

MEETING MINUTES

2024 GENERAL MEETING OF SHAREHOLDERS

(The 17th Annual meeting)

A. Company name: Sai Gon – Ha Noi Securities Joint stock company

Establishment and operation license No. **66/UBCK-GP** issued by the State Securities Commission on November 15th, 2007 and the most recent adjustment licenses no.16/GPĐC-UBCK issued by the State Securities Commission on March 25th, 2024.

Securities Business License No. 0102524651 issued by Hanoi DPI, and the 10th amendment registered on April 5th, 2024

B. Meeting time: 14.00 pm on May 15th, 2024

C. Meeting venue: Thang Long Ballroom, 7th Floor, MELIA Hanoi Hotel, no. 44 Ly Thuong Kiet Street, Hoan Kiem, Ha Noi, Vietnam.

D. Following, Attending and Online/Virtual Meeting at: <https://dhcd.shs.com.vn>

E. Participant: All members of the Board of Directors, Board of Supervisory, Board of Management, Shareholders and Authorized Representatives of Shareholders of Sai Gon – Ha Noi Securities Joint Stock Company (named in the List of SHS Shareholders no. V725/2024-SHS/VSDC-ĐK issued on April 16th, 2024 based on the record date of **April 12th, 2024 provided by the Vietnam Securities Depository Corporation (VSDC).)**

F. Personnel structure of the Presidium and the assisting committees at the Meeting

The personnel structure of the Presidium and the assisting committees at the General Meeting was approved by the GMS. Specifically, the percentage (%) of approval on the total number of voting shares attending the meeting is as follow:

- Approval percentage of the personnel of the Presidium: 99,99%;
- Approval percentage of the Vote Counting Committee: 99,99%

1. The Presidium

Chairman: Mr. Vinh, Do Quang– SHS Chairman - Shareholder

Members:

1. Mr.Khoa, Le Dang - Member of the Board of Director;
2. Mr. Duc, Luu Danh - Member of the Board of Director;
3. Mrs. Trinh, Nguyen Dieu - Independent Member of the BOD
4. Mr. Thanh, Nguyen Chi – Chief Executive Officer.

2. Vote Counting Committee

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- Mrs Hao, Pham Thi Thanh - Chief Accountant - Head of Vote Counting Committee;
- Mr. Son, Ta Thanh - Deputy Head of Financial Advisory and Underwriting Department – member;
- Mrs. Huong, Phan Thi - Deputy Head of Financial Advisory and Underwriting Department - member
- Mrs. Mai, Nguyen Thuy Hanh – Head of Legal and Internal control Member;
- Mr. Tuan, Phan Le – Head of IT Dept – Member

3. Meeting Secretariat

(nominated by the Chairman of the Meeting)

- Mr. Tuyen, Trieu - Head of Administrative and HR Dep - Head of the Secretariat
- Ms. Quynh, Doan Thi Nhu - Deputy Head of BOD's office – Person in charge of corporate governance -Member

4. Shareholder Verification Board (was established under the BOD's Decision no. 23-2024/QD-HDQT dated April 23rd, 2024)

- Mr. Trung, Vu Duc - Member of the BOS, SHS Shareholders - Head of the Board
- Mr. Hoa, Nguyen Van - Head of IT Dep – Member
- Mrs. Mai, Nguyen Thuy Hanh – Head of Legal and Internal control Dep - Member

G. Condition for conducting the Meeting

Head of the Shareholders Verification Board - Mr. Trung, Vu Duc - reported at the meeting the results of the inspection of shareholder eligibility to attend the 2024 Annual General Meeting of Shareholders:

At the time of opening (14:03 May 15th, 2024), the AGM was eligible to proceed in accordance with current Laws and the Company's Charter with the following shareholder structure:

The total number of shareholders according to the List No. V725/2024-SHS/VSDC-DK issued on April 16th, 2024 based on the record date of April 12th, 2024 provided by VSDC and sent the Invitation to attend the meeting is 53,254 shareholders holding **813,156,748** voting shares. (The number of shareholders whose data has been filtered from the total number of shareholder lines provided by the Vietnam Securities Depository Center is 53,625 lines).

The number of shareholders attending and authorized to attend the General Meeting is 1,633 shareholders, representing **444,565,218 shares**, accounting for **54,67%** of the total voting shares (813,156,748 shares).

