i>	63.074,09	16,13%	41.112,00	13,26%	40.057,97	16,21%
TỔNG /TOTAL	390.975,82	100,00%	309.988,22	100,00%	247.056,29	100,00%

Một số chỉ tiêu về tình hình tài chính của Công ty giai đoạn 2024-2025 /Some indicators of the financial situation of Pinetree for the period 2024-2025

Chỉ tiêu /Indicators	Đơn vị	2025	2024	% tăng giảm
	Unit			% increase/decrease
Tổng tài sản <i>Total assets</i>	Đồng	4.788.871.194.294	3.377.591.665.104	41,78%
Các khoản cho vay <i>Loans</i>	Đồng	2.918.330.246.164	1.912.878.983.048	52,56%
Nợ phải trả <i>Liabilities</i>	Đồng	3.174.560.446.308	1.826.381.251.313	73,82%
Vốn chủ sở hữu <i>Owner's equity</i>	Đồng	1.614.310.747.986	1.551.210.413.791	4,07%
Doanh thu hoạt động <i>Operating revenue</i>	Đồng	390.975.816.173	309.988.216.585	26,13%
Lợi nhuận trước thuế <i>Profit before tax</i>	Đồng	78.747.696.301	63.868.367.677	23,30%
Lợi nhuận sau thuế <i>Profit after tax</i>	Đồng	62.998.236.807	51.056.810.620	23,39%

Tình hình tài chính /Financial situation

Công ty tiếp tục duy trì sự ổn định và đảm bảo khả năng an toàn tài chính nhằm xây dựng nền tảng vững chắc cho Công ty trong quá trình kinh doanh.

Regarding the financial situation, the Company continues to maintain stability and ensure financial safety to build a solid foundation for the Company in the business process.

Chi tiết khoản phải thu giai đoạn 2024-2025 /The detail receivables for the period 2024-2025

Chỉ tiêu /Indicators	Đơn vị	2025	2024	% tăng giảm
	Unit			% increase/decrease
Các khoản cho vay <i>Loans</i>	Đồng	2.918.330.246.164	1.912.878.983.048	52,56%
Cho vay hoạt động Margin <i>Margin balance</i>	Đồng	2.602.591.728.634	1.741.542.092.106	49,44%
Cho vay hoạt động ứng trước <i>Advance balance</i>	Đồng	315.738.517.530	171.336.890.942	84,28%
Các khoản phải thu <i>Receivables</i>	Đồng	58.994.600.339	28.357.502.387	108,04%
Trả trước cho người bán <i>Advanced payments to suppliers</i>	Đồng	51.354.000	366.847.000	-86,00%

Chỉ tiêu /Indicators	Đơn vị	2025	2024	% tăng giảm
	Unit			% increase /decrease
Phải thu các dịch vụ CTCK cung cấp <i>Receivables from services provided by securities company</i>	Đồng	196.737.400	83.062.786	136,85%
Các khoản phải thu khác <i>Other receivables</i>	Đồng	3.865.208.107	103.147.047	3647,28%

2. Đánh giá hoạt động khác của Công ty năm 2025 /Evaluation of other activities of the Company in 2025:

Về công nghệ thông tin: Với định hướng phát triển nền tảng tài chính số, cung cấp cho Khách hàng các dịch vụ trực tuyến, dễ dàng và thuận tiện trong việc sử dụng và đáp ứng đa dạng nhu cầu đầu tư, Công ty đã đầu tư nâng cấp hệ thống phần cứng nhằm tăng cường khả năng đáp ứng nhu cầu trong hiện tại và tương lai, cũng như đảm bảo sự an toàn khi số hóa hoạt động. Bên cạnh đó, Công ty cũng tiếp tục đầu tư hoàn thiện hệ thống phần mềm nhằm đồng bộ hóa tất cả các hoạt động, sản phẩm nhằm tạo sự thuận tiện cho Khách hàng trong quá trình giao dịch. Với phương châm, con người là thành tố quan trọng nhất trong sự phát triển hệ sinh thái tài chính số, Công ty đã thực hiện các chính sách để thu hút nhân sự tài năng trong lĩnh vực phát triển công nghệ, nhằm đem đến cơ hội để đẩy mạnh việc hoàn thiện hệ sinh thái tài chính số.

About IT: With the orientation of developing a digital financial platform, providing customers with online services, easy and convenient to use and meet a variety of investment needs, the Company has invested in upgrading the system. hardware to enhance the ability to meet current and future needs, as well as ensure the safety of digital operations. Besides, the Company has also continued to invest in upgrading the software system to synchronize all activities and products to create convenience for customers during the transaction. With the motto, people are the most important element in the development of the digital financial ecosystem, the Company has implemented policies to attract talented personnel in the field of technology development, in order to provide opportunities to promote the improvement of the digital financial ecosystem.

Về hoạt động kiểm soát rủi ro: Bên cạnh các công việc thường nhật trong quá trình kiểm soát rủi ro của hoạt động, Pinetree đã thực hiện hoàn chỉnh các quy trình nghiệp vụ liên quan cùng với các quy trình, quy chế hiện có nhằm đáp ứng được nhu cầu quản trị rủi ro, đảm bảo an toàn trong hoạt động của Công ty mà vẫn đáp ứng được yêu cầu của sự phát triển. Công ty tiếp tục tổ chức một số buổi tập huấn chuyên môn cho bộ phận nghiệp vụ môi giới, chăm sóc khách hàng. Các quy trình nghiệp vụ tiếp tục được cập nhật nhằm phù hợp với tình hình thực tế và yêu cầu của pháp luật. Ban Lãnh đạo Pinetree xác định hoạt động kiểm soát tuân thủ nội bộ là nguồn thông tin quan trọng giúp Hội đồng Quản trị, Cổ đông nắm rõ hoạt động công ty và có chính sách, chiến lược phù hợp.

About risk control activities: In addition to the daily work in the process of risk control of operations, Pinetree has completed relevant business processes with existing processes and

regulations to meet the risk management needs to ensure safety in the Company's operations and still meet the requirements of development. The company continues to organize a number of professional training for the brokerage and customer care department. Business processes continue to be updated to suit the actual situation and legal requirements. The BOM of Pinetree determines that internal compliance control is an important source of information to help the Board of Directors and shareholders understand the company's operations and have appropriate policies and strategies.

3. Kế hoạch kinh doanh năm 2026 /The business plan for 2026:

Trong năm 2026, Công ty đặt các chỉ tiêu kinh doanh như sau:

In 2026, the Company sets the following business targets:

Chỉ tiêu /Indicators	Đơn vị /Unit	Kế hoạch năm 2026 2026's Plan
Doanh thu hoạt động <i>Operating Revenue</i>	Đồng	485.000.000.000
Lợi nhuận trước thuế <i>Profit trước tax</i>	Đồng	93.600.000.000

Kính trình Đại hội xem xét và thông qua.

For the General Meeting of Shareholders consideration and approval.

**TỔNG GIÁM ĐỐC
GENERAL DIRECTOR**



LEE JUN HYUCK



Hà Nội, 03/04/2026 /Hanoi, April 03, 2026

BÁO CÁO CỦA BAN KIỂM SOÁT /REPORT OF BOARD OF SUPERVISORS
TẠI ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2026
AT THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Kính thưa Đại hội,

To: The General Meeting of Shareholders

Ban Kiểm soát (“**BKS**”) Công ty cổ phần Chứng khoán Pinetree (“**Pinetree**”/“**Công ty**”) báo cáo Đại hội đồng Cổ đông Thường niên năm 2026 (“**Đại hội**”) như sau:

*The Board of Supervisors (“**BOS**”) of Pinetree Securities Corporation (“**Pinetree**”/“**the Company**”) would like to submit to the 2026 Annual General Meeting of Shareholders as follow:*

1. Hoạt động của BKS năm 2025 /Activities of the BOS in 2025

1.1. Cơ cấu của BKS /Structure of the BOS

Thành phần BKS tại thời điểm 31/12/2025 như sau:

The members of BOS at 31/12/2025 as follow:

- Ông Nguyễn Thạch Hoàn – Trưởng BKS /*Mr. Nguyen Thach Hoan – Head of BOS*
- Ông Lee Jun Hyeob – Thành viên BKS /*Mr. Lee Jun Hyeob – Member*
- Ông Shin Jae Yeol – Thành viên BKS /*Mr. Shin Jae Yeol – Member*

1.2. Hoạt động của BKS năm 2025 /Operation of the BOS in 2025

Trong năm 2025, BKS đã thực hiện và tiến hành các hoạt động theo Điều lệ của Pinetree cũng như tuân thủ các quy định khác của pháp luật:

In 2025, the BOS has performed the following activities in accordance with the Charter of Pinetree and other regulations of laws:

- Thực hiện giám sát hoạt động và việc tuân thủ theo quy định của pháp luật và Điều lệ Công ty đối với Hội đồng Quản trị (“**HĐQT**”), Tổng Giám đốc và ban lãnh đạo trong việc quản lý, điều hành Công ty.
*Monitoring the operation and compliance with the provisions of law and the Charter of the Company for the Board of Directors (“**BOD**”), General Director, management board in the management and administration of the Company.*
- Tham gia các cuộc họp của HĐQT và một số buổi họp của ban lãnh đạo Pinetree về kế hoạch kinh doanh năm và báo cáo tình hình thực hiện kế hoạch năm.
Participate in meetings of the BOD and a number of meetings of the management board of Pinetree on annual business plan and report on the implementation of the annual plan.
- Thường xuyên kiểm soát hoạt động sử dụng vốn của Pinetree, theo dõi luân chuyển vốn tài sản của Pinetree.



Regularly control the operation of capital use of Pinetree, track asset rotation of Pinetree.

- Kiểm soát các báo cáo tài chính hàng quý, sáu tháng và báo cáo năm nhằm đánh giá tính hợp lý và chính xác của các số liệu tài chính trước khi đệ trình HĐQT.
Supervise the quarter, six-month and annual financial statements in order to assess the reasonableness and accuracy of financial data before submitting to the BOD.
- Kiểm soát việc chấp hành chế độ chi tiêu nội bộ tại Công ty.
Control the compliance with the internal spending regime at the Company.

Trong năm 2025, BKS được cung cấp đầy đủ thông tin về các quyết định của HĐQT, Tổng Giám đốc, ban điều hành; đồng thời nhận được sự hỗ trợ và tạo điều kiện thuận lợi để phục vụ cho công tác kiểm tra, giám sát của mình. HĐQT và BKS luôn có sự trao đổi thông tin trong các vấn đề liên quan đến định hướng của Pinetree, bám sát nhiệm vụ được giao.

In 2025, the BOS were provided with sufficient information on the decisions of the BOD and General Director; management board; and at the same time received support and favorable conditions for inspection and supervision. The BOD and BOS always exchanged information on issues related to the direction of Pinetree, closely following the assigned tasks.

Trong năm 2025, các phiên họp của BKS bao gồm:

In 2025, the BKS meetings include:

TT No	Ngày Date	Số thành viên tham dự Attendee	Nội dung chính Main content
1	20/03/2025	3/3	Đánh giá công tác hoạt động của HĐQT, Tổng Giám đốc và đội ngũ cán bộ quản lý trong 6 tháng cuối năm 2024 và đề ra kế hoạch hoạt động năm 2025 <i>Review the performance of the BOD, the General Director, and the management personnel for the last 06 months of 2024, and to set out the operational plan for 2025</i>
2	15/08/2025	3/3	Đánh giá công tác hoạt động của HĐQT, Tổng Giám đốc và đội ngũ cán bộ quản lý trong 6 tháng đầu năm 2025 <i>Review the performance of the BOD, the General Director, and the management personnel for the first 06 months of 2025</i>

2. Kết quả giám sát của BKS /The result of supervising activities of BOS 2025

BKS đánh giá trong năm 2025, HĐQT, Tổng Giám đốc và ban lãnh đạo Pinetree đã tuân thủ các quy định của pháp luật trong công tác chỉ đạo, quản lý và điều hành. Các thành viên HĐQT, Tổng Giám đốc, và cán bộ quản lý đã thực hiện đúng chức năng, nhiệm vụ được giao theo quy định của Luật Doanh nghiệp, Điều lệ Công ty và Nghị quyết ĐHĐCĐ.

BOS evaluated that, in 2025, BOD, General Director and management board of Pinetree have complied with the provisions of the law in administrative management. The members of the BOD, General Director and the management staff have implemented the functions and tasks assigned in accordance with the Law on Enterprise, the Company Charter and the GMS Resolution.

2.1. Nhận xét về hoạt động của HĐQT /Evaluation of the management of BOD

- Tổ chức thành công ĐHĐCĐ thường niên năm 2025.

Successfully organized the 2025 Annual General Meeting of Shareholders.

- HĐQT đã tiến hành các cuộc họp theo quy định để triển khai các Nghị quyết của ĐHĐCĐ phù hợp với tình hình hoạt động Công ty. Các cuộc họp đã tuân thủ quy định, quy chế của Công ty. BKS cũng đã được cung cấp đầy đủ các tài liệu, Biên bản, Nghị quyết của các cuộc họp HĐQT.
The BOD has conducted meetings according to regulations to implement the resolutions of the GMS, in accordance with the operation situation of the Company. Meetings are in compliance with regulations, statues of the Company. BOS has also been provided with full documents, resolutions and minutes of meetings of the BOD.
- Trong các phiên họp, các thành viên của HĐQT đều tham gia đầy đủ, làm việc trách nhiệm, tuân thủ pháp luật và đặt lợi ích Công ty lên hàng đầu nhằm đưa ra các quyết định chính xác, kịp thời phục vụ hoạt động kinh doanh Công ty.
During its meetings, the members of the BOD fully participate, work responsibly, comply with the law and consider the Company's interests as first priority in order to make accurate and timely decisions for Company business operation.
- Các Nghị quyết, Quyết định của HĐQT tuân thủ đúng theo Điều lệ Công ty và các quy định pháp luật có liên quan.
Resolutions and Decisions of the BOD comply with the Company's Charter and relevant legal provisions.

Qua quá trình giám sát, BKS không phát hiện bất kỳ bất thường nào trong các hoạt động quản trị, điều hành của HĐQT.

Through the supervision process, the BOS did not find anything unusual in the management and administration activities of the BOD.

2.2. Nhận xét về hoạt động của Tổng Giám đốc /Evaluation of the executive work of the General Director

- Tổng Giám đốc đã có nhiều nỗ lực trong việc triển khai các Nghị quyết, Quyết định của ĐHĐCĐ và HĐQT. Trong quá trình điều hành, Tổng Giám đốc đã có báo cáo về tình hình hoạt động trong tháng và kế hoạch, định hướng dự kiến của tháng tiếp theo báo cáo HĐQT.
The General Director has made great efforts in implementing resolutions and decisions of the GMS and the BOD. In the process of management, the General Director has reported on the operation situation in the month and the plan and expected orientation of the following month to the BOD.
- Cung cấp đầy đủ tài liệu cho BKS phục vụ việc kiểm tra, giám sát.
Provide sufficient documents for the BOS' inspection and supervision.

Qua quá trình giám sát, BKS không phát hiện bất kỳ bất thường nào trong các hoạt động của Tổng Giám đốc Công ty.

Through the supervision process, the BOS did not find anything unusual in the activities of the General Director.

3. Kế hoạch hoạt động của BKS năm 2026 /Operation plan of the BOS in 2026

- Tiếp tục duy trì hiệu quả trong phạm vi chức năng của BKS.
Continue to maintain efficiency within the functions of the BOS.
- Không ngừng tăng cường sự phối hợp giữa BKS, HĐQT, Tổng Giám đốc và ban lãnh đạo nhằm tăng cường sự hiệu quả trong công tác quản trị Công ty.
Constantly strengthening the coordination between the BOS, BOD, General Director and

CÔNG TY CỔ PHẦN
CHỨNG KHOÁN PINETREE
PINETREE SECURITIES CORPORATION

CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Số /No: 04/2026/TT-HĐQT

Hà Nội, 03/04/2026 /Hanoi, April 03, 2026

TỜ TRÌNH CỦA HỘI ĐỒNG QUẢN TRỊ /PROPOSALS OF BOARD OF DIRECTOR

V/v: Thông qua các nội dung về hoạt động kinh doanh
Subject: Approval on some business operations

Kính thưa Đại hội,

To: The General Meeting of Shareholders

Hội đồng Quản trị (“**HDQT**”) Công ty Cổ phần Chứng khoán Pinetree (“**Pinetree**”/“**Công ty**”) kính trình Đại hội đồng Cổ đông Thường niên năm 2026 (“**ĐHĐCĐ**”/“**Đại hội**”) xem xét và thông qua các nội dung sau:

*The Board of Directors (“**BOD**”) of Pinetree Securities Corporation (“**Pinetree**”/“**the Company**”) hereby submit to the 2026 Annual General Meeting of Shareholders (“**GMS**”/“**Meeting**”) for consideration and approval of some contents as follows:*

I. Thông qua Báo cáo Tài chính năm 2025 đã kiểm toán /Approval on the audited Financial Statements 2025:

HDQT kính trình ĐHCĐ thông qua Báo cáo Tài chính năm 2025 của Pinetree đã được kiểm toán bởi Công ty TNHH Ernst & Young Việt Nam và đã được công bố thông tin theo quy định, đồng thời được đăng tải trên website của Công ty (www.pinetree.vn), bao gồm:

The BOD would like submits to the GMS for approval on the Financial Statements 2025 audited by Ernst & Young Vietnam Limited and disclosed in accordance with laws and regulations, and posted on the Company’s website at (www.pinetree.vn), including:

- Báo cáo của Kiểm toán độc lập (trong đó ý kiến của kiểm toán viên theo báo cáo kiểm toán độc lập số 12581961/E-69119549: “Theo ý kiến của chúng tôi, báo cáo tài chính kèm theo đã phản ánh trung thực và hợp lý, trên các khía cạnh trọng yếu, tình hình tài chính của Công ty tại ngày 31 tháng 12 năm 2025, cũng như kết quả hoạt động, tình hình lưu chuyển tiền tệ và tình hình biến động vốn chủ sở hữu cho năm tài chính kết thúc cùng ngày phù hợp với các Chuẩn mực kế toán Việt Nam, Chế độ kế toán doanh nghiệp Việt Nam, các hướng dẫn kế toán áp dụng đối với công ty chứng khoán và các quy định pháp lý có liên quan đến việc lập và trình bày báo cáo tài chính”.

Independent auditor’s report (opinion of auditor according to independent auditor’s report No. 12581961/E-69119549: “In our opinion, the accompanying financial statements give a true and fair view, in all material respects, of the financial position of the Company as at 31 December 2025, and of the results of its operations, its cash flows and its changes in equity for the year then ended in accordance with Vietnamese



Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and the statutory requirements relevant to preparation and presentation of the financial statements.”

- Báo cáo tình hình tài chính tại 31/12/2025.
Statement of financial position as at 31/12/2025.
- Báo cáo kết quả hoạt động năm 2025.
Income statement for the year 2025.
- Báo cáo lưu chuyển tiền tệ.
Cash flow statement.
- Báo cáo tình hình biến động vốn chủ sở hữu.
Statement of changes in owner's equity.
- Thuyết minh báo cáo tài chính.
Notes to the financial statements.

