

Hanoi, April 22, 2025

DRAFT

VOTING REGULATION

TO RESOLUTIONS IN THE 33rd ANNUAL GENERAL MEETING OF SHAREHOLDERS OF SHB

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and guiding documents;
- Pursuant to the Enterprise Law No. 59/2020/QH14 dated June 17, 2020 and guiding documents;
- Pursuant to the current Charter of Saigon - Hanoi Commercial Joint Stock Bank;
- Pursuant to the Regulation on organization and operation of the Board of Directors of SHB issued together with Decision No. 155/2024/QĐ-HDQT dated May 16, 2024 of the Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank.

Regulation on voting to approve the Resolutions and Decisions of the General Meeting of Shareholders in the 33rd Annual General Meeting of Shareholders (AGM) of SHB on April 22, 2025 (hereinafter referred to as "*this Regulation*") is as follows:

1. Scope of application

This Regulation is applied for voting to pass resolutions and decisions in the 33rd Annual General Meeting of Shareholders of Saigon - Hanoi Commercial Joint Stock Bank (SHB).

2. Subjects of application

Shareholders owning shares with voting rights and those involved in the voting process in the 33rd General Meeting of Shareholders of the Bank are responsible for complying with the provisions of this Regulation.

3. The ballot counting committee

- The ballot counting committee consists of 3 members, approved by the AGM. Members of the Ballot Counting Committee may be the Bank's shareholders but must not be on the list of nominees or candidates for the Board of Directors.

- The Ballot Counting Committee is responsible for carrying out necessary procedures for counting ballots, including: Preparing ballot boxes; announcing the voting sequence; verifying the eligibility of delegates and ballots, collecting ballots, monitoring and supervising the voting process of shareholders or authorized representatives, organizing the ballot counting process, reviewing and reporting any relevant issues to the Presidium, and preparing the Ballot Counting Minutes and submitting the Minutes along with all ballots to the Chairperson of the AGM.

- The Ballot Counting Committee must be responsible for the truthfulness and accuracy of the ballot counting results.



4. Ballots

- Ballots are issued by the Organizing Committee. Shareholders registering to attend the meeting will be issued ballots. In case of amendment, the wrong choice must be crossed out together with signature next to the crossed out place and the correct option checked.

- The following ballots are considered invalid:

- ✓ The ballot does not conform to the form prescribed by the Organizing Committee;
- ✓ The ballot is not stamped by SHB;
- ✓ The ballot is torn, erased or the one whose pre-printed information is amended, the ballot has additional voting content, except for the content requested by the Organizing Committee;
- ✓ The ballot is not signed by the shareholder.

5. Voting method

- The ballot must clearly state the number of shares held by the shareholder and the corresponding number of ballots used by the shareholder to vote.

- Shareholders may use the total number of ballots mentioned above to vote on the contents to be approved at the AGM.

- Shareholders have the right to choose one of three options: agree/disagree/have no opinion. If you choose any option, mark (X) or (V) on that option.

6. Counting ballots

The counting of ballots must be conducted by the Ballot Counting Committee at the voting room immediately after the vote ends. Before opening the ballot box, the Voting Counting Committee must count, make a minutes, and seal the unused ballots. The Ballot Counting Committee must not cross out or modify the Voting Card.

7. Principles of approving resolutions at the AGM

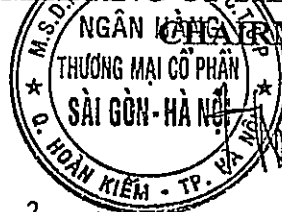
Comply with the regulatory requirements and SHB's Charter.

8. Announcement of ballot counting results

- The Ballot Counting Committee makes a minutes of the ballot counting, the head of the Ballot Counting Committee reads the report on the ballot counting results in the AGM;

- The minutes of ballot counting must be handed over to the Secretariat of the AGM and stored together with the documents of the Meeting in accordance with SHB's regulations.

PP. THE ANNUAL GENERAL
MEETING OF SHAREHOLDERS



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CHỦ TỊCH HĐQT

Đỗ Quang Hiến