H. Meeting content

1. **Working Regulations the General Meeting** have been unanimously approved by the GMS with a rate of 99,98% of the attending shareholders voting in favor of the total number of shareholders and authorized persons attending the meeting is as follows.

2. Agenda of the Meeting

2.1. Proposal to Supplement the Shareholders' Meeting Agenda:

The Board of Directors has received a proposal from a group of shareholders to add the following

items to the meeting agenda, focusing on two main points:

- Changing the company's management and operational structure (selecting a model with an Audit Committee under the Board of Directors, without a Supervisory Board);
- Modifying the Company's Charter Capital Increase Plan, including changing the Public Offering Plan to existing shareholders from a ratio of 5:1 to 1:1.

2.2. Agenda

The Agenda of the General Meeting (including the additional proposed content) was unanimously approved by 99.99% of the shareholders attending and voting at the meeting. Accordingly, the contents, issues, reports, and proposals reviewed, discussed, and voted on by the GMS at the meeting include:

2.2.1. Reports at the Meeting

i. BOD's **General report** on the performance of the Board of Directors and each member in 2022 and operation orientation in 2023 (including contents as prescribed in the Law on Enterprises, Law Securities, Decree 155-2020/ND-CP);

ii. **Report on business performance in 2023** presented by the CEO;

ii. Business plan in 2024 presented by the CEO;

iii. The report of the Board of Supervisory at the 2024 AGM includes: (i) Report of the Board of Supervisory on the company's business results, inspection and review of the audited financial statements for 2023, performance results of the Board of Directors and CEO; (ii) Report on self-assessment of operation results of the Board of Supervisory and Members; (iii) Action plan and operation plan of the Board of Supervisory in 2023 [including contents as prescribed in the Law on Enterprises, Law on Securities, Decree 155-2020/ND -CP];

iv. Audited Financial Statements for the FY2023;

2.2.2. Proposals/Reports reported by the Board of Directors and submitted to the GMS for approval at the General Meeting:

- i. Proposal No. 01-2024/TTr-DHDCD on the approval of FY2023 Audited Financial Statements and business plan in 2024;
- ii. Proposal No. 10-2024/TTr-DHDCD on the selection of an independent auditing company for the fiscal year 2024;
- iii. Proposal No. 12-2024/TTr-DHDCD regarding the change in the management and operational structure of the Company;
- iv. Proposal No. 13-2024/TTr-DHDCD on the amendment and supplementation of the Charter and Regulations approved by the GMS (*replacing Proposal No. 05-2024/TTr-DHDCD*);
- v. Proposal No. 02-2024/TTr-DHDCD on the Plan for Distribution of Profits in 2023 and appropriation of funds;
- vi. Proposal No. 14-2024/TTr-DHDCD Plan for Increasing SHS Charter Capital in 2024 (*replacing Proposal No. 03-2024/TTr-DHDCD*);
- vii. Proposal No. 04-2024/TTr-DHDCD on Budget, total remuneration, bonus, allowance and other benefits for Board of Directors, Supervisory Board;
- viii. Proposal No. 06-2024/TTr-DHDCD regarding the policy on changing the location of the

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Company's headquarters

- ix. Proposal No. 07-2024/TTr-DHDCD on the Plan for implementing the services of clearing and payment for securities transactions, and financial products offering of Saigon - Hanoi Securities JSC;
- x. Proposal No. 08-2024/TTr-DHDCD regarding the Plan for Listing SHS Bonds Issued to the Public;
- xi. Proposal No. 09-2024/TTr-DHDCD regarding the Approval of the policy on signing, implementing contracts, agreements, and transactions with Related Parties.
- xii. Proposal No. 11-2024/TTr-DHDCD regarding the dismissal and supplementary election of members of the Supervisory Board for the 2022 – 2027 term; *[If Proposal No. 12-2024/TTr-DHDCD regarding the change in the management structure and operation model of the Company is approved by the GMS, the General Meeting will agree to omit this content and not proceed with the voting on Proposal No. 11-2024/TTr-DHDCD]*

I. Discussion at the Meeting

At 15:30 May 15th, 2024, the Meeting conducted a discussion session: All Details of the discussion are presented in the Appendix attached to this Minutes.