Trong đó /In which:

1. Một số chỉ tiêu cơ bản trên Báo cáo tình hình tài chính tại 31/12/2025 đã được kiểm toán:
Key terms provided in the audited Statement of financial position as at 31/12/2025:

TT NO	Các chỉ tiêu Items	Số tiền (Đồng) Value (Dong)
I	Tổng Tài sản Total assets	4.788.871.194.294
1	Tài sản ngắn hạn <i>Current assets</i>	4.714.243.656.489
	Tài sản tài chính <i>Financial assets</i>	4.708.759.346.163
	Tài sản ngắn hạn khác <i>Other current assets</i>	5.484.310.326
2	Tài sản dài hạn <i>Non-current assets</i>	74.627.537.805
	Tài sản tài chính dài hạn <i>Long-term financial assets</i>	0
	Tài sản cố định <i>Fixed assets</i>	45.275.412.993
	Tài sản dài hạn khác <i>Other long-term assets</i>	29.352.124.812
II	Tổng Nguồn vốn Total Liabilities and Owner's Equity	4.788.871.194.294
1	Nợ phải trả <i>Liabilities</i>	3.174.560.446.308
2	Vốn chủ sở hữu <i>Owner's Equity</i>	1.614.310.747.986

2. Một số chỉ tiêu cơ bản trên Báo cáo thu nhập toàn diện năm 2025 đã được kiểm toán:
Key terms provided in the audited Income statement for the year 2025:

TT No	Các chỉ tiêu Items	Số tiền (Đồng) Value (dong)
1	Doanh thu hoạt động <i>Operating revenue</i>	390.975.816.173
2	Chi phí hoạt động <i>Operating expenses</i>	132.377.846.900
3	Doanh thu hoạt động tài chính <i>Finance income</i>	4.078.223.978
4	Chi phí tài chính <i>Finance expense</i>	112.583.708.044
5	Chi phí quản lý CTCK <i>General and administrative expense</i>	71.554.653.929
6	Kết quả hoạt động <i>Operating profit</i>	78.537.831.278
7	Thu nhập và Chi phí khác <i>Other income and other expense</i>	209.865.023
8	Lợi nhuận trước thuế <i>Profit before tax</i>	78.747.696.301
9	Thuế thu nhập doanh nghiệp <i>CIT expense</i>	15.749.459.494
10	Lợi nhuận sau thuế <i>Profit after tax</i>	62.998.236.807

II. Thông qua việc lựa chọn đơn vị kiểm toán năm 2026 /Approval on appointment of the audit firm for the year 2026:

HĐQT kính trình ĐHCĐ thông qua việc ủy quyền cho Người đại diện theo pháp luật của Công ty được lựa chọn, đàm phán, giao kết hợp đồng/thỏa thuận để thực hiện kiểm toán và soát xét Báo cáo tài chính, Báo cáo Tỷ lệ An toàn Tài chính trong năm 2026 của Pinetree, với một trong các Công ty kiểm toán được Ủy ban Chứng khoán Nhà nước chấp thuận kiểm toán cho đơn vị có lợi ích công chúng thuộc lĩnh vực chứng khoán năm 2026 và thuộc một trong các công ty kiểm toán trong danh sách dưới đây:

The BOD would like to submit to the GMS for approval to authorize the Legal Representative to select, negotiate, sign contracts/agreement to audit and review the Financial Statement, Financial Safety Ratio Report in 2026 of Pinetree, with one of the independent audit firms which are approved to audit entities having public interests in the securities sector in 2026 by the State Securities Commission of Vietnam and belongs to one of the auditing firms in the list below:

- Công ty TNHH Ernst & Young Việt Nam /Ernst & Young Vietnam Limited
- Công ty TNHH PwC Việt Nam /PwC Vietnam Limited
- Công ty TNHH Deloitte Việt Nam /Deloitte Vietnam Limited



- Công ty TNHH KPMG Việt Nam /KPMG Vietnam Limited

III. Thông qua chính sách thù lao cho HĐQT, BKS /Approval on remuneration for the BOD, BOS for the year 2026

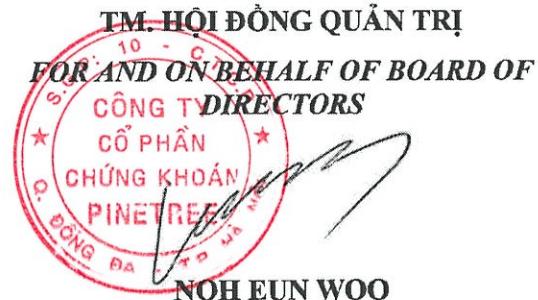
HĐQT kính trình ĐHCĐ thông qua chính sách thù lao cho thành viên HĐQT, BKS năm 2026 như sau:

The BOD submit to the GMS for approval on the remuneration for the members of the BOD, BOS for the year 2026, as follows:

- Thù lao HĐQT : 0 đồng/tháng /dong/month
Members of BOD
- Thù lao BKS : 0 đồng/tháng /dong/month
Members of BOS

Kính trình Đại hội xem xét và thông qua.

For the GMS's consideration and approval.



NOH EUN WOO

Chủ tịch HĐQT/Chairman of BOD

Số /No: 05/2026/TT-HĐQT

Hà Nội, 03/04/2026 /Hanoi, April 03, 2026

TỜ TRÌNH CỦA HỘI ĐỒNG QUẢN TRỊ /PROPOSAL OF BOARD OF DIRECTORS

V/v: Bầu thành viên HĐQT, BKS nhiệm kỳ 2026-2029
Subject: Election of BOD, BOS members for the term of 2026-2029

Kính thưa Đại hội,

To: The General Meeting of Shareholders

Hội đồng Quản trị Công ty Cổ phần Chứng khoán Pinetree kính trình Đại hội đồng Cổ đông thường niên năm 2026 (“Đại hội”) xem xét và thông qua các nội dung liên quan đến việc bầu thành viên Hội đồng quản trị (“HĐQT”) và Ban kiểm soát (“BKS”) nhiệm kỳ 2026-2029 như sau:

The Board of Directors of Pinetree Securities Corporation hereby submit to the 2026 Annual General Meeting of Shareholders (“GMS”) to review and approve on the election of Board of Directors (“BOD”) and Board of Supervisors (“BOS”) members for the term of 2026-2029 as follows:

1. Thông qua việc bầu thành viên HĐQT, BKS nhiệm kỳ 2026-2029.

Approval on the election of members of BOD and BOS for the term of 2026-2029.

Các thành viên HĐQT đương nhiệm sẽ kết thúc nhiệm kỳ 2023 - 2026, bao gồm:

The incumbent members of the BOD will complete their term for the 2023–2026 period, including:

Thành viên HĐQT/ Members of BOD	Chức vụ/ Position
Ông/Mr. Noh Eun Woo	Chủ tịch HĐQT/ Chairman of BOD
Ông/Mr. Lee Jun Hyuck	Thành viên HĐQT/ Member of BOD
Ông/Mr. Nguyễn Huy Dương	Thành viên HĐQT/ Member of BOD

Các thành viên BKS đương nhiệm sẽ kết thúc nhiệm kỳ 2023 - 2026, bao gồm:

The incumbent members of the BOS will complete their term for the 2023–2026 period, including:

Thành viên BKS/ Members of BOS	Chức vụ/ Position
Ông/Mr. Nguyễn Thạch Hoàn	Trưởng BKS/ Head of BOS
Ông/Mr. Lee Jun Hyeob	Thành viên BKS/ Member of BOS

Thành viên BKS/ Members of BOS	Chức vụ/ Position
Ông/Mr. Shin Jae Yeol	Thành viên BKS/ Member of BOS

Nhằm đảm bảo quy định hiện hành và Điều lệ Công ty về cơ cấu HĐQT và BKS Công ty, HĐQT kính trình ĐHĐCĐ thông qua:

In order to ensure compliance with applicable regulations and the Company's Charter regarding the structure of the BOD and BOS, the BOD respectfully submits to the GMS for approval the following:

- Số lượng bầu thành viên HĐQT nhiệm kỳ 2026 – 2029: 03 thành viên.
Number of BOD members for the 2026–2029 term: 03 members.
- Số lượng bầu thành viên BKS nhiệm kỳ 2026 – 2029: 03 thành viên.
Number of BOS members for the 2026–2029 term: 03 members.

2. Thông qua danh sách ứng viên được đề cử, ứng cử để bầu vào HĐQT, BKS cho nhiệm kỳ 2026-2029 (theo tài liệu Đại hội).

Approval on the list of nominees/applicants for being elected to the BOD and BOS for the term of 2026-2029 (according to the GMS's documents).

Việc bầu cử thành viên HĐQT và BKS được thực hiện theo Quy chế tổ chức, biểu quyết và bầu cử tại Đại hội và Điều lệ Công ty. Danh sách ứng viên được đề cử, ứng cử để bầu thành viên HĐQT và BKS được đính kèm theo Tờ trình này và/hoặc được cập nhật trên website của Công ty hoặc cung cấp cho Cổ đông trong tài liệu Đại hội.

The election of members of the BOD and BOS shall be conducted in accordance with the Regulations on organization, voting and election at the GMS and the Company's Charter. The list of nominated and self-nominated candidates for election to the BOD and BOS is attached to this Proposal and/or will be updated on the Company's website or provided to Shareholders in the GMS documents.

Kính trình Đại hội xem xét và thông qua.

For the GMS's consideration and approval.

**TM. HỘI ĐỒNG QUẢN TRỊ
FOR AND ON BEHALF OF BOARD OF
DIRECTORS**



**Noh Eun Woo
Chủ tịch HĐQT/Chairman of BOD**

Hà Nội, 03/04/2026 /Hanoi, April 03, 2026

**DANH SÁCH ỨNG CỬ VÀ ĐỀ CỬ
THÀNH VIÊN HỘI ĐỒNG QUẢN TRỊ VÀ BAN KIỂM SOÁT
SUMMARY LIST OF APPLICANTS AND NOMINEES FOR MEMBERS OF
BOARD OF DIRECTORS AND BOARD OF SUPERVISORS**

Ban Tổ chức Đại hội đồng Cổ đông thường niên năm 2026 (“**DHĐCĐ**”) đã nhận được các đơn ứng cử và/hoặc đề cử ứng viên để bầu vào Hội đồng Quản trị (“**HĐQT**”) và Ban Kiểm soát (“**BKS**”) của Công ty Cổ phần Chứng khoán Pinetree nhiệm kỳ 2026-2029. Ban Tổ chức xin được thông báo tới Quý Cổ đông danh sách cập nhật như sau:

*The Organizing Committee of the 2026 Annual General Meeting of Shareholders (“**GMS**”) has received applications and/or nomination letters of candidates for being elected to the Board of Directors (“**BOD**”) and Board of Supervisors (“**BOS**”) of Pinetree Securities Corporation for the term of 2026-2029. The Organizing Committee would like to inform to the Shareholders the updated list as follows:*

1. Danh sách ứng cử và đề cử vào HĐQT/ List of applicants and nominees for members of BOD:

1.1. Ứng viên ứng cử vào HĐQT nhiệm kỳ 2026-2029: Không có.

Applicants for members of the BOD for the term of 2026-2029: None.

1.2. Ứng viên được đề cử vào HĐQT nhiệm kỳ 2026-2029: 03 ứng viên, cụ thể:

Candidates nominated for the BOS for the term of 2026-2029: 03 candidates, specifically:

a. Ông YOON JONG WOO

Mr. Yoon Jong Woo

Giới tính: Nam

Gender: Male

Ngày sinh: 06/07/1981

Date of birth: 06/07/1981

Quốc tịch: Hàn Quốc

Nationality: Republic of Korea

CCCD/HC: _____

ID/Passport

b. Ông LEE JUN HYUCK

Mr. Lee Jun Hyuck

Giới tính: Nam

Gender: Male

Ngày sinh: 04/09/1973

Date of birth: 04/09/1973

Quốc tịch: Hàn Quốc

Nationality: Republic of Korea

CCCD/HC: _____

ID/Passport

c. Ông SHIN JAE YEOL

Mr. Shin Jae Yeol

Giới tính: Nam

Gender: Male

Ngày sinh: 29/04/1982

Quốc tịch: Republic of Korea

Date of birth: 29/04/1982

Nationality: Republic of Korea

CCCD/HC: 1

ID/Passport:

Cổ đông đề cử: Cổ đông Hanwha Investment and Securities Co., Ltd, (sở hữu: 100.872.616 cổ phần, chiếm 99,99% tổng số cổ phần có quyền biểu quyết của Công ty).

Nominating shareholders: The shareholder being Hanwha Investment and Securities Co., Ltd, (holding 100,872,616 shares, equivalent to 99.99% of the total voting shares of the Company).

1.3. Tổng hợp danh sách ứng viên ứng cử và đề cử vào HĐQT/ *Summary list of applicants and nominees for members of the BOD:*

(1) Ông YOON JONG WOO /*Mr. YOON JONG WOO*

(2) Ông LEE JUN HYUCK /*Mr. LEE JUN HYUCK*

(3) Ông SHIN JAE YEOL /*Mr. SHIN JAE YEOL*

2. **Danh sách ứng cử và đề cử vào BKS/ *List of applicants and nominees for members of the BOS:***

2.1. Ứng viên ứng cử vào BKS nhiệm kỳ 2026-2029: Không có.

Applicants for members of the BOS for the term of 2026-2029: None.

2.2. Ứng viên được đề cử vào BKS nhiệm kỳ 2026-2029: 03 ứng viên, cụ thể:

Candidates nominated for the BOS for the term of 2026-2029: 03 candidates, specifically:

a. **Ông NGUYỄN THẠCH HOÀN**

Mr. Nguyen Thach Hoan

Giới tính: Nam

Gender: Male

Ngày sinh: 07/06/1986

Date of birth: 07/06/1986

Quốc tịch: Việt Nam

Nationality: Vietnam

CCCD/HC:

ID/Passport: t

b. **Ông LEE JOONG YONG**

Mr. LEE JOONG YONG

Giới tính: Nam

Gender: Male

Ngày sinh: 12/08/1976

Date of birth:

Quốc tịch: Republic of Korea

Nationality: Republic of Korea

CCCD/HC:

ID/Passport

c. **Bà HOÀNG THỊ THANH HẢI**

Ms. HOANG THI THANH HAI

Giới tính: Nữ

Gender: Female

Ngày sinh: 30/09/1988

Date of birth: 30/09/1988

Quốc tịch: Việt Nam

Nationality: Vietnam

CCCD/HC:

ID/Passport: t

Cổ đông đề cử: Cổ đông Hanwha Investment and Securities Co., Ltd, (sở hữu: 100.872.616 cổ phần, chiếm 99,99% tổng số cổ phần có quyền biểu quyết của Công ty).

Nominating shareholders: The shareholder being Hanwha Investment and Securities Co., Ltd, (holding 100,872,616 shares, equivalent to 99.99% of the total voting shares of the Company).

2.3. Tổng hợp danh sách các ứng viên ứng cử và đề cử vào BKS/ *Summary list of applicants and nominees for members of BOS:*

(1) Ông NGUYỄN THẠCH HOÀN/ *Mr. NGUYEN THACH HOAN*

(2) Ông LEE JOONG YONG/ *Mr. LEE JOONG YONG*

(3) Bà HOÀNG THỊ THANH HẢI /*Ms. HOANG THI THANH HAI*

Căn cứ Điều lệ Công ty Cổ phần Chứng khoán Pinetree và Quy chế tổ chức, biểu quyết và bầu cử tại ĐHĐCĐ thường niên năm 2026, những ứng viên nói trên đã đủ điều kiện để được ĐHĐCĐ bầu làm thành viên HĐQT và BKS của Công ty Cổ phần Chứng khoán Pinetree nhiệm kỳ 2026-2029.

In accordance with Pinetree Securities Corporation's Charter and Regulation on Organization, Vote and Election at the 2026 GMS, the above candidates meets conditions and qualifications to be elected to the BOD and BOS of Pinetree Securities Corporation for the term of 2026-2029.

TM. BAN TỔ CHỨC
ON BEHALF OF THE ORGANIZING COMMITTEE



[Handwritten Signature]
Noh Eun Woo
Chủ tọa/Chairman

1/
CỔ
ĐI
CHỦ
P
ĐÔNG

LÝ LỊCH TRÍCH NGANG / CURICULUM VITAE

ỨNG VIÊN BẦU VÀO HĐQT/BKS NHIỆM KỲ 2026-2029 / THE LIST OF PROPOSED NOMINEES FOR MEMBERS OF BOD/BOS FOR THE TERM OF 2026-2029
CÔNG TY CỔ PHẦN CHỨNG KHOÁN PINETREE / PINETREE SECURITIES CORPORATION

Stt No	Họ và tên Full name	Ngày tháng, năm, sinh Date of birth	Trình độ Education	Chức vụ công tác hiện tại tại Công ty và đơn vị khác (nếu có) Positions in others companies (if any)	Tóm tắt quá trình công tác Employment history	Số cổ phần sở hữu/đại diện sở hữu Number of shares in possession for self or representative	Tỷ lệ cổ phần sở hữu/đại diện sở hữu Percentage rate in possession for self or representative	Cổ đông/nhóm cổ đông đề cử Shareholder/ group of shareholders nominate
I ỨNG CỬ VIÊN HỘI ĐỒNG QUẢN TRỊ / NOMINEES FOR BOD								
1	YOON JONG WOO	06/07/1981	Cử nhân Bachelor	Trưởng Bộ phận Hỗ trợ Kinh doanh Toàn cầu Global, Hanwha Investment and Securities Co.,Ltd Head of Business Support Team, Hanwha Investment and Securities Co.,Ltd	<ul style="list-style-type: none"> - 03/11/2025 – nay: Hanwha Investment and Securities Co.,Ltd, Trưởng Bộ phận Hỗ trợ Kinh doanh Toàn cầu <i>03/11/2025 – current: Hanwha Investment and Securities Co.,Ltd, Head of Global Business Support Team</i> - 16/02/2015 - 02/11/2025: Hanwha Investment and Securities Co.,Ltd, Giám đốc Khối, Bộ phận Quản lý nguồn nhân lực <i>16/02/2015 - 02/11/2025: Hanwha Investment and Securities Co.,Ltd, General Manager of Human Resource Management Team</i> - 08/08/2014 - 15/02/2015: Hanwha Investment and Securities Co.,Ltd, Giám đốc Khối, Bộ phận Hoạch định Kinh doanh bán lẻ <i>08/08/2014 - 15/02/2015: Hanwha Investment and Securities Co.,Ltd, General Manager of Retail Business Planning Team</i> - 08/09/2008 - 07/08/2014: Hanwha Investment and Securities Co.,Ltd, Giám đốc Khối, Bộ phận Kinh doanh trực tuyến <i>08/09/2008 - 07/08/2014: Hanwha Investment and Securities Co.,Ltd, General Manager of On-line</i> 	0	0	Cổ đông sở hữu 99,99 % CP Shareholders hold 99.99%