J. Report at the General Meeting the results of the examination of Shareholders' eligibility to attend and vote

The number of Shareholders attending and Authorized Shareholders attending the meeting was 1,823 Shareholders, representing 449,664,474 shares, accounting for 55.3% of the total number of voting shares (813,156,748 shares).

- The number of ballot papers issued is: 1,310 sheets, equivalent to 449,664,474 votes.
- The number of received ballot papers is: 320 sheets, equivalent to 385,070,893 votes

K. Resolution of the General Meeting of Shareholders

After reviewing the Reports and Proposals and discussing and voting for opinions on related issues, the 2024 SHS AGM has unanimously approved: through the contents with specific voting results as follows:

1. **Approval of the Board of Directors' General Report at 2024 AGM of Saigon - Hanoi Securities JSC**, including: the performance results of the Board of Directors and each member of the Board of Directors in 2023 and operating orientation in 2024, the contents according to the regulations of the Enterprise Law, Securities Law, Decree number 155-2020/NĐ-CP.
 - The number of invalid voting ballots is: 136,962 ballots, accounting for 0.04% of the total voting ballots of shareholders attending and voting at the General Meeting.
 - The number of valid voting ballots is: 384,933,931 ballots, accounting for 99.96% of the total voting ballots of shareholders attending and voting at the General Meeting, wherein:

Content	Approve	Disapprove	No comment
The valid voting shares	384.786.546	0	147.385
Percentage/Total attending and voting shareholders' valid voting shares (%)	99,93	0	0,04

2. **Approval of the Report of the Board of Supervisors of Saigon - Hanoi Securities JSC** at the

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2024 AGM includes: (i) Report of the Board of Supervisory on the company's business results, inspection and review of the audited financial statements for 2023, performance results of the Board of Directors and CEO; (ii) Report on self-assessment of operation results of the Board of Supervisors and Members; (iii) Action plan and operation plan of the Board of Supervisors in 2024 [including contents as prescribed in the Law on Enterprises, Law on Securities, Decree 155-2020/ND -CP];

- The number of invalid voting ballots is: 136,962 ballots, accounting for 0.04% of the total voting ballots of shareholders attending and voting at the General Meeting.
- The number of valid voting ballots is: 384,933,931 ballots, accounting for 99.96% of the total voting ballots of shareholders attending and voting at the General Meeting, wherein:

Content	Approve	Disapprove	No comment
The valid voting shares	384.786.546	0	147.385
Percentage/Total attending and voting shareholders' valid voting shares (%)	99,92	0	0,04

3. Approval of the FY2023 the independently audited Financial Report and the Business Performance Report for the year 2023 of Saigon - Hanoi Securities JSC.

- The number of invalid voting ballots is: 136,962 ballots, accounting for 0.04% of the total voting ballots of shareholders attending and voting at the General Meeting.
- The number of valid voting ballots is: 384,933,931 ballots, accounting for 99.96% of the total voting ballots of shareholders attending and voting at the General Meeting, wherein:

Content	Approve	Disapprove	No comment
The valid voting shares	384.786.546	0	147.385
Percentage/Total attending and voting shareholders' valid voting shares (%)	99,92	0	0,04

4. Approval of Saigon - Hanoi Securities JSC Business Operation Plan for the year 2024

- The number of invalid voting ballots is: 136,962 ballots, accounting for 0.04% of the total voting ballots of shareholders attending and voting at the General Meeting.
- The number of valid voting ballots is: 384,933,931 ballots, accounting for 99.96% of the total voting ballots of shareholders attending and voting at the General Meeting, wherein:

Content	Approve	Disapprove	No comment
The valid voting shares	384.786.546	0	147.385
Percentage/Total attending and voting shareholders' valid voting shares (%)	99,93	0	0,04

5. Approved the change of the organizational management structure and operations model of the Company in accordance with point b, Clause 1, Article 137 of the Enterprise Law, and simultaneously dismisses all current members of the Company's Supervisory Board (according to the content of Proposal No. 12-2024/TTr-DHDGD).

Accordingly, the Company will organize its operations and management according to the following model: General Meeting of Shareholders; Board of Directors (with an Audit Committee under the Board of Directors); Chief Executive Officer.

- The number of invalid voting ballots is: 136,962 ballots, accounting for 0.04% of the total voting ballots of shareholders attending and voting at the General Meeting.

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- The number of valid voting ballots is: 384,933,931 ballots, accounting for 99.96% of the total voting ballots of shareholders attending and voting at the General Meeting, wherein:

Content	Approve	Disapprove	No comment
The valid voting shares	370.722.367	13.950.450	261.114
Percentage/Total attending and voting shareholders' valid voting shares (%)	96,27	3,62	0,07

6. Approval of adjusting, supplementing, revising, and implementing the Charter and Regulations under the authority of the General Shareholders' Meeting of Saigon - Hanoi Securities JSC (according to the contents of the Proposal No. 13-2024/TTr-DHDCD).

- The number of invalid voting ballots is: 136,962 ballots, accounting for 0.04% of the total voting ballots of shareholders attending and voting at the General Meeting.
- The number of valid voting ballots is: 384,933,931 ballots, accounting for 99.96% of the total voting ballots of shareholders attending and voting at the General Meeting, wherein:

Content	Approve	Disapprove	No comment
The valid voting shares	383.472.217	1.200.600	261.114
Percentage/Total attending and voting shareholders' valid voting shares (%)	99,58	0,31	0,07

7. Approved the Profit Distribution Plan for 2023 and the appropriating of funds for Saigon - Hanoi Securities JSC (according to the contents of the Proposal No. 02-2024/TTr-DHDCD).

- The number of invalid votes is: 286,962 votes, accounting for 0.07% of the total votes cast by the shareholders present and voting at the General Meeting.
- The number of valid votes is: 384,783,931 votes, accounting for 99.93% of the total votes cast by the shareholders present and voting at the General Meeting, of which:

Content	Approve	Disapprove	No comment
The valid voting shares	383.340.246	1.251.100	192.585
Percentage/Total attending and voting shareholders' valid voting shares (%)	99,55	0,32	0,05

8. Approved the 2024 Charter Capital Increase Plan of Saigon - Hanoi Securities JSC (as outlined in Proposal No. 14-2024/TTr-DHDCD), including:

8.1. Plan to issue shares to pay dividends for the year 2023 and Delegate/Authorize the Board of Directors to implement;

- The number of invalid votes is: 286,962 votes, accounting for 0.07% of the total votes cast by the shareholders present and voting at the General Meeting.
- The number of valid votes is: 384,783,931 votes, accounting for 99.93% of the total votes cast by the shareholders present and voting at the General Meeting, of which:

Content	Approve	Disapprove	No comment
The valid voting shares	370.622.921	13.999.235	161.775
Percentage/Total attending and voting shareholders' valid voting shares (%)	96,25	3,64	0,04

8.2. Plan to issue shares to increase share capital from shareholder equity and Delegate/Authorize the Board of Directors to implement;

- The number of invalid voting ballots is: 136,962 ballots, accounting for 0.04% of the total number of voting ballots from the shareholders attending and voting at the General Meeting.
- The number of valid voting ballots is: 384,933,931 ballots, accounting for 99.96% of the total number of voting ballots from the shareholders attending and voting at the General Meeting, including:

Content	Approve	Disapprove	No comment
The valid voting shares	370.344.520	14.480.836	108.575
Percentage/Total attending and voting shareholders' valid voting shares (%)	96,18	3,76	0,03

8.3. Plan to offer additional shares to the public to existing shareholders and Delegate/Authorize the Board of Directors to implement;

- The number of invalid voting ballots is: 136,962 ballots, accounting for 0.04% of the total number of voting ballots from the shareholders attending and voting at the General Meeting.
- The number of valid voting ballots is: 384,933,931 ballots, accounting for 99.96% of the total number of voting ballots from the shareholders attending and voting at the General Meeting, including:

Content	Approve	Disapprove	No comment
The valid voting shares	370.197.731	14.488.610	245.590
Percentage/Total attending and voting shareholders' valid voting shares (%)	96,14	3,76	0,06

8.4. Plan to issue shares under the Employee Stock Ownership Plan (ESOP 2024) and Delegate/Authorize the Board of Directors to implement.