Stt No	Họ và tên Full name	Ngày tháng, năm, sinh Date of birth	Trình độ Education	Chức vụ công tác hiện tại tại Công ty và đơn vị khác (nếu có) Positions in others companies (if any)	Tóm tắt quá trình công tác Employment history	Số cổ phần sở hữu/đại diện sở hữu Number of shares in possession for self or representative	Tỷ lệ cổ phần sở hữu/đại diện sở hữu Percentage rate in possession for self or representative	Cổ đông/nhóm cổ đông đề cử Shareholder/group of shareholders nominate
					Business Team			
2	LEE JUN HYUCK	04/09/1973	Thạc sĩ Master	Không có None	<ul style="list-style-type: none"> - 08/2019 – nay: Tổng Giám đốc Công ty Cổ phần chứng khoán Pinetree. 08/2019 – current: General Director of Pinetree Securities Corporation - 02/2019 – 08/2019: Hanwha Investment and Securities Co., Ltd. - Bộ phận kinh doanh toàn cầu - Giám đốc 02/2019 – 08/2019: Hanwha Investment and Securities Co., Ltd. - Global Business Team - General Manager - 12/2018-02//2019: Hanwha Investment and Securities Co., Ltd. - Global Business Team - Trưởng bộ phận 12/2018-02//2019: Hanwha Investment and Securities Co., Ltd. - Global Business Team - Team Leader - 07/2017 - 11/2018: Hanwha Investment and Securities Co., Ltd. - Future Finance Team - Trưởng bộ phận 07/2017 - 11/2018: Hanwha Investment and Securities Co., Ltd. - Future Finance Team - Team Leader - 10/2013 - 03/2015: Hanwha Investment and Securities Co., Ltd. - OTC Derivaties Team - Trưởng bộ phận 10/2013 - 03/2015: Hanwha Investment and Securities Co., Ltd. - OTC Derivaties Team - General Manager - 07/2002- 09/2013: Hanwha Investment and 	0	0	Cổ đông sở hữu 99,99 % CP Shareholders hold 99.99%

Stt No	Họ và tên Full name	Ngày tháng, năm, sinh Date of birth	Trình độ Education	Chức vụ công tác hiện tại tại Công ty và đơn vị khác (nếu có) Positions in others companies (if any)	Tóm tắt quá trình công tác Employment history	Số cổ phần sở hữu/đại diện sở hữu Number of shares in possession for self or representative	Tỷ lệ cổ phần sở hữu/đại diện sở hữu Percentage rate in possession for self or representative	Cổ đông/nhóm cổ đông đề cử Shareholder/group of shareholders nominate
					Securities Co., 01/2011- 09/2013: Hanwha Investment and Securities Co., Ltd.			
2	SHIN JAE YEOL	29/04/1982	Cử nhân Bachelor	Không có None	<ul style="list-style-type: none"> - 29/11/2024 – nay: Công ty Cổ phần Chứng khoán Pinetree – Thành viên Ban Kiểm soát 29/11/2024 - current: Pinetree Securities Corporation – Member of BOS - 02/10/2026 – 28/11/2024: Hanwha Investment and Securities Co.,Ltd – Văn phòng Đầu tư toàn cầu – Giám đốc 02/10/2026 - 28/11/2024: Hanwha Investment and Securities Co.,Ltd - Global Investment Office - General Manager - 01/04/2026 - 01/10/2026: Hanwha Investment and Securities Co.,Ltd – Bộ phận Kế hoạch Nhân sự - Giám đốc 01/04/2026 - 01/10/2026: Hanwha Investment and Securities Co.,Ltd - New HR TFT (Task Force Team) – General Manager - 16/01/2019 - 31/03/2026: Hanwha Investment and Securities Co.,Ltd – Bộ phận Quản lý Nguồn nhân lực – Trưởng Bộ phận 16/01/2019 - 31/03/2026: Hanwha Investment and Securities Co.,Ltd - Human Resource Management Team - General Manager - 16/03/2015 - 15/01/2019: Hanwha Investment and Securities Co.,Ltd – Bộ phận Quản lý Hành chính – Quản lý 16/03/2015 - 15/01/2019: Hanwha Investment and Securities Co.,Ltd - Administration Management 	0	0	Cổ đông sở hữu 99,99 % CP Shareholders hold 99.99%



Stt No	Họ và tên Full name	Ngày tháng, năm, sinh Date of birth	Trình độ Education	Chức vụ công tác hiện tại tại Công ty và đơn vị khác (nếu có) Positions in others companies (if any)	Tóm tắt quá trình công tác Employment history	Số cổ phần sở hữu/đại diện sở hữu Number of shares in possession for self or representative	Tỷ lệ cổ phần sở hữu/đại diện sở hữu Percentage rate in possession for self or representative	Cổ đông/nhóm cổ đông đề cử Shareholder/group of shareholders nominate
					<p>Team – Manager</p> <p>- 30/01/2009 - 15/03/2015: Hanwha Investment and Securities Co.,Ltd – Chi nhánh Bupyong – Trợ lý Quản lý</p> <p>30/01/2009 - 15/03/2015: Hanwha Investment and Securities Co.,Ltd - Bupyong Branch – Assistant Manager</p>			
II ÚNG CỬ VIÊN BAN KIỂM SOÁT /NOMINEES FOR BOS								
1	NGUYỄN THẠCH HOÀN	07/06/1986	Cử nhân Bachelor	Không có None	<p>- 10/05/2023 – nay: CTCP Chứng khoán Pinetree – Trưởng Ban Kiểm soát (thành viên BKS từ 05/05/2023)</p> <p>10/05/2023 – current: Pinetree Securities Corporation – Head of BOS (member of BOS from 05/05/2023)</p> <p>- 06/2022 – 04/05/2023: CTCP Chứng khoán Pinetree – Bộ phận Quản trị Vận hành – Trưởng nhóm</p> <p>06/2022 – 04/05/2023: Pinetree Securities Corporation - Operation Management Department - Team Leader</p> <p>- 06/2018 - 04/2022: Golden Field Co.,Ltd (New Zealand) – Bộ phận vận hành – Trưởng nhóm</p> <p>06/2018 - 04/2022: Golden Field Co.,Ltd (New Zealand) – Operation Department – Team Leader</p> <p>- 09/2013 - 05/2018: Ngân hàng TMCP Bắc Á – Ban kiểm toán nội bộ – Trưởng nhóm</p> <p>09/2013 - 05/2018: BacA commercial bank – BacA commercial bank - Team Leader</p> <p>- 10/2012 - 08/2013: Công ty Kiểm toán Asean – Bộ</p>	0	0	Cổ đông sở hữu 99,99 % CP Shareholders hold 99.99%

Stt No	Họ và tên Full name	Ngày tháng, năm, sinh Date of birth	Trình độ Education	Chức vụ công tác hiện tại tại Công ty và đơn vị khác (nếu có) Positions in others companies (if any)	Tóm tắt quá trình công tác Employment history	Số cổ phần sở hữu/đại diện sở hữu Number of shares in possession for self or representative	Tỷ lệ cổ phần sở hữu/đại diện sở hữu Percentage rate in possession for self or representative	Cổ đông/nhóm cổ đông đề cử Shareholder/group of shareholders nominate
					<p>phần kiểm toán độc lập – Trưởng nhóm 10/2012 - 08/2013: Asean audit company limited – Audit services department– Team Leader</p> <p>- 06/2008 - 09/2012: Ernst & Young Company limited - Bộ phận kiểm toán độc lập– Trưởng nhóm 06/2008 - 09/2012: Ernst & Young Company limited - Audit services department– Team Leader</p> <p>- 07/2007 - 09/2007: Công ty TNHH Goodtrans - Phòng kinh doanh XNK - Thực tập sinh 07/2007 - 09/2007: Goodtrans Company limited Sales & Export-Import Department - Trainee</p>			
2	LEE JOONG YONG	12/08/1976	Thạc sĩ Master	Giám đốc Khối, Bộ phận Kiểm toán, Hanwha Investment and Securities Co.,Ltd, Co.,Ltd, General Manager, Audit Office, Hanwha Investment and Securities	<p>- 03/07/2023 – nay: Hanwha Investment and Securities Co.,Ltd, Giám đốc Khối, Bộ phận Kiểm toán 03/07/2023 – current: Hanwha Investment and Securities Co.,Ltd, General Manager, Audit Office</p> <p>- 19/06/2006 - 02/07/2023: Hanwha Investment and Securities Co.,Ltd, Trưởng Phòng, Bộ phận Phái sinh OTC 19/06/2006~ 02/07/2023: Hanwha Investment and Securities Co.,Ltd, Team Head, OTC Derivatives Team</p>	0	0	Cổ đông sở hữu 99,99 % CP Shareholders hold 99.99%
3	HOÀNG THỊ THANH HẢI	30/09/1988	Thạc sĩ Master	Không có None	<p>- 06/2024 – nay: Công ty Cổ phần Chứng khoán Pinetree, Trưởng Phòng Pháp chế & Tuân thủ 06/2024 – current: Pinetree Securities Corporation, Head of Legal & Compliance Department</p> <p>- 11/2022 – 06/2024: Công ty Cổ phần Chứng khoán DNSE, Trưởng Phòng Pháp chế & Tuân thủ 11/2022 – 06/2024: DNSE Securities Joint Stock Company, Head of Legal & Compliance</p>	0	0	Cổ đông sở hữu 99,99 % CP Shareholders hold 99.99%

Stt No	Họ và tên Full name	Ngày tháng, năm, sinh Date of birth	Trình độ Education	Chức vụ công tác hiện tại tại Công ty và đơn vị khác (nếu có) Positions in others companies (if any)	Tóm tắt quá trình công tác Employment history	Số cổ phần sở hữu/đại diện sở hữu Number of shares in possession for self or representative	Tỷ lệ cổ phần sở hữu/đại diện sở hữu Percentage rate in possession for self or representative	Cổ đông/nhóm cổ đông đề cử Shareholder/ group of shareholders nominate
					<p><i>Department</i></p> <ul style="list-style-type: none"> - 04/2022 – 10/2022: Công ty Tài chính TNHH Ngân hàng TMCP Sài Gòn - Hà Nội, Trưởng Bộ phận Pháp chế & Tuân thủ <i>04/2022 – 10/2022: SHBank Finance Company Limited, Section Manager of Legal & Compliance Department</i> - 07/2017 – 03/2022: Công ty Tài chính TNHH MB Shinsei, Chuyên gia, Khối Pháp chế & Tuân thủ <i>07/2017 – 03/2022: MB Shinsei Finance Limited Liability Company, Expert, Legal & Compliance Division</i> - 05/2012 – 06/2017: Ngân hàng TMCP Kỹ thương Việt Nam, Trợ lý Pháp lý Phó Tổng giám đốc, Khối Tuân thủ, QTRR Hoạt động và Pháp chế <i>05/2012 – 06/2017: Vietnam Technological and Commercial Bank, Legal Assistant to Deputy CEO, Compliance, Operational risk management and Legal Division</i> 			

Số /No: 06/2026/TT-HĐQT

Hà Nội, 03/04/2026 /Hanoi, April 03, 2026

TỜ TRÌNH CỦA HỘI ĐỒNG QUẢN TRỊ /PROPOSAL OF BOARD OF DIRECTORS

V/v: Sửa đổi Điều lệ của Công ty Cổ phần Chứng khoán Pinetree
Subject: Amendment to the Charter of Pinetree Securities Corporation

Kính thưa Đại hội,

To: The General Meeting of Shareholders

Hội đồng Quản trị (“**HĐQT**”) Công ty Cổ phần Chứng khoán Pinetree kính trình Đại hội đồng Cổ đông thường niên năm 2026 (“**Đại hội**”) xem xét và thông qua nội dung liên quan đến việc sửa đổi Điều lệ Công ty Cổ phần Chứng khoán Pinetree, cụ thể như sau:

*The Board of Directors (“**BOD**”) of Pinetree Securities Corporation hereby submit to the 2026 Annual General Meeting of Shareholders (“**GMS**”) to approve on the amendment to the Charter of Pinetree Securities Corporation, specifically as follows:*

1. Phê duyệt việc sửa đổi Điều lệ Công ty như toàn văn dự thảo Điều lệ đính kèm / Approval on the amendment to the Company Charter as the full text of the attached draft Charter:

Trong đó, sửa đổi Điều 2.4, Chương I, như sau:

In which, amend Article 2.4, Chapter I, as follows:

- o **Nội dung trước sửa đổi/ Content before amendment:**

“Điều 2.4. Trụ sở Công ty:

a. Địa chỉ trụ sở chính: Tầng 20, Tòa nhà ROX Tower, 54A Nguyễn Chí Thanh, Phường Láng Thượng, Quận Đống Đa, Thành phố Hà Nội.”

“Article 2.4. Head-office of the Company:

a. Address: 20th Floor, ROX Tower, 54A Nguyen Chi Thanh street, Lang Thuong ward, Dong Da district, Hanoi.”

- o **Nội dung sau sửa đổi/ Content after amendment:**

“Điều 2.4. Trụ sở Công ty:

a. Địa chỉ trụ sở chính: Tầng 20, Tòa nhà ROX Tower, 54A Nguyễn Chí Thanh, Phường Láng, Thành phố Hà Nội.”

“Article 2.4. Head-office of the Company:

a. Address: 20th Floor, ROX Tower, 54A Nguyen Chi Thanh Street, Lang Ward, Hanoi City.”

- o **Lý do sửa đổi:** Cập nhật địa chỉ trụ sở chính Công ty do thay đổi địa giới hành chính, theo Giấy chứng nhận đăng ký doanh nghiệp số 0101294902 đăng ký thay đổi lần thứ 5 ngày 23/01/2026.

Reason for amendment: Update of the Company's head office address due to administrative boundary changes, in accordance with Enterprise Registration Certificate No. 0101294902 (5th amendment dated January 23, 2026).

2. Phê duyệt thời điểm có hiệu lực của Điều lệ /Approval on the effective date of the Charter:
Điều lệ mới có hiệu lực kể từ ngày được Đại hội đồng cổ đông thông qua và thay thế cho bản Điều lệ hiện hành.

The new Charter takes effect from the date of approval by the General Meeting of Shareholders and replaces the current Charter.

3. Giao Tổng giám đốc – Người đại diện theo pháp luật của Công ty: tổ chức hoàn thiện và ký ban hành Điều lệ mới (sửa đổi).

Assign the General Director - Legal Representative of the Company: to organize the completion and signing of the new Charter (amended).

Điều lệ sửa đổi kèm theo Tờ trình này.

The amended Charter is enclosed with this Proposal.

Kính trình Đại hội xem xét và thông qua.

For the GMS's consideration and approval.

**TM. HỘI ĐỒNG QUẢN TRỊ
FOR AND ON BEHALF OF BOARD OF
DIRECTORS**



**Noh Eun Woo
Chủ tịch HĐQT/Chairman of BOD**

**PINETREE SECURITIES
CORPORATION**

---o0o---

SOCIALIST REPUBLIC OF VIETNAM

Independence-Freedom-Happiness

---o0o---

**CHARTER
PINETREE SECURITIES CORPORATION**



Hanoi, 24/04/2026

TABLE OF CONTENT

LEGAL BASIS.....	5
Chapter I.....	5
GENERAL PROVISION.....	5
Article 1. Interpretation of terms	5
Article 2. Name, legal forms, head-office, operation network and operation terms of the Company.....	5
Article 3. Legal representative.....	6
Article 4. Scope of business	7
Article 5. Operational objectives	7
Article 6. Operational principles	7
Article 7. Rights of the Company	8
Article 8. Obligations of the Company.....	8
Article 9. Regulations on prohibition and restriction.....	9
Chapter II	11
CHARTER CAPITAL, SHARES, SHAREHOLDERS	11
Section 1	11
CHARTER CAPITAL, SHARES	11
Article 10. Charter Capital	11
Article 11. Types of shares	11
Article 12. Shareholder register	11
Article 13. Shares Certificates	11
Article 14. Share transfer	12
Article 15. Redemption of shares	12
Article 16. Forms of increase and reduction of the charter capital	12
Article 16A. Issuance of Covered warrants.....	12
Section 2.....	13
RIGHTS AND OBLIGATIONS OF SHAREHOLDERS.....	13
Article 17. Rights of shareholders	13
Article 18. Obligations of shareholders.....	14
Article 19. Authorized representatives of shareholders	14
Chapter III.....	15
MANAGEMENT AND ADMINISTRATION OF THE COMPANY	15
Article 20. Administration apparatus of the Company.....	15
I. The General Meeting of Shareholders	15
Article 21. Authority of the General Meeting of Shareholders	15
Article 22. Exercise of the right to attend meeting of General Meeting of Shareholders	16
Article 23. Alternation of rights.....	16

Article 24. Convention of the General Meetings of Shareholders.....	17
Article 25. Agenda and contents of the General Meeting of Shareholders	18
Article 26. Conditions for convening the General Meeting of Shareholders	19
Article 27. Procedures for convening the General Meeting of Shareholders.....	19
Article 28. Passing of resolutions of the General Meeting of Shareholders	20
Article 29. Authority and formalities for collecting written opinions of shareholders to ratify resolutions of the General Meeting of Shareholders.....	21
Article 30. Effect of resolutions of the General Meeting of Shareholders.....	23
Article 31. Minutes of General Meeting of Shareholders	23
Article 32. Request for annulment of resolutions of the General Meeting of Shareholders	23
II. The Board of Directors.....	24
Article 33. Rights and obligations of the Board of Directors.....	24
Article 34. Number, composition and term of the Board of Directors' members	26
Article 35. Qualifications, conditions to be a member of the Board of Directors.....	26
Article 36. Chairman of the Board of Directors	27
Article 37. Meetings of the Board of Directors and minutes of meetings.....	27
Article 38. Removing, dismissing and supplementing members of the Board of Directors.	29
Article 39. Internal Audit and Risk Control Divisions of the Board of Directors	29
III. General Director.....	30
Article 40. General Director; rights and obligations of General Director	30
Article 41. Standards and conditions of General Director.....	31
Article 42. Removing and dismissing of General Director	32
Article 43. Internal Control Unit and Risk Management Unit under the direction of General Director	32
IV. Board of Supervisor	33
Article 44. Members, term and composition of the Board of Supervisor.....	33
Article 45. Rights and obligations of the Board of Supervisor	33
Article 46. Operations and meetings of the Board of Supervisor.....	35
Article 47. Standards and conditions of Supervisors.....	35
Article 48. Dismissal of members of Supervisor Board.....	36
Chapter IV.....	36
HANDLING OF RELATIONSHIP WITH RELATED PARTIES	36
Article 49. Potential disputes	36
Article 50. Dispute resolution	36
Article 51. Transactions subject to approval.....	37
Article 52. Reporting and information disclosure	38
Chapter V	38
FINANCIAL MANAGEMENT AND ACCOUNTING	38
Article 53. Fiscal year	38

Article 54. Accounting System	38
Article 55. Audit	39
Article 56. Principles of profit distribution	39
Article 57. Dealing with losses in business	39
Article 58. Establishment of funds in accordance with regulations	39
Chapter VI	40
RESTRUCTURING, DISMISSAL AND BANKRUPTCY OF THE COMPANY	40
Article 59. Company Restructuring	40
Article 60. Dismissal	40
Article 61. Bankruptcy	40
Chapter VII	40
SUPPLEMENTATION AND AMENDMENT TO THE CHARTER	40
Article 62. Supplementation and amendment to the charter	40
Chapter VIII	40
EFFECTIVENESS	40
Article 63. Effective date	41

LEGAL BASIS

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 adopted by the National Assembly of the Socialist Republic of Viet Nam dated 17 June 2020 as amended and supplemented from time to time and its guidelines;

- Law on Securities No. 54/2019/QH14 adopted by the National Assembly of the Socialist Republic of Viet Nam dated 26 November 2019 as amended and supplemented from time to time and its guidelines;

- Relevant Resolutions of the General Meeting of Shareholders, the Board of Directors and Decision of General Director of the Company.

Chapter I GENERAL PROVISION

Article 1. Interpretation of terms

1. In this Company's Charter, the terms below are construed as follows:

- a. "Company" means Pinetree Securities Corporation;
- b. "Charter capital" means total face value of issued shares which have been fully paid by shareholders and recorded to Company's Charter;
- c. "Law on Securities" means the Law on Securities No. 54/2019/QH14 adopted by the National Assembly of Socialist Republic of Viet Nam dated 26 November 2019 as amended and supplemented from time to time;
- d. "Law on Enterprises" means Law on Enterprises No. 59/2020/QH14 adopted by the National Assembly of the Socialist Republic of Viet Nam dated 17 June 2020 as amended and supplemented from time to time;
- e. "Management Personnel" include members of the Board of Directors, General Director of the Company;
- f. "Related person" means any individual or organization related to each other in accordance with the Law on Securities and Law on Enterprises;
- g. Vietnam means the Socialist Republic of Vietnam;
- h. "State Securities Commission" means the State Securities Commission of Vietnam;

2. In this Charter any reference to one or some statutory provisions or other documents shall include any amendments, modifications or replacements thereof.

3. The headings (chapters or articles of this Charter) are inserted for convenience only and do not affect the contents of this Charter.

4. Any words or expressions defined in the Law on Enterprises and the Law on Securities (if not contrary to the subject or context) shall have the same meaning as prescribed herein.

Article 2. Name, legal forms, head-office, operation network and operation terms of the Company

1. Name of the Company:

- a. Name in Vietnamese: Công ty cổ phần Chứng khoán Pinetree
- b. Name in English: Pinetree Securities Corporation
- c. Transaction name: Công ty Cổ phần Chứng khoán Pinetree

d. Abbreviated name: Pinetree Securities

2. Licence on Establishment and Securities Operation No. 10/GPHĐKD issued by the State Securities Commission on 18 February 2003 and its amendments and supplements from time to time.

3. Legal forms of the Company:

The Company is a Joint Stock Company with legal entity status and licensed to establish and operate under the Law on Securities and applicable laws of Vietnam.

4. Head-office of the Company:

a. Address: 20th Floor, ROX Tower, 54A Nguyen Chi Thanh Street, Lang Ward, Hanoi City

b. Telephone: 024.62761818 Fax: 024.62750077 Email: contact@pinetree.vn

c. Website: www.pinetree.vn

5. Operation network:

a. The Company may establish its branches, transaction offices and representative offices to conduct Company's operational objectives in accordance with the decision of the Board of Directors to the extent permitted by laws;

b. Branches, transaction offices, representative offices are units of the Company, for which the Company shall bear full responsibilities;

c. The company only works on securities business, provides securities services in the locations of head-office, branches and transaction offices which have been approved by the State Securities Commission;

d. Name of branches, transaction offices, representative offices shall comprise of name of the Company and the branch, transaction office, representative office phrase and their own name to distinguish.

6. Term of operation:

Unless the operation is terminated prior to the expiry of the duration in accordance with this Charter, the term of operation of the Company shall be indefinite from the establishment date.

Article 3. Legal representative

1. The legal representative of the Company is the individual that exercises the rights and fulfills the obligations when making transactions on behalf of the Company, represents the enterprise to act as the person lodging a petition for resolution of a civil matter, as the plaintiff, defendant, and person with relevant interests and duties before the arbitral tribunal, the court, exercises other rights and fulfills other obligations as prescribed by laws.

2. The legal representative of the Company is the General Director.

3. In case the legal representative goes overseas, he must authorize in writing another person who resides in Vietnam to exercise the rights and fulfill the obligations of the legal representative. In this case, the legal representative is still responsible for the performance of authorised rights and obligations.

4. In case the authorization term under clause 3 of this Article expires without any other authorization and the legal representative of the Company has not returned to Vietnam, the authorized person shall continue exercising the rights and fulfill the obligations of the Company's legal representative within the authorised scope until the legal representative of the Company returns to work or until the Board of Directors decide to appoint another person as legal representative of the Company.

5. If the legal representative is not present in Vietnam for more than 30 days without authorizing another person to act as the legal representative, or such person deceased, disappears, is prosecuted for criminal liability, is subject to temporary imprisonment, serves a prison sentence, is subject to administrative measures in a compulsory drug rehabilitation establishment or compulsory educational establishment, has his or her capacity for civil acts restricted or lost, has cognitive difficulties or difficulties with behavioral control, or is prohibited by a court from assuming a certain position, from practicing or from doing certain work, then the Board of Directors shall designate another person to act as the legal representative.

6. Courts and other agencies authorized to perform legal proceedings have the right to appoint the legal representative to participate in legal proceedings in accordance with law..

Article 4. Scope of business

1. The Company's scope of business includes:
 - a. Securities brokerage;
 - b. Securities investment advisory;
 - c. Securities Proprietary Trading;
 - d. Underwriting;
 - e. Derivatives securities business: Brokearge, Investment advisory and Prop-trading of derivatives securities;
 - f. Providing clearing and settlement services for derivative securities transactions.

2. In addition to the securities business operations specified in Clause 1 of this Article, the Company also provides securities depository services, financial advisory, entrustment management of securities trading accounts of investors, fund certificate distribution and other financial services as stipulated by the Ministry of Finance.

3. The Company may supplement or withdraw from one or a number of business operations referred to in clause 1 of this Article after being approved by the State Securities Commission.

Article 5. Operational objectives

The Company's operational objectives are to expand operation, develop business, create jobs, increase profits for shareholders.

Article 6. Operational principles

1. Comply with the law on securities and securities market and the relevant legislation.
2. Perform business activities in a fair and truthful manner.
3. Issue operational processes, internal control and risk management procedures, and professional ethics rules in line with the business operations of the Company.
4. Ensure human, capital and physical resources necessary to service securities operations in compliance with laws.
5. Have separate offices, personnel, data and reporting systems between operational departments to avoid conflicts of interest between the Company and clients, and between clients. The Company must disclose to clients any conflicts of interest that may arise between the Company, practitioners and clients.
6. Arrange securities practitioners whose competences match with business operations. Securities practitioners who implement securities self-trading may not concurrently perform securities brokerage operation.

7. The price forecast or transaction recommendations related to a specific type of securities on the media must clearly indicate the analysis basis and information sources.

Article 7. Rights of the Company

1. Exercise all the rights under the provisions of the Law on Enterprises if those rights do not conflict with the provisions of the Law on Securities.

2. Offer services on securities and financial services as permitted by laws.

3. Collect fees and charges in line with the regulations of the Ministry of Finance.

4. Prioritize the employment of domestic workers, ensure the rights and interests of employees under the provisions of the Labor Law, respect the rights to organize and participate in political organizations, political - social organizations in accordance with laws.

Article 8. Obligations of the Company

1. General principles:

a. Properly fulfill its obligations under the provisions of the Law on Enterprises;

b. Set up internal audit, internal control, risk management systems and supervise to prevent conflicts of interest within the Company and in transactions with related persons;

c. Adhere to the principles of corporate governance in accordance with laws and the Charter of the Company;

d. Comply with regulations on financial safety as stipulated by the Ministry of Finance;

f. Keep adequate documents and accounts reflecting transactions of the Company and clients in a detailed and accurate manner;

g. Organize selling of securities or facilitate selling of securities of clients in case they does not own such securities and provide securities lending services for clients in accordance with the provisions of the Ministry of Finance;

h. Comply with the regulations of the Ministry of Finance on the performance of the securities business operations;

i. Implement accounting, auditing, statistical regulations, financial obligations as stipulated by the relevant legislation;

j. Implement information disclosure, reporting and archiving in accordance with the Law on Enterprises, Law on Securities and the guidelines thereof;

k. Contribute to payment assistance funds according to regulations;

2. Obligations to shareholders:

a. Clearly define responsibilities between the General Meeting of Shareholders and the Board of Directors, the Chairman of the Board of Directors, the Board of Supervisor for consistent management in accordance with the provisions of law;

b. Establish communication systems with shareholders to ensure adequate provision of information and fair treatment between the shareholders, ensuring the legitimate rights and interests of shareholders;

c. Not to commit the following acts:

- Make commitment on income, profits for shareholders (except for shareholders holding fixed dividend preference shares);

- Illegally hold benefits, income from shares of shareholders;

- Provide financing or guarantees to shareholders either directly or indirectly; lend in all forms to major shareholders, members of the Board of Supervisor , members of the Board of Directors, General Director, Chief Accountant, other management positions appointed by the Board of Directors and persons related to of these subjects;

- Generate income to shareholders by redeeming shares from shareholders under the forms against laws;

- Infringe upon the rights of shareholders such as: property rights, selection right, right to fair dealing, right to information access and other legitimate rights and interests;

3. Obligations to clients:

a. To maintain the trust given by clients and and not to infringe property rights and other legal interests of clients;

b. Separately manage money and securities of each client, separately manage money and securities of clients with cash and securities of the Company. All monetary transactions of the clients must be performed via bank. Not to misuse assets entrusted for management by clients, transactions payment of clients and client securities deposited at the Company;

c. Sign a written contract with clients when offering services; provide complete and truthful information to clients when performing services;

d. Give appropriate advice to clients only on the basis of efforts to gather following information about the clients: income, financial situation, investment objectives, risk tolerance, profit expectations and update information in accordance with the provisions of law. Ensure the relevance of investment recommendations and advice that the Company gives to each client;

e. Take responsible for the reliability of the information disclosed to clients. Ensure clients make investment decisions based on proper information provision, including the contents and risks of products and services offered;

f. Be careful not to create conflicts of interest with clients. If it is unavoidable, the Company must inform clients and apply the necessary measures to ensure fair treatment to clients;

g. Give priority to perform client's order before Company's order;

h. Set up a specialized department to take responsibility for communication with clients and resolve their questions and complaints;

i. Complete its obligations to clients in the best way;

j. Ensure confidentiality of client's information:

- The Company is responsible for keeping confidentiality of information related to securities and money ownership of clients, refuse to investigate, freeze, retain, transfer client's assets without their prior consent;

- The provisions at this paragraph does not apply in the following circumstances:

+ Auditors perform audits of financial statements of the Company;

+ Provision of information at the request of the competent State authorities.

Article 9. Regulations on prohibition and restriction

1. Regulations applicable to the Company:

a. Not to make statements or guarantees to clients in terms of income or profits achieved on their investment or guarantees to clients not to incur losses, except for investments in securities with fixed income;

b. Not to agree or offer a specific interest rate or share profits/losses for the clients to entice clients to participate in the transaction;

c. Not to directly or indirectly establish locations outside the transaction venues approved by the State Securities Commission to sign a contract, receive orders and execute securities transactions orders or perform payment of securities transactions with clients, except for online trading;

d. Not to receive orders, perform payment transactions with other people rather than the transaction account holder without the client's authorization in writing;

e. Not to use client's name or account to subscribe, perform securities transactions;

f. Not to appropriate securities, cash or temporary withhold securities of clients in the form of custody under the Company's name;

g. Not to disclose client's information unless agreed by the client or requested by the competent State management agencies;

h. Not to perform acts that make clients and investors misunderstand the stock price;

i. Securities trading account opening contract must not contain agreements to evade legal obligations of the Company without plausible reason, limit the compensation scope of the Company without plausible reason or transfer risks from the Company to clients, force clients to make the compensation obligation in an unfair manner and unfairly detrimental agreements for clients;

2. Regulations applicable to securities practitioners:

a. Except for the cases of being elected as a representative of capital contribution as being elected to the Company's management by the organization that owns the Company or organization into which the Company invest, the securities practitioner may not::

- Concurrently work for other organizations that have ownership relationship with the Company;

- Concurrently work for other securities companies, fund management companies;

- Concurrently act as Chief Executive Officer (GD) of an organization offering securities to the public or listing organizations;

b. Only open accounts for their securities transactions (if any) in the Company. This provision does not apply where the Company is not a member of the Stock Exchanges;

c. When conducting the operations of the Company, the securities practitioners shall carry out transactions with clients on behalf of the Company and the Company shall be responsible for all 10 operations of the securities practitioners. They may not use money or securities in the client's account without the Company's authorization under the client's entrustment to the Company in writing;

3. Regulations for members of the Board of Directors, Chief of Board of Supervisor, General Director:

a. Members of Board of Directors of the Company may not concurrently be members of the Board of Directors, members of the Board of Members, GD of other securities companies;

b. Chief of Board of Supervisor may not concurrently be a member of the Board of Supervisor, manager of other securities companies;

c. General Director, Deputy General Director (if any) may not concurrently work for other securities companies, fund management companies or enterprises. General Director, Deputy

General Director may not be a member of the Board of Directors, member of the Board of Members of other securities companies;

Chapter II CHARTER CAPITAL, SHARES, SHAREHOLDERS

Section 1 CHARTER CAPITAL, SHARES

Article 10. Charter Capital

The charter capital of the Company is VND 1,008,800,000,000 (in word: One thousand eight billion, eight hundred million Dong).

Article 11. Types of shares

1. The Company's charter capital is divided into 100,880,000 shares. Each share shall have a par value of VND 10,000.

2. Classes of shares:

Ordinary shares: 100,880,000 shares;

3. Those who are entitled to purchase preference shares: Preference shares may be converted into ordinary shares pursuant to a resolution of the General Meeting of Shareholders. The method and ratios of conversion shall be approved by the General Meeting of Shareholders within the framework of law.

4. Ordinary shares cannot be converted into preference shares. Preference shares may be converted into ordinary shares under decisions of the Shareholders' Meeting. Conversion method and rate shall be approved by the General Meeting of Shareholders in accordance with laws.

5. Characteristics of each class of shares:

Ordinary shares: Holders of ordinary shares are ordinary shareholders. Each ordinary share has one (01) vote;

Article 12. Shareholder register

1. The Company shall make and keep the shareholder register rightly from the issuance date of the License for Establishment and Operation.

2. The shareholder register must contain principal information as prescribed by the Law on Enterprises.

3. Forms of shareholder register: Paper files or electronic files.

4. The shareholder register shall be kept at the head office of the Company or Vietnam Securities Depository.

Article 13. Shares Certificates

1. Share certificates are certificates issued by the Company, book entries, or electronic data which certify ownership of one or an amount of shares of the Company.

2. Share certificate must contain the seal of the Company and signature of Company's legal representative in accordance with the provisions of the Law on Enterprises. If there is a mistake in the contents and format of the share certificates issued by the Company, the rights and interests of their holders may not be affected. The legal representative of the Company shall take responsibility for the damage caused by such mistakes.

3. In case a share certificate is lost, damaged, or otherwise destroyed, the shareholder shall be reissued with another share certificate at the shareholder's request based on Law on Enterprises.

Article 14. Share transfer

a. All shares may be transferred freely except otherwise provided for in the Law on Enterprises, this Charter;

b. Founding shareholders cannot transfer their shares in three (03) years' time upon incorporation. However, transfers among founding shareholders of the Company are permissible. Moreover, the transfer of their ordinary shares to entities who are not founding shareholders must acquire the approval of the General shareholders' meeting and abide by the laws. Such transfers must maintain founding shareholders' ratio of holdings as per current laws. Upon the expiration of such time, restrictions imposed on founding shareholders' ordinary shares shall be lifted. Transfer restrictions against founding shareholders shall only apply to capital shares purchased upon the incorporation of the Company.

Article 15. Redemption of shares

1. The Company may only redeem shares upon satisfaction of all conditions and the redemption ratio set out by law.

2. Cases of redemption of shares:

a. Redemption of shares at the shareholder's request:

A shareholder may request the Company to redeem his shares if such shareholder votes against the decision of the General Meeting of Shareholders on: Reorganization of the Company; amendment and supplementation of the contents of the Company's Charter concerning the rights and obligations of shareholders. Such request shall be made in writing and sent to the Company within 10 (ten) days since the approval by the General Meeting of Shareholders of the relevant resolution.

b. Redemption of shares at the Company's request:

The Company may redeem ordinary shares, dividend preference shares which have been sold. The redemption ratio, method, procedures shall comply with the law on enterprises, securities and securities market.

Article 16. Forms of increase and reduction of the charter capital

1. The Company may increase or reduce its charter capital as approved by the General Meeting of Shareholders in accordance with current regulations.

2. Forms of increase of the Company's charter capital:

- Issuing new shares to raise more capital in accordance with laws;
- Carrying over retained earnings and other valid capital sources in accordance with laws;
- Converting issued convertible bonds into shares;
- Issuing shares to pay dividends, issuing shares to increase the share capital from the equity;
- Converting debts into equity capital under the agreement between the Company and creditors.

3. The reduction of the charter capital shall be decided by the General Meeting of Shareholders provided that conditions for legal capital are ensured after capital reduction in accordance with current regulations.

Article 16A. Issuance of Covered warrants

1. Pursuant to the provisions of law and approval of the State Securities Commission, the Company will issue covered warrants and perform all operations related to covered warrants.

2. Covered warrants are collateralized securities issued by the Company, allowing the owner the right to buy (call warrant) or sell (put warrant) underlying securities to the Company at a predetermined price, at or before a specified time, or to receive the difference between the exercise price and the price of the underlying securities at the time of exercise.

3. The warrant holder is a partially secured creditor of the Company (excluding the amount of unissued warrants). In addition, the warrant holder has the rights and obligations as prescribed by law and the prospectus when offering warrants, including but not limited to the rights to receive payment in cash, transfer, donate, bequeath, pledge, mortgage, etc.

Section 2

RIGHTS AND OBLIGATIONS OF SHAREHOLDERS

Article 17. Rights of shareholders

1. Rights of ordinary shareholders:

- Attend and give opinions at the General Meetings of Shareholders and exercise the right to vote directly or via an authorized representative or in another form permitted by law or the Company's charter. Each ordinary share has a vote;

- Receive dividends at a rate decided by the General Meeting of Shareholders;

- Sight, look up and make an extract of information about name and address of such shareholder in the list of Shareholders with voting rights and request amendment of incorrect information;

- Sight, look up and make an extract or copy of the Charter of the Company, the book of minutes of meetings of the General Meeting of Shareholders and resolutions of the General Meeting of Shareholders;

- Transfer their shares to other persons, except for the cases stipulated in the Law on Enterprises and this Charter;

- Be given priority in subscribing for new shares offered for sale in proportion to the number of ordinary shares each Shareholder holds;

- Upon dissolution or bankruptcy of the Company, be distributed a part of the remaining assets of the Company pro rata to its proportion of holding share in the Company in accordance with laws;

2. A shareholder or group of shareholders, who holds at least 5% of overall ordinary shares of the Company, shall be entitled to:

- Sight and make an extract of the book of minutes and resolutions of the Board of Directors midyear and annual financial statements, reports of the Board of Supervisor and contracts and transactions which must be approved by the Board of Directors and other data except for data relating to commercial secrets or business secrets of the Company;

- Request the convening of a General Meeting of Shareholders in case that The Board of Directors commits serious violations against the rights of shareholders, obligations of managers, or make decisions ultra vires;

The request for convention of the General Meeting of Shareholders shall be made in writing, bear the full name, contact address, Nationality, ID/passport number if the shareholder is an individual, name, enterprise code or number of organizational legal document, and headquarter address if the shareholder is an organization; the holding and time of shares registration of each shareholder;

total shares of the whole group of shareholders and the proportion of shares to the Company's total shares; the basis and reason for requesting the convention of the General Meeting of Shareholders. It shall be accompanied by documents and evidence on the breaches of the Board of Directors, the seriousness of such breaches, or on the decision which falls outside its authority.

- Request the Board of Supervisor to check specific issues related to the management, operation of the Company, when needed. The request shall be made in writing, bear the full name, contact address, Nationality, ID/passport number if the shareholder is an individual; name, headquarter address, enterprise code or number of organizational legal document if the shareholder is an organization; the holding and time of shares registration of each shareholder; total shares of the group of shareholders and the proportion of shares to the company's total shares; the issues that need inspecting, and inspection purposes;

3. The shareholder or group of shareholders that continuously holds at least 1% of total ordinary shares is entitled to, whether single-handedly or on behalf of the Company, to initiate a legal action regarding personal liability or joint liability against a Member of the Board of Directors; General Director for refund of benefits or payment of compensation for loss to the Company or to others in accordance with laws. Procedures for proceedings are prescribed by corresponding regulations of law on civil proceedings.