- The number of invalid voting ballots is: 135,662 ballots, accounting for 0.04% of the the total number of voting ballots from the shareholders attending and voting at the General Meeting.
- The number of valid voting ballots is: 384,935,231 ballots, accounting for 99.96% of the total number of voting ballots from the shareholders attending and voting at the General Meeting, including:

Content	Approve	Disapprove	No comment
The valid voting shares	370.458.946	14.422.750	53.535
Percentage/Total attending and voting shareholders' valid voting shares (%)	96,21	3,75	0,01

9. Approval of the 2023 Report and the 2024 Plan of Saigon - Hanoi Securities JSC on Budget, Total Remuneration, Bonuses, Allowances, and Other Benefits for the Board of Directors and the Supervisory Board/Audit Committee (according to the contents of the Proposal No. 04-2024/TTr-DHDCD).

- The number of invalid voting ballots is: 135,662 ballots, accounting for 0.04% of the total number of voting ballots from the shareholders attending and voting at the General Meeting.
- The number of valid voting ballots is: 384,935,231 ballots, accounting for 99.96% of the total number of voting ballots from the shareholders attending and voting at the General Meeting,

including:

Content	Approve	Disapprove	No comment
The valid voting shares	384.640.117	162.810	132.304
Percentage/Total attending and voting shareholders' valid voting shares (%)	99,89	0,04	0,03

10. Approval of the Plan for selecting the Independent Audit Firm for the financial year 2024 of Saigon - Hanoi Securities JSC (according to the contents of Proposal No. 10-2024/TTr-DHDCD)

- The number of invalid voting ballots is: 135,662 ballots, accounting for 0.04% of the total number of voting ballots from the shareholders attending and voting at the General Meeting.
- The number of valid voting ballots is: 384,935,231 ballots, accounting for 99.96% of the total number of voting ballots from the shareholders attending and voting at the General Meeting, including:

Content	Approve	Disapprove	No comment
The valid voting shares	374.857.987	43.605	10.033.639
Percentage/Total attending and voting shareholders' valid voting shares (%)	97,35	0,01	2,61

11. Approval the Proposal to change the headquarters location of Saigon - Hanoi Securities JSC (according to the contents of the Proposal No. 06-2024/TTr-DHDCD).

- The number of invalid voting ballots is: 135,662 ballots, accounting for 0.04% of the total number of voting ballots from the shareholders attending and voting at the General Meeting.
- The number of valid voting ballots is: 384,935,231 ballots, accounting for 99.96% of the total number of voting ballots from the shareholders attending and voting at the General Meeting, including:

Content	Approve	Disapprove	No comment
The valid voting shares	384.758.967	0	176.264
Percentage/Total attending and voting shareholders' valid voting shares (%)	99,92	0	0,05

12. Approved the Plan for implementing the services of clearing and payment for securities transactions and financial products offering of Saigon - Hanoi Securities JSC (according to the contents of the Proposal No. 07-2024/ TTr-DHDCD).

- The number of invalid voting ballots is: 135,662 ballots, accounting for 0.04% of the total votes of shareholders present and voting at the General Meeting.
- The number of valid voting ballots is: 384,935,231 ballots, accounting for 99.96% of from the shareholders attending and voting at the General Meeting, including:

Content	Approve	Disapprove	No comment
The valid voting shares	384.887.841	5	47.385
Percentage/Total attending and voting shareholders' valid voting shares (%)	99,95	0	0,01

13: Approved the Plan of listing SHS Bonds issued to the public in 2024 ((according to the contents of the Proposal No. 08-2024/ TTr-DHDCD)).

- The number of invalid voting ballots is: 3,340,780 votes, accounting for 0.87% of the total number of votes cast by shareholders attending and voting at the General Meeting.
- The number of valid voting ballots is: 381,730,113 votes, accounting for 99.13% of the total number of votes cast by shareholders attending and voting at the General Meeting, including:

Content	Approve	Disapprove	No comment
The valid voting shares	381.655.238	7.500	67.375
Percentage/Total attending and voting shareholders' valid voting shares (%)	99,11	0	0,02

14: Approval of the Principle of signing, executing contracts, agreements, and transactions with related parties Saigon - Hanoi Securities JSC (according to the contents of Proposal No. 09-2023/TTr-DHDCD).