4. Shareholder or group of shareholders owning 10% or more of the total ordinary shares has the right to nominate candidates for the Board of Directors or the Board of Supervisor. The nomination procedure shall be in accordance with Law on Enterprise.

5. Domestic shareholders and foreign shareholders have the same rights and obligations. No limitation on the ownership ratio of foreign shareholders, unless the law have other regulations. The maximum ownership ratio of foreign shareholders is 100%.

Article 18. Obligations of shareholders

1. To pay in full and on time for shares for which the shareholder has committed to subscribe and be responsible for debts and other asset obligations of the Company to the extent of the capital contributed to the Company. Not to be permitted to withdraw from the Company the capital contributed in any form, except for cases where such shares are re-deemed by the Company or others in accordance with laws. In case a shareholder withdraws a part of or all of the share capital contributed against this Clause, such shareholder and persons with related interests in the Company are jointly responsible for the debts and other liabilities of the Company up to the value of withdrawn shares and the damage caused;

2. To comply with the Company's Charter, internal rules and regulations of the Company;

3. To observe resolutions of the General Meeting of Shareholders and the Board of Directors;

4. To preserve confidentiality of information provided by the Company pursuant to the charter and law; and only to use information provided in order to perform and protect their lawful rights and interests, and not to distribute, copy or send such information to other organizations or individuals.

5. To perform other obligations as regulated by the Law on Enterprises, the Law on Securities and the Company's Charter.

Article 19. Authorized representatives of shareholders

1. Authorized representative of a shareholder is a person authorized in writing on behalf of that shareholder to exercise the rights and fulfill the obligations in accordance with laws and Company's Charter.

2. The appointment of authorized representative shall comply with the following provisions: The shareholder as organization holding at least 10% of charter capital may appoint up to three (03) representatives. In other cases, the shareholder may only authorize one (01) representative.

3. If the shareholder being an organization appoints multiple authorized representatives, the shares of each representative must be determined. If the shareholder fails to determine the shares of each authorized representative, the shares shall be split equally among the representatives.

4. The authorized representative must satisfy criteria and requirements as follow:

a. Not fall into the category of entities which are not entitled to establish and manage enterprises in Vietnam according to the lawas prescribed by the Law on Enterprises;

b. The shareholder as organization being a State owned enterprise under the laws shall not appoint any person with a family relationship with a manager of the company or the person having authority to appoint the manager of the company as the authorized representative in another company;

5. The appointment, dismissal or change of authorized representative must be notified to the Company in writing and is only effective when the Company receives the notification. The written authorization must contain main contents under the Law on Enterprises.

6. Responsibilities of the authorized representative:

- The authorized representative shall act on behalf of the shareholder in exercising all rights and performing all obligations of the shareholder at the General Meeting of Shareholders as in accordance with the law. All restrictions imposed by shareholders upon the authorized representative's performance of the rights and obligations of being shareholders at the General Meeting of Shareholders may not apply to any third party;

- Authorized representatives are responsible for attending every meeting of the General Meeting of Shareholders; perform given rights and obligations in a truthful and careful manner to protect the lawful interests of the authorizing shareholders;

- Authorized representatives are responsible to authorizing shareholders for failure to fulfill the obligations prescribed in this Article. The authorizing shareholders are responsible to the third party for the responsibility pertaining the rights and obligations performed by the authorized representatives.

Chapter III

MANAGEMENT AND ADMINISTRATION OF THE COMPANY

Article 20. Administration apparatus of the Company

1. The General Meeting of Shareholders.
2. The Board of Directors.
3. General Director.
4. The Board of Supervisor.

I. The General Meeting of Shareholders

Article 21. Authority of the General Meeting of Shareholders

1. The General Meeting of Shareholders shall include all Shareholders with voting rights, and shall be the highest decision-making authority of the Company.

2. Rights and obligations of General Meeting of Shareholders:

- a. To adopt the development orientation of the Company;
- b. To make decisions on classes of shares and the total number of shares of each class which may be offered for issuance;
- c. To make decisions on the rate of annual dividend for each class of shares;
- d. To elect, remove or discharge members of the Board of Directors and members of the Board of Supervisor ;
- e. To make decisions on the investment or sale of assets valued at 35% or more of the total value of the Company's assets recorded in the Company's latest financial statement;
- f. To make decisions on amendments and supplements to the Company's Charter;
- g. To approve annual financial statements;
- h. To consider and deal with breaches by the Board of Directors and the Board of Supervisor which cause damage to the Company and its shareholders;
- i. To make decisions on re-organization and dissolution of the Company;
- j. To make decisions on redemption of more than 10% of the total number of shares already sold of each class of shares issued;
- k. To decide the budget or the total remuneration, bonuses and other benefits of the Board of Directors and of the Board of Supervisors;
- l. To approve the internal management rules, and the operational rules of the Board of Directors and of the Board of Supervisors;
- m. To approve the list of independent auditing companies, and to decide on an independent auditor to conduct inspection of activities of the company, and to remove the independent auditor when considered necessary;
- n. To accept contracts and transactions as prescribed in Clause 51.3 of this Charter;
- o. Other rights and obligations as provided by law and this Charter.

Article 22. Exercise of the right to attend meeting of General Meeting of Shareholders

1. Shareholders and authorized representatives of shareholders being organizations may attend the meeting directly, authorize one or several other individuals, organizations to attend the meeting, or attend the meeting via one of the methods stipulated in Clause 3 below. Where more than one representative is appointed, number of shares each representative shall be specified.

2. The authorization to the other individual(s), organization(s) to attend the General Meeting of Shareholders shall be made in writing in compliance with the civil laws and shall specify name of the authorized person(s) or organization(s) and number of authorized shares. The individuals and organizations authorized to attend meetings of the General Meeting of Shareholders shall present their written authorization letter before entering the meeting room.

3. A shareholder shall be deemed to attend and vote at a meeting of the General Meeting of Shareholders in the following cases:

- a. Such shareholder attends and votes directly at the meeting;
- b. Such shareholder authorizes another organization(s) or individual(s) to attend and vote at the meeting;
- c. Such shareholder attends and votes via an online conference, or by casting an electronic vote or by other electronic forms;
- d. Such shareholder sends his or her voting slip to the meeting by mail, by fax or email;
- e. Such shareholder sends his or her voting slip to the meeting by other method under notice of invitation to the General Meeting of Shareholders.

Article 23. Alternation of rights

1. The alternation or cancellation of the special rights associated with a class of preference shares shall be effective when being approved by at least 65% of the total votes of all shareholders attending the meeting. A resolution of the General Meeting of Shareholders on any item which results in an adverse change of rights and obligations of a preference shareholder passed if it is agreed by the number of attending preference shareholders of the same type owning 75% or more of the total number of preference shares of such type or if it is agreed by the preference shareholders of the same type owning 75% or more of the total number of preference shares of such type if such resolution is passed by way of collection of written opinions.

The meeting of shareholders holding preference shares shall be valid only when there are at least two shareholders (or their authorized representatives) holding at least one-third of the value of issued shares. In the absence of quorum, the meeting shall be held again within thirty (30) days thereafter, and the holders of such class of shares (irrespective of the number of persons and number of shares) shall be deemed to be the quorum. At the above-mentioned separate meetings of preference shares, the holders of such shares in presence or by their representatives may request a secret ballot. Each same class of share shall have equal voting right at such meeting.

2. The procedures for conducting such separate meetings shall be the same as those set out in Articles 26 and 28 herein.

3. Unless otherwise provided in the issuance regulation, the special rights attached to preference shares of some or all matters relating to the distribution of profits or assets of the Company shall not be changed when the Company issues additional shares of the same type.

Article 24. Convention of the General Meetings of Shareholders

1. Number, time and place of the meeting:

a. The annual General Meeting of Shareholders shall take place once a year. In addition, the General Meeting of Shareholders may be held on ad-hoc basis. The location of the General Meeting of Shareholders shall be the place where the chairman is present and within the territory of Vietnam.

b. An annual General Meeting of Shareholders shall be held within four (04) months from the end of the fiscal year. If the meeting cannot be held within such period, the Company must report the State Securities Commission in writing, in which specify reason and shall held the annual General Meeting of Shareholders in the next subsequent 02 months.

2. Power to convene the General Meetings of Shareholders

a. The Board of Directors shall convene an extraordinary General Meeting of Shareholders in the following cases:

- The Board of Directors considers it necessary to do so in the interests of the Company;
- The number of remaining members of the Board of Directors, the Board of Supervisor is less than the minimum number of members required by law;
- Upon written request by a shareholder or a group of shareholders as stipulated in article 17.2 of this Charter for the General Meeting of Shareholders to be convened;
- The Board of Supervisor requests the convention of the General Meeting of Shareholders;

b. The Board of Directors must convene the General Meeting of Shareholders within a time-limit of thirty (30) days as from the number of remaining members of the Board of Directors, the Board of Supervisor is less than the minimum number of members required by law or from the date of receipt of the request for organizing General Meeting of Shareholders as stipulated in Point a Clause 2 of this Article. If the Board of Directors fails to convene the General Meeting of

Shareholders as prescribed, the Chairman of the Board of Directors and members of the Board of Directors shall take legal responsibility and pay compensation for any damage to the Company.

c. If the Board of Directors fails to convene the General Meeting of Shareholders as prescribed in Point b Clause 2 of this Article, the Board of Supervisor shall, in place of the Board of Directors, convene the General Meeting of Shareholders within thirty (30) subsequent days in accordance with provisions under this Charter and Law on Enterprise. If the Board of Supervisor fails to convene the General Meeting of Shareholders as prescribed, then the head of the Board of Supervisor shall take legal responsibility and pay compensation for any damage to the Company.

d. If the Board of Supervisor fails to convene the General Meeting of Shareholders as prescribed in Point c Clause 2 of this Article, the requesting shareholder or group of shareholders as prescribed in Point a Clause 2 of this Article shall be entitled, in place of the Board of Directors, Board of Supervisor, to convene the General Meeting of Shareholders in accordance with the Law on Enterprises.

All the expenses for convening and conducting a meeting of the General Meeting of Shareholders according to Clause b, c, d of this Article shall be reimbursed by the Company.

Article 25. Agenda and contents of the General Meeting of Shareholders

1. The annual General Meeting of Shareholders shall discuss and ratify the following issues:

- a. The Company's annual business plan;
- b. Audited annual financial statements;
- c. Report of the Board of Directors on business administration and performance of the Board of Directors and each member thereof;
- d. Report of the Board of Supervisor on the company's business outcome, performance of the Board of Directors, Chief Executive Office;
- e. Amount of dividend payable on each class of share;
- f. Total remuneration payable to the Board of Directors and the Board of Supervisor;
- g. Self-evaluation reports on the operation of the Board of Supervisory and performance of Supervisors;
- h. Other issues falling within its competence.

2. The convener of the General Meeting of Shareholders must prepare the program and agenda of the meeting and documents relevant to the agenda of the meeting.

3. The shareholder or group of shareholders stipulated in Clause 2 of Article 17 of this Charter may recommend issues to be included in the agenda of the General Meeting of Shareholders. Such recommendation must be made in writing and must be sent to the Company at least three (03) working days before the opening date of the General Meeting of Shareholders. The written recommendation must include full name of each shareholder, number of shares of each class held by such shareholder, and the contents recommended to be included in the meeting agenda.

4. Where the convener of a meeting of the General Meeting of Shareholders refuses the recommendation stipulated in Clause 2 of this Article, the convener must provide a written reply specifying the reasons no later than 02 working days prior to the date of opening of the meeting. The convener of the General Meeting of Shareholders may reject these recommendations in the following cases:

- a. The recommendation is not sent in accordance with clause 3 of this Article; or

b. The issue recommended does not fall within the scope of authority of the General Meeting of Shareholders for discussion and adoption.

5. The convenor of a meeting of the General Meeting of Shareholders must accept and include the recommendations stipulated in clause 3 above into the draft program and agenda for the meeting, except in the cases stipulated in clause 4 above; the recommendation shall be added officially to the program and agenda for the meeting if the General Meeting of Shareholders so agrees.

Article 26. Conditions for convening the General Meeting of Shareholders

1. A meeting of the General Meeting of Shareholders shall be conducted where the number of attending shareholders represents more than 50% of votes.

2. If the first meeting is still insufficient number of required participants based Clause 1 of this Article, the notice of invitation to the second meeting must be sent within thirty (30) days from the initial date of the first meeting. The reconvened General Meeting of Shareholders can only take place where the participants, including shareholders and authorized representatives, represent at least 33% of total voting shares.

3. If the second convened General Meeting of Shareholders could not be held due to insufficient number of required participants based Clause 2 of this Article, the notice of invitation to the third meeting must be sent for the third time within twenty (20) days from the intended date of the second meeting. In this case, the third General Meeting of Shareholders shall be held regardless of the number of attending shareholders or authorized representatives and shall be valid and powered to make decision on all the matters that can be ratified under the first General Meeting of Shareholders.

Article 27. Procedures for convening the General Meeting of Shareholders

1. Registration of shareholders attending the General shareholders' meeting: On the date of holding the General Meeting of Shareholders, the Company must carry out registration of shareholders and such registration shall be carried out until all shareholders with the right to attend the meeting and who are present have been registered;

2. Election of the Chairman, Secretary, and Counting Board:

a. The Chairman of the Board of Directors shall act as Chairman or authorize a member of the Board of Directors to act as chairman of all meetings which are convened by the Board of Directors. In case the Chairman does not have authorization and is absent or is not temporarily able to work, the remaining members of the Board of Directors shall elect one of them to act as the Chairman of the meeting. In the case where there is no person who is able to act as Chairman, the Head of Board of Supervisor control the Meeting to elect the chairman of the meeting and the person with the highest number of votes shall act as the Chairman of the meeting.

b. In other cases, the person who signed the document convening the meeting of the General Meeting of Shareholders shall arrange for the General Meeting of Shareholders to elect a Chairman of the meeting, and the person with the highest number of votes shall act as the Chairman of the meeting;

c. The Chairman shall appoint a person to act as secretary to prepare minutes of the General Meeting of Shareholders;

d. The chairman shall nominate candidates for counting board election by the General Meeting of Shareholders;

3. Adoption of agenda and contents of the meeting: The agenda and contents of the meeting must be ratified by the General Meeting of Shareholders during the opening session. The agenda must specify the time for each issue on the agenda.

4. The Chair may take the actions which they find necessary in order to conduct the General Meeting of Shareholders in a proper and orderly manner, or in a way that will allow the General Meeting of Shareholders to reflect the wishes of the majority of attendees.

5. The General Meeting of Shareholders shall discuss and vote on each issue on the agenda. Voting shall be conducted by votes which agree, which do not agree, and abstentions.

6. Vote counting result announcement: The chairman of the meeting shall announce the vote counting results before the closing of the meeting.

7. Any shareholder or person authorized to attend a meeting who arrives after the opening of the meeting shall be registered and has the right to participate in voting immediately after registration. In such case, the effectiveness of any voting which has already been conducted shall not be affected.

8. The chairman or the convenor (until the chairman has been elected) of a meeting of the General Meeting of Shareholders has the following rights:

a. To require all persons attending the meeting to be subject to a security check or other security measures;

b. To request a competent body to maintain order during the meeting; to expel from a meeting of the General Meeting of Shareholders any person who fails to comply with the right of the Chairman to control the meeting, who disrupts order or intentionally prevents normal progress of the meeting or who fails to comply with a request to undergo a security check;

9. The Chairman has the right to adjourn a meeting of the General Meeting of Shareholders for which sufficient attendees have registered as stipulated to another time or to change the location of the meeting in the following cases:

a. The location for the meeting does not have sufficient suitable seating for all of the attendees;

b. Communication devices at the current location are not sufficient for attending shareholders to discuss and vote;

c. There is a participant that disrupts the order and threatens to obstruct the fair and legal progress of the meeting.

The maximum delay not exceeding three (03) working days from the initial opening date.

10. In the case where the chairman adjourns or suspends the General Meeting of Shareholders against the Clause 9 of this Article, the General Meeting of Shareholders shall elect another person from the attendees to replace the chairman in conducting the meeting until its completion, and the effectiveness of voting conducted at such meeting may not be affected.

Article 28. Passing of resolutions of the General Meeting of Shareholders

1. The General Meeting of Shareholders shall ratify decisions within its competence by voting at the meeting or by collecting written opinions.

2. The Company may use information technologies in voting, such as absentee voting via electronic security system, internet or telephone or other methods according to the notice of invitation to the General Meeting of Shareholders to facilitate the participation of shareholders.

3. The General Meeting of Shareholders may ratify all issues based on Article 21 of this Chapter within its competence in the form of collecting written opinions.

4. A resolution on one of the following issues shall be ratified when it is approved by a number of shareholders representing at least 65% of votes of all shareholders who attends and votes at the meeting, except for the cases provided in Clause 6 and 7 of this Article:

- a. Classes of shares and total amount of each class;
- b. Changes of business lines;
- c. Change of the Company's organizational structure;
- d. Project of investment or sale of assets of which the values are equal to or higher than 35% of the total asset value recorded in the latest audited financial statement of the Company;
- e. Reorganization or dissolution of the Company;

5. Except for the case in Clause 4 of this Article, the decisions of the General Meeting of Shareholders shall be ratified when being approved by a number of shareholders representing more than 50% of total votes of all shareholders who attends and votes at the meeting, except for the cases provided in Clause 4, 6 and 7 of this Article.

6. Voting to elect members of the Board of Directors and of the Board of Supervisor must be implemented by the method of cumulative voting, whereby each shareholder shall have as its total number of votes the total number of shares it owns multiplied by the number of members to be elected to the Board of Directors or the Board of Supervisor, and each shareholder has the right to accumulate all or part of its total votes for one or more candidates. Persons who are elected as members of the Board of Directors or inspectors shall be determined on the basis of a descending vote count, starting with the candidate with the highest number of votes until the number of members required by the company Articles of Association has been elected. If there are two or more candidates who obtain the same number of votes for being the last member of the Board of Directors or the Board of Supervisor, such member shall be elected amongst the number of candidates having an equal number of votes or selected in accordance with the criteria stated in the regulations on election.

7. Where a resolution is passed by way of collection of written opinions, a resolution of the General Meeting of Shareholders passed when it is agreed by a number of shareholders owning more than 50% of the total votes of all shareholders having the voting right.

8. Resolutions of the General Meeting of Shareholders must be notified to Shareholders entitled to attend the General Meeting of Shareholders within fifteen (15) days from the date of approval thereof. If the Company has a website, such Resolutions may be posted on the website instead of being sent to shareholders.