- The number of invalid voting ballots is: 135,662 ballots, accounting for 0.04% of the total votes of shareholders present and voting at the General Meeting.
- The number of valid voting ballots is: 384,935,231 ballots, accounting for 99.96% of from the shareholders attending and voting at the General Meeting, including:

Content	Approve	Disapprove	No comment
The valid voting shares	372.129.846	12.749.850	55.535
Percentage/Total attending and voting shareholders' valid voting shares (%)	96,64	3,31	0,01

L. IMPLEMENTING PROVISION

1. All the contents of the meeting have been recorded in SHS 2024 AGM Minutes and announced at the General Meeting.
2. The Minutes of the 2024 AGM were approved by SHS GMS at the meeting with the rate of 99.94%.
3. SHS 2024 AGM's Resolution was unanimously approved by the SHS GMS at the meeting with the rate of 99.95%.
4. SHS 2024 AGM ended at 5:15 pm on the same day of May 15th, 2024.
5. SHS 2024 AGM Minutes was made in 09 (nine) copies, then sent to report to the State Securities Commission 01 (one) copy, 02 (two) copies to the Hanoi Stock Exchange, 01 (one) copy to be sent to the Hanoi Stock Exchange, Ho Chi Minh City Stock Exchange, 01 (one) copy to the Vietnam Stock Exchange, 01 (one) copy to the Vietnam Securities Depository, The Office of SHS Board of Directors keeps 02 (two) copies, SHS 2024 AGM Secretariat keeps 01 (one) copies of the Documents of SHS 2024 AGM .
6. The Chairman of the meeting is responsible for signing and promulgating the Resolution of the GMS on behalf of the GMS, and the Board of Directors is responsible for issuing resolutions and decisions based on the contents approved by the GMS. The GMS approved in SHS 2024 AGM

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Minutes to implement the approved issues in compliance with the law and the SHS Charter.

7. Resolutions issued by SHS GMS, Reports and Proposals at SHS 2024 AGM are an integral part of this Minutes.

SHS 2024 AGM Minutes and Resolutions approved and issued by the GMS are made in writing and published in full on the Company's website (www.shs.com.vn) to report to relevant State Agencies and notify all SHS Shareholders in accordance with the provisions of the Law./.

Signed:

- SHS Chairman – 2024 AGM Chairman – Mr. Vinh, Do Quang
- BOD member: Mr. Duc, Luu Danh; Mr. Khoa, Le Dang; Mrs. Trinh, Nguyen Dieu
- SHS CEO: Mr. Thanh, Nguyen Chi
- Secretariat Board: Mr. Trieu Tuyen, Mrs. Quynh, Doan Thi Nhu

2024 SHS ANNUAL GENERAL MEETING OF SHAREHOLDERS

APPENDIX: DISCUSSION

- Topic 01:** SHS is a large and reputable financial institution in the stock market, with quite impressive financial indicators. We assess that accessing capital sources from banks and credit institutions is quite favorable for SHS. SHS will be highly regarded by many credit institutions for its financial quality and will be readily granted loans.

Has the company considered taking bank loans to take advantage of preferential interest rates? Other securities companies are raising short-term capital, so we propose borrowing around 4-5000 billion VND from banks to reduce the need for capital through issuance and alleviate the pressure of stock dilution.

For example, both HSC and VCI are borrowing from banks to fund margin trading and proprietary trading.

In 2018, SHS had a relatively high market share. After increasing capital in 2025, can the company return to the top 10 in market share in brokerage services, and what is the strategy for this?

What is the projected profit for 2025 when SHS expects the market to boom and complete its capital increase?

SHS Chairman, Mr. Vinh, Do Quang: SHS has close relationships with many banks/financial institutions, being prioritized for credit limits at major banks; however, SHS itself also possesses significant financial strength with a large capital base readily available. Thus, SHS is currently optimizing its capital utilization, efficiently leveraging internal resources but not yet fully utilizing external capital. Increasing capital will reinforce financial strength, aiming for long-term development. By 2030, SHS aims to become an investment conglomerate. With shareholders' suggestions, we will further consider external capital sources.

SHS has not fully utilized the advantages of its subsidiary companies within the ecosystem, relating to banks, insurance, investment funds. In the near future, SHS will implement a communication

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strategy to ensure shareholders and investors have a better understanding of SHS capital utilization plans.

Top 10 Brokerage Market Share Strategy: This is SHS goal for this year, aiming to regain market share and be among the top 10. SHS is expanding, leveraging its internal strength and potential, having explored derivatives issues, and striving to become a versatile securities company with diverse products to offer customers the best products.