Article 29. Authority and formalities for collecting written opinions of shareholders to ratify resolutions of the General Meeting of Shareholders

Authority and formalities for collecting written opinions of shareholders to ratify resolutions of the General Meeting of Shareholders shall be implemented in accordance with the following provisions:

1. The Board of Directors is entitled to collect written opinions of shareholders to ratify decisions of the General Meeting of Shareholders at any time when it is deemed necessary for the Company's interest;

2. The Board of Directors shall prepare written opinion forms, a draft of the resolution of the General Meeting of Shareholders, and other documents explaining the draft resolution, and shall send same to all shareholders with voting rights no later than ten (10) days prior to the time-limit within which they are required to return their written opinion forms. Preparing the list of shareholders to send the written opinion forms shall follow to clause 1 and 2, Article 141 of Law on Enterprise. The request for and method of sending written opinion forms and enclosed documents shall be implemented in accordance with Article 143 of Law on Enterprise;

3. The written opinion form must contain the following principal particulars:

- Name, head office address, number and date of issuance of the Business Registration Certificate, and place of business registration of the Company;
- Purposes of collection of written opinions;
- Name and information of the shareholder or the representative of a the shareholder; number of shares of each class and number of votes of the shareholder;
- The issues that need voting;
- Options including affirmative, negative, and abstentions;
- Deadline for submitting the completed written opinion form to the Company;
- Full name and signature of the Chairman of the Board of Directors or a person authorized by the Chairman;

4. Shareholders may send completed written opinion form to the Company in the following manner:

- By post. The completed written opinion form must bear the signature of the shareholder if the shareholder is an individual, or signature of the authorized representative or legal representative if the shareholder is an organization. Every written opinion form sent to the Company must be put into sealed envelopes. Envelopes must not be opened before counting;
- By fax or email. Written opinion forms sent by fax or email must be kept confidential until the vote counting time.

Written opinion forms sent to the Company after the deadline written therein, written opinion forms sent by post in envelopes that are opened, written opinion forms sent by fax or email that are revealed are all invalid. If a written opinion form is not submitted, it will be excluded from voting;

5. The Board of Directors shall count the votes and make a vote counting record before the Board of Supervisor or shareholders that do not hold managerial positions in the Company. The vote counting record must contain the following information:

- Name, head office address, number and date of issuance of the Business Registration Certificate, and place of business registration of the Company;
- Purposes and issues that need voting;
- The number of shareholders and total number of votes casted. The numbers of valid and invalid votes, enclosed with the list of voting shareholders;
- Total number of affirmative votes, negative votes, and abstentions on each issue;
- The issues that have been ratified;
- Full name and signature of the Chairman of the Board of Directors, or a person authorized by the Chairman of the Board of Directors, vote counting supervisors, and vote counters.

Members of the Board of Directors, vote counters and vote counting supervisors are jointly responsible for the truthfulness, accuracy of the vote counting record; jointly responsible for damage caused by the decisions ratified because of untruthful, incorrect counts of votes;

6. The vote counting record and resolution shall be sent to all shareholders within fifteen (15) days from the completion date of vote counting. If the Company has a website, the vote counting record and resolution may be posted on such website instead of being sent to shareholders;

7. Completed written opinion forms, the vote counting record, ratified resolutions, and relevant documents enclosed with written opinion forms shall be kept at the Company's headquarter;

8. Resolutions ratified by collecting written opinions of shareholders are as valuable as those ratified at the General Meeting of Shareholders.

Article 30. Effect of resolutions of the General Meeting of Shareholders

1. A Resolution of the General Meeting of Shareholders is effective from the day on which it is ratified or on the effective date written thereon.

2. Any resolution of the General Meeting of Shareholders which is ratified with 100% of voting shares shall be legitimate and effective even if the procedures for ratifying such Resolution are not conformable with Law on Enterprise and this Charter.

3. In case a shareholder or group of shareholders request to annul a Resolution of the General Meeting of Shareholders based on Article 151 of Law on Enterprise, such resolution is still effective until a dissenting decision is made by the court or arbitral tribunal, except for the case in which temporary emergency measures are taken under a decision of a competent authority.

Article 31. Minutes of General Meeting of Shareholders

1. The General Meeting of Shareholders must be recorded in writing, audio recordings, or other electronic means of recordings with the principal contents as prescribed by the Law on Enterprises. The meeting minutes must be made in Vietnamese language and foreign languages if necessary and shall have equal legal effectiveness. In case of any discrepancy between the Vietnamese version and foreign language version, the Vietnamese version shall prevail.

2. The minutes of the General Meeting of Shareholders must be completed and ratified before the end of the meeting.

3. The chairman and secretary or any other person signing the minutes of meeting are jointly responsible for the truthfulness and accuracy of the minutes.

4. Minutes of the General Meeting of Shareholders shall be sent to all shareholders within fifteen (15) days from the date of the conclusion of such meetings. The minutes of vote-counting may be posted on the Company's website instead of being sent to shareholders. The minutes of the General Meeting of Shareholders, list of registered shareholders, ratified resolutions, records containing signatures of attended shareholders and authorizations and relevant documents enclosed with the invitations must be kept at the Company's headquarter.

Article 32. Request for annulment of resolutions of the General Meeting of Shareholders

Within ninety (90) days from the day on which the resolution or minutes or the vote counting record is received, the shareholder or group of shareholders mentioned in Clause 2 Article 17 of this Chapter may request a court or arbitral tribunal to consider annulling the Resolution or part of the resolution of the General Meeting of Shareholders in the following cases:

1. Order and procedures for convening and issuing a resolution of the General Meeting of Shareholders seriously breached the Law on Enterprises and the Company's Charter except for the case prescribed in Clause 2 of Article 30 herein.

2. The content of the resolution breach the Law or the Company's Charter.

Where the resolution of the General Meeting of Shareholders is cancelled under the decision of a court or arbitrator, the convenor of the meeting of the General Meeting of Shareholders the resolution of which is cancelled may consider and convene a second meeting of the General Meeting of Shareholders within 30 days in accordance with sequence and procedures prescribed in the Law on Enterprises and this Charter.

II. The Board of Directors

Article 33. Rights and obligations of the Board of Directors

1. The Board of Directors is a body with full power to exercise all the rights on behalf of the Company, except the powers of the General Meeting of Shareholders.

2. The rights and obligations of the Board of Directors:

a. To decide on the medium-term development strategies and plans, the annual business plan of the Company;

b. To propose classes of shares to be issued and the total number of issued shares for each class;

c. To make decisions on offering unsold shares within the number of shares of each class which may be offered for sale; to make decisions on raising additional funds in other forms;

d. To decide the offered price of bonds, shares;

e. To make decisions on repurchase of no more than 10% of the total number of shares of each class already issued within a period of 12 months;

f. To make decisions on investment plans and investment projects within its authority and limits stipulated in the Law on Enterprises, the Law on Securities and the Charter of the Company;

g. To make decisions on solutions for market expansion, on marketing and technology;

h. To approve the contracts on the purchase, sale, loan, loan grant and other contracts, transactions with their values equal or higher than 35% of the total value of assets stated in the latest financial statement of the Company, except contracts and transactions within the decision-making authority of the General Meeting of Shareholders as stipulated in sub-clause e, Clause 2 of Article 21 of this Charter and contracts, transactions between the Company and related persons according to the regulations of the Law on Enterprises and this Charter;

i. To appoint, dismiss the Board of Directors' Chairman, appoint, dismiss, sign and terminate the contract with the General Director and other Management Personnel of the Company. to make decisions on salaries remuneration, bonuses and other benefits of such executives; to appoint an authorized representative to exercise ownership rights of shares or of capital contributed to other companies, and to make decisions on the level of remuneration and other benefits of authorized representatives;

j. To supervise and direct the General Director and managers of the Company in conducting the daily business operation;

k. To make decisions on the organizational structure and internal management rules, to make decisions on the establishment of subsidiary companies, the establishment of branches, and representative offices and on capital contribution to or purchase of shares in other enterprises within the limits stipulated by the law and the Charter of the Company;

l. To approve the agenda and contents of documents for meetings of the General Meeting of Shareholders; to convene meetings of the General Meeting of Shareholders or to obtain written opinions in order for the General Meeting of Shareholders to pass resolutions;

m. To submit annual financial statements of the Company the General Meeting of Shareholders;

n. To recommend the dividend rates to be paid, to make decisions on the time-limit and procedures for payment of dividends or for dealing with losses incurred in the business operation;

o. To propose the re-organization, dissolution or request of the Company;

p. To establish a standard procedure for convening a meeting, voting and deciding a resolution at the meeting of the Board of Directors for obtaining the approval of the General Meeting of Shareholders; to set up the process and procedure for the nomination, candidacy, election, dismissal and removal of the Board of Directors' member; to establish the rules on the process, procedure for the selection, appointment, dismissal of the Company's manager and the procedure 26 for coordinating the operations between the Board of Directors with the Board of Supervisor and the General Director; to build up the mechanism for assessing the performance, appraising the merit, rewarding and imposing the penalty towards the members of the Board of Directors, the General Director and managers of the Company;

q. To establish the divisions or appoint a person in charge of internal control and risk management in order to prescribe the policy on the strategic management of risks during the operation of the Company and to check for assessing the suitability, efficiency of the risk management system already established in the Company;

r. To implement the prevention and settlement of the conflicts which may occur between the shareholders and the Company. The Board of Directors may appoint employees in order to implement the necessary systems or establish a specialized division in charge of handling the conflicts within the Company or serving such purpose;

s. To make decisions on the investment or sale of assets valued from higher 10% to under 35% of the total value of the Company's assets recorded in the Company's latest financial statement;

t. Other rights and obligations in accordance with Law on Enterprise and this Charter.

3. The Board of Directors shall approve its decision by voting at the meeting, collecting written opinions. Each member of the Board of Directors shall have one (01) vote.

4. When implementing its functions, rights and obligations, the Board of Directors must comply with the law, the Company's Charter and decisions of the General Meeting of Shareholders. If any resolution approved by the Board of Directors is contrary to the provisions of the law, resolutions of the General Meeting of Shareholders or the Company's Charter and causes damages to the Company, then the members who agreed to pass such resolution shall be jointly and personally liable for it and they must compensate the Company for such damages; any member who opposed the ratification of the above mentioned resolution shall be exempted from any responsibility. In such case, a shareholder of the company has the right to request a court to suspend implementation of or to rescind the above-mentioned resolution or decision.

5. During the implementation of their duties, members of the Board of Directors shall have the following rights and responsibilities:

a. Rights of members of the Board of Directors:

- Right to be provided with information:

+ Members of the Board of Directors shall be entitled to request the General Director and the manager of the Company to provide information, documents on the financial situation, business operation of the Company and other units in the Company;

+ The manager of the Company is required to provide timely, fully and accurately the information, documents at the request of any member of the Board of Directors;

+ Order, procedure to request and supply information: the members of the Board of Directors send a written request for supplying information to General Director and the manager of the Company. The document specifying the information to be provided, the time limit for the supply. Written requests for information should be sent simultaneously to other members of the Board of Supervisors for monitoring and supervision.

- Right to obtain the remuneration and other benefits:

+ The Company is entitled to pay remuneration and bonus to members of the Board of Directors based on the business results and efficiency;

+ The remuneration, salaries and other benefits of members of the Board of Directors shall be paid in accordance with the following provisions: Remuneration for work shall be calculated on the basis of the number of working days necessary to fulfil the duties of the members of the Board of Directors and the daily rate of remuneration. The Board of Directors shall estimate a rate of remuneration for each member on the principle of unanimous agreement or shall direct equal sharing in the case of disagreement. The total amount of remuneration and bonus for the Board of Directors shall be decided by the General Meeting of Shareholders at the annual meeting;

+ Members of the Board of Directors shall be entitled to get paid for all the expenses of traveling, meal, accommodation and other reasonable expenditures that they had to spend during the execution of their duties as members of the Board of Directors;

+ The remuneration of members of the Board of Directors shall be included in the business expenses of the Company in accordance with the laws on corporate income tax and shall be presented as a separate item in the annual financial statements of the Company and shall be reported to the General Meeting of Shareholders at its annual meeting.

b. Obligations of a member of the Board of Directors:

- To exercise his or her delegated powers and perform his or her delegated duties strictly in accordance with the law;

- To exercise transparency of interests and persons involved according to Law on Enterprise;

- To perform other obligations in accordance with the law and the Charter of the Company.

Article 34. Number, composition and term of the Board of Directors' members

1. Number and composition of members of the Board of Directors

The number of members of the Board of Directors shall have three (03) members

2. Term of members of the Board of Directors

a. The term of the members of the Board of Directors shall be three (03) years and members of the Board of Directors may be re-elected for unlimited number of terms.

b. In case all the members of the Board of Directors have their terms ended but the General Meeting of Shareholders has not yet voted new members, the above mentioned members shall remain to be members of the Board of Directors until the new members shall be elected for replacement and for taking over the works.

c. The term of an additional member who is elected or of a member who is elected to replace a member who was disqualified, removed or discharged during a term of office shall be the residual period of the term of the Board of Directors.

Article 35. Qualifications, conditions to be a member of the Board of Directors

1. Qualifications and conditions for being a member of the Board of Directors:

a. Not fall into the category of entities which are not entitled to establish and manage enterprises in Vietnam as prescribed by the Law on Enterprises;

b. Having professional level, experiences in business management or experiences in the securities, finance and banking sectors;

c. Not being the General Director, member of the Board of Directors, member of the Board of Members of another securities company;

2. The qualifications and conditions stipulated in this Article shall be applied at the same time to the members of the Board of Directors who are elected additionally and/or for replacement.

Article 36. Chairman of the Board of Directors

1. The Board of Directors shall select among its members and vote to obtain its Chairman.

2. The Chairman of the Board of Directors shall have the following rights and duties:

a. To prepare working plans and programs of the Board of Directors;

b. To prepare the agenda, contents and documents serving the meeting, convene the meetings of the Board of Directors;

c. To organize the implementation of the Board of Directors' resolution;

d. To supervise the organization the implementation of the Board of Directors' resolutions;

e. To preside the General Meeting of Shareholders and meetings of the Board of Directors;

f. Other rights and obligations in accordance with the Law on Enterprises and this Charter.

3. Where the Chairman of the Board of Directors is absent or cannot carry out his/her duties, another member shall be authorized by the Chairman to exercise the rights and fulfill the obligations of the Chairman of Board of Directors. Where no person is authorized or the chairman of the Board of Directors dies, goes missing, is temporarily detained in prison, serves a prison sentence, is subject to administrative measures in a compulsory drug rehabilitation establishment or compulsory educational establishment, absconds from his or her place of residence, has his or her capacity for civil acts restricted or lost, has cognitive difficulties or difficulties with behavioral control, or is prohibited by a court from assuming a certain position or practicing or doing certain work, then the other members of, the Board of Directors can elect another person among the members to carry out the duty of the Chairman based on the principle of majority until there is a new decision of the Board of Directors.

4. Where necessary, the Board of Directors may appoint a secretary to the company to help the Board of Directors and its Chairman fulfilling the obligations under their authorities in conformity with the law. The Company Secretary shall have the following rights and obligations as prescribed by the Article 46 of this Charter.

5. The Chairman of the Board of Directors may be removed or dismissed according to the decision of the Board of Directors.

Article 37. Meetings of the Board of Directors and minutes of meetings

1. The Board of Directors may hold periodical or extraordinary meetings. Periodical meetings of the Board of Directors shall be convened by the Chairman at any time necessary, however, at least once (01) every quarter.

2. The Chairman of the Board of Directors will be elected at the first meeting of the Board of Directors within seven (07) working days counted from the date of completion of the election of such Board of Directors. Such meeting shall be convened by the member who obtains the highest number of votes or the highest percentage of votes. If more than one member have equal and highest numbers or percentage of votes, the voting members shall elect by majority vote one (01) of them to convene the meeting of the Board of Directors.

3. The Chairman of the Board of Directors must convene an extraordinary meeting of the Board of Directors in following cases:

a. Upon request of The Board of Supervisor;

- 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;

The request of the meeting must be in writing, clearly states the objectives, issues to be discussed and decided under the competence of the Board of Directors.

4. The Chairman of the Board of Directors shall convene the meeting of the Board of Directors within seven (07) working days as of the receiving date of the request as stipulated in Clause 3 of this Article. If the Chairman of the Board of Directors fails to do so, he/she shall be responsible for damages occurred to the Company and the requesters shall be entitled to convene the meeting of the Board of Directors by themselves

5. The Chairman of the Board of Directors or the person convening the meeting of the Board of Directors shall send the notice of and invitation to the meeting, at the latest three (03) days prior to the meeting date, to the members of the Board of Directors, members of the Board of Supervisor and General Director. The invitation must define specifically the time and venue of the meeting, agenda, issues to be discussed and decision with enclosed documents used at the meeting and the votes of members that will not attend the meeting. Invitations may be sent by method based on Law on Enterprise.

6. Supervisors shall be entitled to attend and discuss in the meetings of the Board of Directors but they have no voting right.

7. The meeting of the Board of Directors according to the first invitation notice shall be conducted if it is attended by three fourths (3/4) of the total number of members. Where the meeting convened for the first time is not conducted because of the number of attendants is less than the quorum, it will be convened for the second time within seven (07) days as of the intended date of the first meeting. In this case, the meeting shall be conducted if attended by half of the total members of the Board of Directors.

8. Members of the Board of directors are deemed to have been present and voted in the meeting in these circumstances:

- a. They appeared and voted directly in the meeting;
- b. They authorised to other person to attend and vote at the meeting based on Clause 10 of this Article.
- c. They participated and voted in an online meeting by casting an electronic vote or by other electronic forms;
- d. They sent their voting cards to the conclave by mail, fax or email. Voting cards mailed to the conclave must be put in sealed envelopes and delivered to the Chairman of the Board of directors no later than one hour prior to the start of the conclave. Voting cards shall only be taken out of envelopes in the presence of all attendees..

9. The Board of Directors shall pass the resolutions and issue the decisions by complying with the positive votes of the majority of the members present at the meeting. In case the numbers of positive and negative votes are equal, the vote of the Chairperson shall be the final.

10. Members must attend all meetings of the Board of Directors. A member can authorise another attendee if approved by most of the members of the Board of Directors.

11. Meetings of the Board of Directors must be noted in the minutes of the meeting and can be recorded, saved and kept under any other electronic forms at the head office of the Company. The minutes of the meeting shall be made in Vietnamese or can be additionally made in foreign language with full and main contents as prescribed by the Law on Enterprises. Minutes in Vietnamese and foreign language shall have the same legal validity. For any discrepancy in the contents of the minutes of the meeting, the contents in the Vietnamese minutes of the meeting

shall prevail. The minutes of the meeting of the Board of Directors must be signed by the Chairperson and the secretary in charge of making the minutes of the meeting. The Chairperson and secretary in charge of making the minutes and any persons signing the minutes shall be liable for the truthfulness and accuracy of the contents in the Board of Directors' minutes of the meeting.

Article 38. Removing, dismissing and supplementing members of the Board of Directors

1. A member of the Board of Directors shall be discharged by the General Meeting of Shareholders in the following cases:

a. Any member of the Board of Directors who no longer satisfies the qualifications and conditions as prescribed in Article 35 of this Charter;

c. Upon written notice of resignation;

2. A member of the Board of Directors shall be removed by the General Meeting of Shareholders if such member did not participate in any activity of the Board of Directors for a consecutive period of six (06) months, except for the event of Force majeure;

if such member did not participate in activities of the Board of Directors for six consecutive months, except for cases of force majeure.

3. When considered necessary, the General Meeting of Shareholders shall decide to replace any member of the Board of Directors; or discharge or remove any member of the Board of Directors in the cases other than those stipulated in clauses 1 and 2 of this article..

4. The Board of Directors shall convene the General Meeting of Shareholders to elect additional members of the Board of Directors in the following cases: The number of members of the Board of Directors decreases by more than one third (1/3) of the number stated by the Charter of the Company. In this case, the Board of Directors shall convene a General Meeting of Shareholders within a period of not more than sixty (60) days from the day in which the number of members of the Board of Directors decreased by more than one third;

For other cases, the General Meeting of Shareholders shall vote new member for replacing the one being dismissed, removed in the most recent meeting.

Article 39. Internal Audit and Risk Control Divisions of the Board of Directors

1. The Internal Audit Division shall implement its function based on the principle of independence, truthfulness, objectiveness and confidentiality. The specific functions and duties of the Internal Audit Division shall be as follows:

a. To assess independently the suitability and compliance of the General Meeting of Shareholders, and the Board of Directors with the legal policies, Charter of the company and resolutions;

b. To inspect, review and assess the adequacy, efficiency and effectiveness of the internal control system under the General Director in order to render this system perfectly;

c. To assess the compliance of the business operation with the internal policies and procedures;

d. To advise the establishment of internal policies and procedures;

e. To assess the compliance with the laws, the control of the measures to ensure the safety of the Company's assets;

f. To assess the internal audit through the financial information and course of the business operations;

g. To assess the process for determining, evaluating and managing the business risks;

- h. To assess the efficiency of the operations;
- i. To assess the compliance with the contractual commitments;
- j. To implement the control of the information technology system;
- k. To investigate the internal violations in the Company;
- l. To implement the internal audit of the Company and its subsidiaries;
- 2. To Function and operational principle of the Risk Control Division:
 - a. To prescribe the policy, strategy for risk control; criteria for evaluating the risks; overall risk level of the Company and of each department of the Company;
 - b. To assess independently the suitability and compliance with the policies, processes of risk control established in the Company;
 - c. To inspect, review and assess the adequacy, efficiency and effectiveness of the internal risk control system under the General Director in order to render this system perfect;
- 3. Requirement for the personnel of the Internal Audit Division:
 - a. A personnel of the division must not be penalized in the past by a fine or higher level of penalty for any act of violation in the sectors of securities, banking, insurance within five (05) most recent years to the year of his/her appointment to the division;
 - b. The Head of the Internal Audit Division must be a qualified person having the professional level in the fields of law, accounting, auditing, enough experiences, reputation, authority to implement efficiently the assigned duty;
 - c. A personnel of the Division must not be related to the heads of professional departments, person practicing the business of the Company, General Director, Deputy General Director (if any), Branch Director (if any) in the Company;
 - d. A personnel of the division must have the Certificate of basic matters related to the securities and securities market and Certificate of Law Study on the securities and securities market or Certificate of Practicing the securities business;
 - e. Staff of the division may not concurrently hold other positions in the Company.

III. General Director

Article 40. General Director; rights and obligations of General Director

1. The General Director hired and/or appointed by the Board of Directors. The term of the General Director shall not exceed five (05) years; the General Director may be re-appointed for an unlimited number of terms.

2. Rights and obligations of the General Director

The General Director shall manage the day-to-day business operations of the Company; shall be subject to supervision by the Board of Directors and shall be responsible to the Board of Directors and before the law for the performance of his or her delegated duties. The specific duties and powers of the General Director shall be comprised of deciding, approving, signing all agreements, contracts, documents and other documents related to the following matters:

a. Issues relating to the day-to-day business operations of the Company and other issues which are not falling within the authority of the Board of Directors stated in Clause 2 Article 33 of the Charter and the authority of the General Meeting of Shareholders stated in Clause 2 Article 21 of the Charter;

b. Organization of the implementation of resolutions of the Board of Directors;

- c. Organization of the implementation of business plans and investment plans of the Company;
- d. Making of recommendations on the organizational structure or issue regulations on internal management of the Company;
- e. Appointment, removal and dismissal of managerial positions in the Company, except for those subject to the approval of the Board of Directors and the General Meeting of Shareholders;
- f. Making of recommendations on plans for using profit or dealing with business losses;
- g. Employee recruitment;
- h. Decisions on wages and other benefits to the employees of the Company, including management positions under the appointment of the General Director;
- i. The purchase, sale, borrowing and lending of and other contracts and transactions with respect to and/or in relation to, including but not limited to assets for daily business operations of the Company, securities, valuable papers, with the value of under 35% of the total value of assets recorded in the latest financial statement of the Company, unless another percentage or value is specified in the company charter, and contracts and transactions falling within the deciding competence of the Board of Directors and the General Meeting of Shareholders according to this Charter, and contracts and transactions between the Company and related persons according to the regulations of the Law on Enterprises and this Charter.
- j. The investment or sale of assets valued at or under 10% of the total value of the Company's assets recorded in the Company's latest financial statement;
- k. Other powers and obligations in accordance with provisions of law, this Charter and resolutions and decisions of the Board of Directors.

3. The General Director shall manage the day-to-day business operations of the Company in accordance with the law, the Charter of Company, the labor contract signed with Company and resolutions of Board of Director. Where the General Director breaches this regulation causing damage to the Company, the General Director must be accountable to the law and responsibility for compensating the Company for such damage.

4. Obligations and interests of members of General Director:

a. Interests of members of General Director:

- General Director shall be entitled to salary based on the business results and efficiency. The salary and other interests of General Director shall be determined by the Board of Directors.
- The remuneration and salary of members of the General Director shall be included in the business expenses of the Company in accordance with the law and shall be presented as a separate item in the annual financial statements of the Company and shall be reported to the General Meeting of Shareholders at its annual meeting.

b. Obligations of General Director:

- To exercise obligations of manager of the Company in accordance with the law;
- To publicize benefits and related persons in accordance with the provision of Article 164 of Law on Enterprises;
- Other obligations in accordance with the Law and the Charter of the Company.

Article 41. Standards and conditions of General Director

The General Director must satisfy the following criteria:

1. Not be currently subject to prosecution for criminal liability or serving a prison sentence or be banned from securities practice in accordance with law;

2. Have at least 2 years' working experience in a professional section of any organization in the financial, securities, banking or insurance sector or in the financial, accounting or investment section of another enterprise;

3. Have a financial analysis practising certificate or fund management practising certificate;

4. Not have been penalized for any administrative breach in the securities and securities market sector in the 6 month period prior to being chosen as the General Director.

5. Not being concurrently a member of Board of Directors, Board of Members of another securities company; not working concurrently to other enterprises.

Article 42. Removing and dismissing of General Director

The General Director shall be removed or dismissed in the following cases:

1. Failure to satisfy the criteria and conditions for being the General Director stipulated in Article 41 of this Charter.

2. Upon written notice of resignation.

3. Upon resolution of the Board of Directors.

Article 43. Internal Control Unit and Risk Management Unit under the direction of General Director

1. The Internal Control Unit is responsible for controlling the compliance within the Company regarding the following aspects:

a. Supervise the compliance with the provisions of Laws, the Company's Charter, resolutions of the General Meeting of Shareholders, resolutions of the Board of Directors, rules, operational processes and risk management procedures of the Company, of relevant units and individuals within the Company operating in securities sector;

b. Supervise the implementation on internal regulations, the potential conflicts of interest within the Company, particularly in respect of the business activities of the Company and individual transactions of the Company's employees; supervise the enforcement of obligations of managers and employees in the Company, enforcement of obligations of partners regarding the authorized activities;

c. Review the contents of and supervise the implementation of the rules of professional conduct;

d. Supervise the compliance with regulations of financial safety;

e. Separate the clients' assets;

f. Protect and preserve clients' assets;

g. Control the compliance with laws on anti-money laundering;

h. Other tasks as assigned by the General Director.

2. Criteria and conditions for personnel of the Internal Control Unit:

a. There must be at least 01 compliance officer in the Company

b. The Head of Internal Control Unit must have qualifications in law, accounting, audit; have sufficient experience, prestige and competence to effectively execute assigned tasks;

- c. Not being related person to the heads of professional departments, task executors, the General Director, Deputy General Directors (if any), Branch Directors (if any) in the Company;
 - d. Have practicing certificate in securities or a certification in "Fundamental issues of securities and securities market"; certification in "Laws on securities and securities market";
 - e. Not concurrently take another job in the Company;
3. Duties of the risk management system:
- a. Identify the policies and the level of risk tolerance of the Company;
 - b. Identify risks of the Company;
 - c. Measure risks;
 - d. Supervise, prevent, detect and handling risks.

IV. Board of Supervisor

Article 44. Members, term and composition of the Board of Supervisor

1. The Company's Board of Supervisor consists of 03 members.
2. The term of office of a member of Board of Supervisor is 03 years without term limit. If term of office of all Supervisors expires at the same time and Supervisors of the new term are not elected, the retiring Supervisors shall keep performing their rights and obligations until Supervisors of a new term are elected and take office.
3. Members of the Board of Supervisor are elected by the General Meeting of Shareholders on the principle of cumulative voting. Supervisors shall elect one of them as the Chairman of the Board of Supervisor under the majority rule.
4. More than half of the inspectors of the Board of Supervisors must reside permanently in Vietnam. The head of the Inspection Committee must have a university or higher graduation degree in one of the following specialties: economics, finance, accounting, auditing, law, business management or in a specialized faculty relating to the business activities of the Company.

Article 45. Rights and obligations of the Board of Supervisor

1. Rights of the Board of Supervisor :
 - a. Supervise the Board of Directors, Director and the General Director in managing the company;
 - b. Inspect the rationality, legitimacy, truthfulness, and prudence in the management and business operations; systematicness, consistency and standardization of accounting, statistics and financial reporting;
 - c. Inspect the sufficiency, legitimacy, and truthfulness of business outcome reports, annual and biannual financial statements of the Company, assessment report of the management of the Board of Directors, and submit the inspection report at the annual general meeting;
 - d. Review, check, assess the effect and effectiveness of the internal control system, internal audit system, risk management and early warning system of the company;
 - e. Examine accounting books, accounting records and other documents of the Company; managerial and administrative works of the Company where necessary or under the Resolutions of the General Meeting of Shareholders or at the request of the shareholder or group of shareholders prescribed in Article 17 of this Charter;
 - f. If there is a request from individual shareholders or a group of shareholders provided for in Article 17 of this Charter, the Board of Supervisor shall investigate within seven (07) working days from the date of receipt thereof. Within fifteen (15) days from the end of the inspection, the

Board of Supervisor shall report the issues to the Board of Directors and the shareholder or group of shareholders who made the request. The inspection mentioned in this Clause must not obstruct the normal operation of the Board of Directors and must not interrupt the company's business administration;

g. Propose changes and improvements to the organizational structure, management, supervision, and operation of the Company to the Board of Directors or the General Meeting of Shareholders;

h. Upon detection of a member of the Board of Directors, or the General Director breaching the obligations of a manager of the Company as stipulated in the Law on Enterprises or this Charter, the Board of Supervisor shall give immediate written notice to the Board of Directors and request the person to cease the breach and take measures to remedy any consequences;

i. Upon detection of a member of the Board of Directors or General Director breaching the laws or this Charter to the detriment of the interests of the Company, shareholders or customers, the Board of Supervisor has the responsibility to request the breaching person to explain within a certain period or request to convene the General Meeting of Shareholders to resolve. The Board of Supervisor must inform breaches of the laws in writing to the State Securities Commission within seven (07) working days from the date of detection;

j. Develop supervision process and procedures to be approved in the General Meeting of Shareholders;

k. Conduct other rights and duties stipulated in the Law on Enterprises, the Company's Charter and Resolution of the General meeting of Shareholders;

2. During their course of action, the Board of Supervisor have the following rights and duties:

a. Rights of the Board of Supervisor :

- Employ independent consultants and internal audit department of the Company to perform given duties;

- Attend and discuss at meetings of the Board of Directors, General Meetings of Shareholders, and other meetings of the Company;

- Seek opinions of the Board of Directors before submitting reports, conclusions, and proposals to the General Meeting of Shareholders;

- Be entitled to full access to information:

+ Invitations, absentee ballots, and enclosed documents shall be sent to the Board of Supervisor at the same time and in the same manner as Members of the Board of Directors;

+ Resolutions and minutes of meetings of the Board of Directors and General Meetings of Shareholders shall be sent to the Board of Supervisor at the same time and in the same manner as shareholders and Members of the Board of Directors;

+ Reports of the General Director submitted to the Board of Directors and other documents issued by the Company shall be sent to the Board of Supervisor at the same time and in the same manner as Members of the Board of Director;

+ Supervisors are entitled to access documents of the company which are kept at the headquarter, branches, and other locations; entitled to enter working places of managers and employees of the Company during working hours;

+ The Board of Directors, members of the Board of Directors, General Director, and other managers must provide sufficient, accurate, and timely information, documents about the

management of the company at the request of members of the Supervisors or the Board of Supervisor .

- Members of the Board of Supervisor shall receive remuneration and other benefits under decisions of the General Meeting of Shareholders. The General Meeting of Shareholders shall decide on the total remuneration and annual operating budget of the Board of Supervisor . Members of the Board of Supervisor shall be reimbursed for expenses for meals, accommodation, travel and for use of independent consultancy services and expenses arising at reasonable rates. The total amount of such remuneration and expenses shall not exceed the total annual operating budget of the Board of Supervisor approved by the General Meeting of Shareholders, except where otherwise decided by the General Meeting of Shareholders. Remuneration and operating costs of the Board of Supervisor shall be included in business expenses of the Company in accordance with the laws on corporate income tax and other relevant laws, and must be presented in a separate item in the annual financial statements of the Company.

b. Duties of the Board of Supervisor:

- Comply with the laws, the Company's Charter, decisions of the Shareholders' Meeting and professional ethics in exercising assigned rights and tasks;

- Perform the given rights and obligations with honesty, prudence and in the best interest of the Company;

- Act in the best interest of the Company and its shareholders; do not use information, industry secrets, business opportunities or assets of the Company or misuse one's position, power, for self-seeking purposes or serving the interest of other entities;

- Other obligations as provided for by laws and this Charter.

3. The Supervisor who violates regulations in Paragraph b, Clause 2 of this Article and thus causes damage to the company or other persons shall take personal responsibility or pay compensation for such damage. All incomes and other benefits of such Supervisor shall be returned to the Company.

4. If a Supervisor is found committing violations while exercising his/her given rights and obligations, the finding Supervisor shall send a written notification to the Board of Supervisor , requesting the violator to stop the violations and take remedial measures.

Article 46. Operations and meetings of the Board of Supervisor

1. The Board of Supervisor must issue regulations on operations, process, procedures and meetings of the Board of Supervisor to be approved by the General Meeting of Shareholders.

2. The Board of Supervisor shall meet at least two (02) times per year.

3. The Board of Supervisor meeting shall take place if at least two thirds (2/3) of the members attend the meeting.

Article 47. Standards and conditions of Supervisors

1. Not fall into the category of entities which are not entitled to establish and manage enterprises in Vietnam as prescribed by the Law on Enterprises.

2. Not hold any managerial position in the Company, and is not required to be a shareholder or an employee of the company, unless otherwise stipulated in the charter of the company.

3. Not a spouse, natural father, adoptive father, natural mother, adoptive mother, father-in-law, mother-in-law, child, adopted child, son-in-law, daughter-in-law, sibling, brother-in-law and sister-in-law, and siblings of the spouse of any member of the Board of Directors, General Director, or any other manager.

4. Having been trained in one of the following specialties: economics, finance, accounting, auditing, law, business management or in a specialized faculty appropriate for the business activities of the Company;

5. The Chairman of the Board of Supervisor may not concurrently be a member of the Board of Supervisor or manager of another securities company.

Article 48. Dismissal of members of Supervisor Board

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

a. No longer satisfies the standards and conditions to be a Supervisor prescribed in Article 47 of this Charter;

c. written resignation notice which is approved;

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

a. Fails to fulfill the given tasks or duties;

b. Fails to perform his/her rights and obligations for six (06) consecutive months, except for force majeure events;

c. Commit serious or repeated violations of Supervisor's obligations prescribed by the Law on Enterprises and this Charter;

d. Other cases pursuant to a Resolution of the General Meeting of Shareholders.

Chapter IV

HANDLING OF RELATIONSHIP WITH RELATED PARTIES

Article 49. Potential disputes

1. Cases shall be deem as a dispute between the Company and the relevant partners when disputes or complaints arise between:

a. The shareholders and the Company;

b. C^o Shareholders and the Board of Directors, the Chairman of the Board of Directors, members of the Board of Management, Board of Supervisor, members of the Board of Supervisor, General Director or manager of the Company;

c. Clients or other relevant partners of the Company.

2. Causes of dispute: Disputes related to the operation of the Company, the rights of the shareholders defined in the Charter or any rights and obligations prescribed by the Law on Enterprises, other laws or administrative regulations.

Article 50. Dispute resolution

1. Negotiation and reconciliation: Involved parties will try to resolve the dispute through negotiation and reconciliation. The Chairman of the Board of Directors or the person authorized will take the lead to resolve disputes, unless the dispute is related to the Board of Directors or the Chairman of the Board of Directors. In case of disputes are related to the Board of Directors and the Chairman of the Board, any party may request to appoint an independent expert to act as an arbitrator for the dispute resolution process.

2. Refer the disputes to arbitration tribunal or court: In case conciliation decision fails to be reached within six (06) weeks from the start of the conciliation process or if the decision of the

mediator is not accepted by the parties, either party may refer the dispute to an arbitration tribunal or court of competent jurisdiction.

3. Costs of negotiation, mediation and arbitration or court costs:

- a. The parties will bear its costs related to the procedure of negotiation and reconciliation;
- b. Who will bear cost of the arbitration and court shall be decided by the Arbitration and Court in accordance with law.

Article 51. Transactions subject to approval

1. Contracts and transactions between the Company and the following entities must be approved by the General Meeting of Shareholders or by the Board of Directors:

- A shareholder or authorized representative of a shareholder which is an organization holding more than ten (10) percent of the ordinary shares of the Company and its related persons;
- A member of the Board of Directors, and of the General Director; Related persons of a member of the Board of Directors and of a member of the Board of Management;
- Enterprises to be declared by members of the Board of Management, inspectors, the General Director and other managers of the Company as stipulated in Law on Enterprise.;

2. Any contract and transaction stipulated in Clause 1 of this Article valued at less than thirty-five (35) per cent of the total value of assets recorded in the most recent financial statement of the Company shall be approved by the Board of Directors. In this case, the legal representative shall send to members of the Board of Directors and at the same time, display at the head office and branches of the Company the draft contract or give notice of the main contents of the transaction to members of the Board of Directors. The Board of Directors shall make a decision on approval of the contract or transaction within fifteen (15) days from the date of display; and any member of Board of Directors with related interests relating to the parties to the contract or transaction shall not have the right to vote;

3. The following Contracts and transactions shall be approved by the General Meeting of Shareholders:

- a. Contracts and transactions other than those stipulated in clause 2 of this Article;
- b. Contracts for and transactions of borrowing, lending or sale of assets valued at more than ten (10) percent of the total value of assets of the Company stated in the most recent financial statements between the Company and shareholders owning fifty one (51) or more per cent of the total number of voting shares or their related persons.

In this case, the legal representative shall give notice to Board of Director and Board of Supervisor about objects related to such contract, transaction; and at the same time, display the draft contract or give notice of the main contents of the transaction. The Board of Directors shall submit the draft contract or explain the main contents of the transaction at the General Meeting of Shareholders or collect written opinions from shareholders. In this case, shareholders with related interests relating to the parties to the contract or transaction shall not have the right to vote. Contracts and transactions shall be approved in accordance with Clause 2 and 3 of Article 28 of this Charter;

4. Contracts and transactions, which were signed not in accordance with the provisions of this Article, shall be void pursuant to a decision of a court and handled according to the laws. Individuals signing contracts shareholders, members of the Board of Directors or the involved General Director shall make restitution for damage caused and return to the Company their earnings from such contracts or transactions.