Regarding profit: We remain relatively modest this year, with plans for this capital increase to be used from 2025 onwards. The future target could range from 1600-1800 billion VND, and if the market conditions are favorable, SHS may set more ambitious growth targets to bring profits to investors.

2. **Topic 2:** Why, despite having very low debt, do you plan to issue bonds instead of utilizing capital?

SHS CEO – Mr. Thanh, Nguyen Chi: Issuing bonds and borrowing capital are two tools to increase capital. SHS will issue bonds with an interest rate of around 8%. Utilizing capital in each period, each phase, the utilization of both debt and equity capital is necessary.

SHS BOD's Member – Mr. Khoa, Le Dang: Issuing bonds is a tool of the Stock Exchange. Short-term bank loans are very difficult; if we keep borrowing from banks, when the banks recover their loans, we won't have money to use.

The bank's limit for securities lending is very restrictive, and when issuing bonds, the source will be safer, less risky, and ensure the interests of the company and SHS shareholders.

3. **Topic 3:** What is SHS preparation status for KRX, can the Company meet it or not? Estimated deployment time

SHS CEO – Mr. Thanh, Nguyen Chi: SHS is a trading member of both the VNX and HNX, currently prepared with the infrastructure for deployment and has also made some proposals to the relevant authorities regarding system upgrades to enable synchronized implementation.

4. **Topic 4:** I agree with increasing SHS capital to enhance its strength. After the capital increase, the charter capital will increase, should the company invite foreign partners to cooperate?

With relatively large-scale development, I propose that SHS Board of Directors and general shareholders implement appropriate business policies to foster growth. I suggest that SHS distribute dividends in cash after the capital increase.

I propose that SHS devise a plan to leverage SHB's customer base for cooperation and development.

SHS Chairman, Mr. Vinh, Do Quang: We have a strategy to seek long-term investors. SHS Many investment funds have show their interest in SHS, and wish to cooperate or invest in SHS; however, finding long-term and committed partners is a lengthy process, and we have a very cautious evaluation and selection strategy, prioritizing the interests of the Company and our esteemed shareholders.

Objective: SHS aims for growth and good business performance, which will result in dividends and profits for shareholders, distributed in cash to ensure that investors and shareholders are satisfied with investing in SHS, we prioritize profit generation and shareholder returns.

SHS always considers SHB as an important financial institution helping SHS increase profits, exploit

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the potential of the ecosystem, and views the connection between SHB and SHS as essential for SHS continuous growth.

5. Topic 5: SHS self- trading activities are very strong and developing.

Does SHS plan to further develop its brokerage and margin lending services, or will it continue to focus on investments? Could relying on proprietary trading affect SHS in the future?

SHS is currently priced above 19,000 VND per share, which is considered cheap. Is the offering plan feasible? Will it attract investors and persuade them to invest in buying more SHS shares?

SHS Chairman, Mr. Vinh, Do Quang: SHS continues to diversify its services. This year, SHS is focusing more on Investment Banking (IB) to leverage the potential of its ecosystem. With the increasing investment capital flowing into Vietnam, if SHS can take advantage of this, it will meet all the needs of individual and institutional clients.

The share price of SHS was quite high before the market experienced significant fluctuations. We need to take a long-term view of SHS future potential and value. Besides having a large scale, SHS is always confident in being one of the top securities companies. SHS is confident in its plans and has strategies to ensure the success of its capital increase plans.

6. Topic 6: Shareholder Code 00870 - SHS proprietary trading portfolio includes MWG and FRT, which are typical growth stocks and bring profits, highly regarded by the financial community. SHS announced positive Q1 profits. Can you provide more information on the company's proprietary trading activities?

SHS CEO – Mr. Thanh, Nguyen Chi: The role of the Investment Sector: SHS operates like an investment fund, focusing on long-term holdings of stocks selected through professional analysis rather than daily trading.

In 2024, the investment sector is expected to account for up to 35% of our operations, and we achieved good results in Q1. However, we remain vigilant, continuously analyzing and evaluating market opportunities, and seeking growth companies that provide high-profit value to enhance our investment portfolio.

We prioritize investment in sectors such as technology, retail, consumer goods, and industries receiving FDI. We have made significant investments in FPT, MWG, FRT, and VTP, which have yielded substantial profits.