5. The company must publicize relevant contracts and transactions in accordance with relevant laws.

Article 52. Reporting and information disclosure

1. Disclosure obligations

a. The Company must follow the information disclosure regime, regular and ad hoc reporting in accordance with the law on securities and securities market or at the request of the competent State agency in an adequate and timely manner. The Company shall be liable for the accuracy and truthfulness of the information and data disclosed or reported;

b. The disclosure is made in a manner to ensure that shareholders and the public investors can have equal access to information at the same time. The language used in the disclosure of information should be clear and easy to understand to avoid confusion to shareholders and the public investors.

2. Contents to be disclosed:

a. The Company shall disclose information concerning its performance, including:

- Disclose financial statements, reports on prudential financial ratios and other reports on a regular basis in accordance with laws;

- Disclose unusual information within 24 hours since occurrence or detection of the event as prescribed by law;

- Disclose information upon request of the competent authorities.

b. The Company must disclose information about the corporate governance in annual Shareholders' Meetings and annual financial statements.

3. **Tổ** Implementation of information disclosure: The Company shall develop and issue regulations on information disclosure in alignment with the Law on Securities and guiding documents and appoint at least one officer in charge of information disclosure who meets the following requirements:

a. Possess knowledge of accounting, finance and adequate IT skills;

b. Publicize name, office phone number for shareholders to easily contact;

c. Have enough time to perform their functions, especially in communicating with shareholders, receiving their feedback and disclose information, respond to feedback and other corporate governance issues on a regular basis as prescribed by laws.

4. Information discloser: The disclosure must be done by legal representatives of the Company or a person authorized to disclose information. The Company's legal representative shall be liable for the content of information disclosed.

Chapter V FINANCIAL MANAGEMENT AND ACCOUNTING

Article 53. Fiscal year

1. The fiscal year of the Company commences on the 1st January and ends on the 31st December of every calendar year.

2. The first fiscal year of the Company commences on the establishment date and ends on the 31st December of that year. Where the first fiscal year of the Company is less than four (04) months, the financial statement for such year shall be audited together with the financial statements for the next fiscal year.

Article 54. Accounting System

1. The Company uses the Vietnam Accounting System (VAS) or accounting system approved by the Ministry of Finance and in compliance with accounting policies for securities firms issued by the Ministry of Finance and related guidelines. The company is subject to the inspection of state agencies on the implementation of accounting - statistics policies.

2. The Company prepares accounting books in Vietnamese and keeps the records and accounting books in line with the Company's business activity. Records and accounting books must be accurate, current, and complete to demonstrate and explain the Company's transactions.

Article 55. Audit

1. Annual financial statements, reports of prudential financial ratios as at December 31, semi-annual financial statements, reports of prudential financial ratios as at June 30 of the Company must be audited by an independent audit firm in accordance with regulations.

2. Independent audit firm and their staff performing the audit for the Company must be first approved by the State Securities Commission. Annual General Meeting of Shareholders shall designate an independent audit firm or approve the list of the independent audit firm and authorize the Board of Directors to select one of these for conducting audit of the Company for the next fiscal year based on the Terms and Conditions agreed with the Board of Directors. Securities companies may not change the approved auditor within the fiscal year, unless the parent company changes their approved auditor or the approved auditor is suspended or disqualified.

3. After the end of the fiscal year, the Company shall prepare and submit annual financial statements to the independent audit firm. Independent auditing firm shall verify and certify the Company's annual financial statements showing the Company's revenues and expenses, prepare the audit report to submit to the Board of Directors within ninety (90) days from the end of the fiscal year.

4. A copy of the audit report shall be attached to the Company's annual financial statements.

Article 56. Principles of profit distribution

1. Every year, the General Meeting of Shareholders shall decide on the payment/distribution of dividend, earnings and bonuses from retained earnings of the Company.

2. Where the payment of dividends or other payments relating to one class of share is made in cash, the Company must make such payment in Vietnamese Dong. The payment may be made directly or via banks based on bank details provided by shareholders. The payment of dividends in respect of shares listed on the Stock Exchange may be made via a securities company or Vietnam Securities Depository.

3. Date of closure of the list of shareholders and date of payment of dividends or bonus:

The Board of Directors shall make a decision on the date of closure of the list of shareholders and date of payment of dividends or bonuses in accordance with the plan of the General Meeting of Shareholders.

Article 57. Dealing with losses in business

Losses in the previous year shall be dealt with in the subsequent year if the Company generates profit from its business in such subsequent year.

Article 58. Establishment of funds in accordance with regulations

1. Each year, the Company shall set aside an amount from the after-tax profits for establishing the following funds:

- a. Reserve fund for supplementing charter capital;
- b. Reserve for finances and professional risks;

- c. Reward and welfare fund;
- d. Other funds stipulated by law.

2. The rate of contribution, limits of contribution and the management and use of the funds set out in clause 1 of this article shall be implemented in accordance with the applicable laws.

Chapter VI

RESTRUCTURING, DISMISSAL AND BANKRUPTCY OF THE COMPANY

Article 59. Company Restructuring

1. The Company shall be consolidated, merged, or transformed upon approval of the State Securities Commission.

2. The order and procedures for consolidation, merger or transformation shall follow the Law on Enterprises, Law on Securities and relevant laws.

Article 60. Dismissal

1. The Company shall be dismissed or terminated in either of the following cases:

- a. At the expiration of the term of operation of the Company, even after extension;
- b. The General Meeting of Shareholders decides to dismiss the Company before expiration and be approved by the State Securities Commission;
- c. License on establishment and operation of the Company is revoked by SSC.
- d. The Company does not have the minimum number of shareholders stipulated in Law on Enterprise for a period of six consecutive months and does not conduct procedures to convert the form of enterprise.

e. Other cases prescribed by law.

2. The Company shall only be dismissed if all debts and liabilities can be settled and the Company is not involved in any dispute at a court or arbitration tribunal.

3. The process, procedures and dossiers of dismissal shall follow the provisions of this Charter, the Law on Enterprises, the Law on Securities and guiding documents.

Article 61. Bankruptcy

The bankruptcy of the Company shall follow the provisions of the law on bankruptcy of enterprises operating in the fields of finance and banking.

Chapter VII

SUPPLEMENTATION AND AMENDMENT TO THE CHARTER

Article 62. Supplementation and amendment to the charter

1. Amendments and supplementations to this Charter shall be considered and decided by the General Meeting of Shareholders.

2. Where the provisions of law relating to the Company's operations are not mentioned in this Charter or where new rules of law specifically regulating the operation of securities companies conflict with the terms of this Charter, the provisions of law shall prevail and The Company's Charter shall be adjusted accordingly.

Chapter VIII

EFFECTIVENESS

Số /No: 07/2026/TT-BKS

Hà Nội, 03/04/2026 /Hanoi, April 03, 2026

TỜ TRÌNH CỦA BAN KIỂM SOÁT /PROPOSAL OF BOARD OF SUPERVISORS

V/v: Ban hành Quy trình Kiểm soát của Ban Kiểm soát

Subject: Issuance of the Procedure on Control by the Board of Supervisors

Kính thưa Đại hội,

To: The General Meeting of Shareholders

Ban Kiểm soát (“**BKS**”) Công ty Cổ phần Chứng khoán Pinetree kính trình Đại hội đồng Cổ đông thường niên năm 2026 (“**Đại hội**”) xem xét và thông qua nội dung liên quan đến việc ban hành Quy trình Kiểm soát của Ban Kiểm soát, cụ thể như sau:

*The Board of Supervisors (“**BOS**”) of Pinetree Securities Corporation hereby submit to the 2026 Annual General Meeting of Shareholders (“**GMS**”) to review and approve on the issuance of the Procedure on Control by the Board of Supervisors, specifically as follows:*

1. Thông qua toàn văn Quy trình Kiểm soát của Ban Kiểm soát được đính kèm theo Tờ trình này/ Approve in full Procedure on Control by the Board of Supervisors attached to this Proposal.

2. Phê duyệt thời điểm có hiệu lực của Quy trình/Approval on the effective date of the Procedure:

Quy Trình có hiệu lực kể từ ngày được ĐHĐCĐ thông qua. Mọi việc sửa đổi, bổ sung hoặc chấm dứt hiệu lực của Quy Trình phải được lập thành văn bản và được ĐHĐCĐ của Công ty phê duyệt.
The Procedure shall take effect from the date of approval by the GMS. Any amendment, supplementation, or termination of the Procedure must be made in writing and approved by the GMS of the Company.

3. Giao Trưởng Ban Kiểm soát: tổ chức hoàn thiện và ký ban hành Quy trình.

Assign the Head of BOS: to organize the completion and signing of the Procedure.

Toàn văn Quy trình Kiểm soát của Ban Kiểm soát kèm theo Tờ trình này.

Full Procedure on Control by the Board of Supervisors is enclosed with this Proposal.

Kính trình Đại hội xem xét và thông qua.

For the GMS’s consideration and approval.

**TM. BAN KIỂM SOÁT
FOR AND ON BEHALF OF BOARD OF
SUPERVISORS**



**NGUYỄN THẠCH HOÀN
Trưởng BKS/Head of BOS**

**PINETREE SECURITIES
CORPORATION**

---o0o---

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

---o0o---

**PROCEDURE ON CONTROL BY
THE BOARD OF SUPERVISORS**
PINETREE SECURITIES CORPORATION

Hanoi, 24/04/2026



TABLE OF CONTENTS

CHAPTER I. GENERAL PROVISIONS.....	1
Article 1. Purpose.....	1
Article 2. Subjects of Procedure and scope of application	1
Article 3. Definition & Abbreviation.....	1
Article 4. General principles for control activities of the Board of Supervisors	1
CHAPTER II. PROCEDURE ON CONTROL BY THE BOARD OF SUPERVISORS.....	2
Article 5. Control Procedure Flowchart.....	2
Article 6. Description of the Control Procedure	2
Article 7. Record Retention	4
Article 8. Responsibilities of Departments	5
CHAPTER III. EFFECT AND IMPLEMENTATION PROVISIONS.....	5
Article 9. Effect.....	5
Article 10. Implementation	5

LEGAL BASIS

Pursuant to:

- The Law on Enterprises and its guiding documents in force from time to time.
- The Law on Securities and its guiding documents in force from time to time.
- Decree No. 155/2020/ND-CP detailing the implementation of a number of articles of the Law on Securities and its amendments and supplements.
- Circular No. 121/2020/TT-BTC regulating the operations of securities companies and its amendments and supplements.
- The Charter of Pinetree Securities Corporation, as amended from time to time.
- Regulation on Corporate Governance of Pinetree Securities Corporation, as amended from time to time.
- Other relevant legal documents.

PROCEDURE ON CONTROL BY THE BOARD OF SUPERVISORS PINETREE SECURITIES CORPORATION

(Promulgated together with Resolution No. 01/2026/NQ-DHDCCD dated 24 April 2026 of the General Meeting of Shareholders of Pinetree Securities Corporation)

CHAPTER I. GENERAL PROVISIONS

Article 1. Purpose

This Procedure on Control by the Board of Supervisors (“**Procedure**”) is issued to establish the processes and procedures for conducting inspection and control activities of the Board of Supervisors, thereby ensuring that such activities are implemented in a consistent, comprehensive manner and in compliance with applicable laws.

Article 2. Subjects of Procedure and scope of application

- 2.1. Subjects of Procedure: This Procedure sets out the framework for inspection, control, and supervisory activities of the Board of Supervisors at Pinetree Securities Corporation.
- 2.2. Scope of application: This Procedure applies to the Board of Supervisors and all relevant departments/units involved in the inspection and supervisory activities of the Board of Supervisors at Pinetree Securities Corporation.

Article 3. Definition & Abbreviation

- 3.1. “**Company**” or “**Pinetree**” refers to Pinetree Securities Corporation.
- 3.2. “**GMS**” refers to the General Meeting of Shareholders of Pinetree Securities Corporation.
- 3.3. “**BOS**” refers to the Board of Supervisors of Pinetree Securities Corporation.
- 3.4. “**BOD**” refers to the Board of Directors of Pinetree Securities Corporation.
- 3.5. “**GD**” refers to the General Director of Pinetree Securities Corporation.
- 3.6. “**SSC**” refers to the State Securities Commission.
- 3.7. “**VSDC**” refers to the Vietnam Securities Depository and Clearing Corporation.

Article 4. General principles for control activities of the Board of Supervisors

- 4.1. The inspection and control activities of the BOS shall comply with applicable laws, the Company’s Charter, Regulation on Corporate Governance and relevant internal regulations.
- 4.2. For each periodic meeting or ad hoc inspection, the BOS shall prepare meeting/working minutes and circulate the contents of such meetings or inspections to all BOS members prior to submission to the BOD and the GMS. The minutes must be signed by all members participating in the meeting or inspection.
- 4.3. During periodic or ad hoc inspections, in case of any disagreement among BOS members on one or more issues, such members shall have the right to reserve their opinions, which shall be recorded in the inspection minutes and reported to the GMS for consideration and decision.

- 4.4. Inspection and control activities of the BOS shall not adversely affect the normal operations of the inspected units or disrupt the day-to-day business operations of the Company.
- 4.5. The BOS shall maintain regular communication with the BOD regarding the performance of its duties and shall seek the BOD's opinions prior to submitting reports, conclusions, and recommendations to the GMS.

CHAPTER II. PROCEDURE ON CONTROL BY THE BOARD OF SUPERVISORS

Article 5. Control Procedure Flowchart

Sequence	Implementing Unit/Individual	Description
		<pre> graph TD Start([Start]) --> Step1[Request for inspection, control] Step1 --> Step2[Review of the request for inspection, control] Step2 --> Step3[Preparation of the inspection plan] Step3 --> Step4[Prepare and conduct the inspection] Step4 --> Step5[Reporting and monitoring inspection results] Step5 --> End([End]) </pre>
Step 1	BOS Requesting Unit/Individual for inspection/control	Request for inspection, control
Step 2	BOS	Review of the request for inspection, control
Step 3	BOS	Preparation of the inspection plan
Step 4	BOS	Prepare and conduct the inspection
Step 5	BOS	Reporting and monitoring inspection results
		End

Article 6. Description of the Control Procedure

Step 1: Request for inspection, control

- Requests for inspection and control may arise from the following sources:
 - Request from internal BOS:

- Based on the annual inspection plan of the BOS, developed on the basis of risk assessment of the Company's operations.
- On an ad hoc basis in response to issues requiring inspection and control, or for follow-up reviews of previous inspection results, recommendations of the BOS, or other Inspection Teams.
- Request from external sources:
 - Shareholders or groups of shareholders in accordance with the Law on Enterprises and the Company's Charter.
 - The GD, the BOD, and other departments/units.
 - Competent state authorities, including but not limited to the SSC, Stock Exchange, VSDC, Business Registration Authority, Tax Authority and other authorities (if any).
- The requesting unit/individual shall prepare and submit a request to the BOS.

Step 2: Review of the request for inspection, control

- The BOS shall, based on the Company's Charter, the Regulation on Corporate Governance, and BOS's annual work program and plan, review requests for inspection and control.
- The BOS shall assess the validity and appropriateness of the request for inspection and control, including the requesting party and the scope of the proposed inspection. Based on such assessment, the BOS shall conclude as follows:
 - In case of approval, the request shall be forwarded to the next step for implementation.
 - In case of rejection, the BOS shall issue a written response stating the reasons to the requesting unit/individual.

Step 3: Preparation of the inspection plan

- Based on the annual work plan of the BOS or the inspection/control requests as mentioned above (upon receipt of a complete and valid request dossier), the BOS shall develop an inspection plan.
- The inspection plan shall include the following information: inspected subject, scope of inspection, relevant departments, expected start and end dates of the inspection, and assigned personnel.
- The inspection plan shall be notified to the BOD and the GD prior to its implementation.

Step 4: Prepare and conduct the inspection

Prepare for the inspection:

- Notify the inspected unit/subject of the inspection plan.
- Collect documents and information related to the activities of the inspected unit/subject.
- Select samples of documents, records, and supporting evidence for review.

Conduct the inspection:

- The BOS shall review documents and records and assess them against applicable laws and internal regulations (including the Company’s Charter, GMS resolutions, BOD documents, and internal policies and procedures).
- Where necessary, the BOS may conduct direct interviews with relevant personnel in relation to the inspection scope.

Inspection criteria:

- All inspected matters must comply with applicable laws, the Company’s Charter, GMS and BOD resolutions, and internal regulations of the Company.
- Any errors, violations, or indications of non-compliance (if any) must be fully documented in the inspection minutes.
- The BOS shall assess the severity of violations, identify potential risks, and propose appropriate remedial and corrective actions.

Preparation of Inspection Minutes:

- Upon completion of the inspection, the BOS shall prepare inspection minutes, clearly recording all working contents, inspected matters, relevant documents, as well as the inspection results and conclusions.
- Hold meetings with the inspected parties (including the BOD, the GD, and divisions/departments subject to inspection) to discuss and reach agreement on the identified issues.
- Prepare inspection minutes summarizing the findings, duly signed by all members of the BOS and the representative of the inspected unit.

Step 5: Reporting and monitoring inspection results

Inspection Report:

- Within 05 (five) working days from the completion of the inspection minutes, the BOS shall prepare an inspection report based on the contents of the inspection minutes.
- The inspection report shall include the following key contents:
 - General information on the inspected unit/subject;
 - Scope of inspection;
 - Inspection start date and end date;
 - Summary of findings;
 - Related recommendations.
- The inspection report shall be prepared in 03 copies: 01 retained by the BOS, 01 submitted to the GD and 01 submitted to the BOD.

Monitoring the implementation of recommendations

- The BOS shall retain the inspection minutes and inspection report, and proceed with monitoring the implementation of the recommendations stated in the inspection report.

Article 7. Record Retention

- 7.1. Inspection reports, inspection minutes, and all documents and materials related to the inspection process shall be managed and retained by the BOS in accordance with applicable laws and the Company’s relevant internal regulations.

- 7.2. The inspected unit/subject shall be provided with one (01) copy of the inspection minutes for monitoring and implementing corrective actions.

Article 8. Responsibilities of Departments

8.1. Responsibilities of the BOS

- To organize the development of plans and conduct inspection and supervisory activities in accordance with this Procedure, ensuring compliance with applicable laws and the Company's internal regulations.
- To perform other duties as stipulated in this Procedure and relevant regulations.

8.2. Responsibilities of relevant units/departments and individuals

- Relevant units/departments and individuals shall be responsible for providing information, explanations, and coordination with the BOS in accordance with this Procedure.

CHAPTER III. EFFECT AND IMPLEMENTATION PROVISIONS

Article 9. Effect

- 9.1. This Procedure takes effect from the date of signing and issuing that is stated at the beginning of the Procedure.
- 9.2. Any amendment, supplementation, or termination of the validity of this Procedure must be made in writing and approved by the Company's GMS.
- 9.3. This Procedure is made in 02 (two) original copies including 01 (one) Vietnamese copy and 01 (one) English copy. In case of any discrepancy between the Vietnamese and English versions, the Vietnamese version shall prevail.

Article 10. Implementation

- 10.1. Issues that have not been mentioned in this Procedure, will be implemented in accordance with the relevant provisions of the law and internal regulations of the Company.
- 10.2. All Departments within the Company and relevant individuals are responsible for implementing this Procedure.

**pp. GENERAL MEETING OF
SHAREHOLDERS**

HEAD OF BOS



NGUYEN THACH HOAN