SHS investment vision is long-term, spanning years, and we currently do not have plans to realize profits.

7. Topic 7: Are technical indicators used to buy stocks in one price range or multiple price ranges?

SHS Chairman, Mr. Vinh, Do Quang: Our SHS team of experts conducts specialized analysis, dividing it into short-term, medium-term, and long-term to ensure the investment rights and benefits of the Company.

SHS CEO – Mr. Thanh, Nguyen Chi: The Investment Department and the Analysis Department must have an analysis and investment plan to report and submit to the Board of Directors. The investment process is very strict and professional.

8. Topic 8:

Mrs. Chi Phan – a shareholder said: Having bought shares at the price of 9,200, and now buying shares at 19,200 due to the AGM event, I am very happy with the investment performance in SHS shares.

SHS strength is in proprietary trading, with a good portfolio and growth. The Company should continue to excel in what it is doing well. Can the Company provide a copy trade product for investors to follow?

SHS Chairman, Mr. Vinh, Do Quang: We highly appreciate the positive feedback from the shareholders. SHS will further research to introduce new products. Our motto for the next year is "For the prosperity of our customers." We are committed to dedicated consultancy and sustainable growth.

SHS CEO – Mr. Thanh, Nguyen Chi: I've heard and briefly understood the Copy Trade tool that mentioned and highly value the idea (of developing one). Then We will seriously consider introducing a new product to serve our investors. If investors open **the SHTrading** software and closely follow SHS investment recommendation, your investment will be quite effective. Investors should open an SHTrading account and follow SHS investment recommendation to see real growth effectiveness.

We are committed to the prosperity of our customers and will provide reasonable advice, limiting trading to earn fees, and recommending customers allocate assets rationally into growth stocks.

As a long - time investor, I have used several trading platforms from different securities companies. I am confident that **SHTrading** brings superior and outstanding effectiveness.

We recommend our shareholders open a trading account at SHS and experience trading on the SHTrading platform with many benefits and quality recommendations.

9. Topic 9: How is SHS financial performance in Quarters II and III, and is it promising for investment?

SHS CEO – Mr. Thanh, Nguyen Chi: We have our own investment and business strategy, and Quarters II and III show promising signs.

Regarding SHS stock: Many Shareholders ask himself whether to buy SHS stock or not.

In my opinion, if we stick to our goals and accompany SHS, the investment will yield fruitful results.

I believe investing in SHS will bring high profits.

10. Topic 10: I haven't received any calls to open accounts at SHS from SHS brokers

SHS CEO – Mr. Thanh, Nguyen Chi: SHS does not underestimate or overlook any customer group. We are very grateful that shareholders have reminded us. There are too many customers that we have not been able to reach. We acknowledge the mistake and will contact to take care of customers.

SHS Chairman, Mr. Vinh, Do Quang: SHS is aiming to restructure the company, build a model towards international standards, invite restructuring experts for the company, hoping to have more ways to contact customers, without discriminating against any customer because for us, each customer brings a different value to SHS.

English translation for reference only, unofficial, and without legal value.

11. Topic 11: What are the growth motiveness of SHS in 2024? How to increase competitiveness for the Brokerage segment?

SHS CEO – Mr. Thanh, Nguyen Chi: There will be comprehensive restructuring, the growth driver of SHS will be in every business area.

SHS is determined to restart brokerage activities, regain market share, and reclaim its position in the Brokerage segment.

In Short-term, Our Market share has increased by 30%.

Regarding the method: we have built and implemented policies for brokers, customer care, new brokerage mechanisms to retain and attract a quality brokerage team, dedicated to customers.

New products: We have deployed very synchronized Brokerage development solutions, from trading software, preferential fee policies... We are determined to boost brokerage activities this year to regain market share.

SHS Chairman, Mr. Vinh, Do Quang: The CEO himself manage SHS Brokerage Division, and the Board of Directors believe that his plan to develop SHS Brokerage Division will succeed.

Thank you all, our valued shareholders and investors./.

The logo for SHS, featuring the letters 'SHS' in a bold, blue, sans-serif font. The letters are set against a white background with a subtle drop shadow. The logo is centered within a large, light yellow circular graphic that has a stylized, flame-like or sunburst-like border.