

## PROPOSAL

### Re: Approval of the 2026 Business Plan

#### Presentation: General Meeting of Shareholders of the Company

The Board of Directors of BIDV Securities Joint Stock Company (BSC) respectfully submits to the General Meeting of Shareholders for consideration and approval of BSC's 2026 Business Plan as follows:

#### 1. Objectives and tasks in 2026

On the basis of assessing the macroeconomic outlook and Vietnam's stock market in 2026, BSC determines the Company's key objectives and tasks in 2026 as follows:

**1) Improve the efficiency of core business activities:** Focus on promoting core activities including increasing income from brokerage and financial consulting; growth of outstanding loans; increasing the scale and improving investment efficiency.

**2) Expand the scale of profitable assets:** Increase margin loan balances, and at the same time expand investment assets at favorable market times to optimize profits, in parallel with strict risk management.

**3) Developing the customer base and product ecosystem:** Research and implement solutions to expand the customer base, promote cooperation in the BIDV system; develop the digital product ecosystem to improve the experience and attract new customers;

**4) Accelerate digital transformation:** Continue to implement digital transformation projects; invest in and upgrade IT systems, replace application software, ensure security and support the development of digital products and services;

**5) Strengthen risk management and cost optimization:** Strengthen the system of risk warning and forecasting, closely monitor market developments to promptly respond to fluctuations; at the same time, strictly control costs, effectively use resources to improve business results and improve ROE.

#### 2. Targets of the 2026 business plan

No	Criteria	Unit of calculation	Plan 2026
1	Profit before tax	Billion VND	700
2	Ratio of available capital	%	≥260

BSC sets the goals of the 2026 Business Plan as follows:

- 1) Profit before tax in 2026 expected to reach **VND 700 billion**, up 14% compared to Actual 2025;
- 2) Ensure safe and efficient operations; the ratios of loans, investments, and available capital ratios are within the permissible limits as prescribed.

### **3. Proposals of the Board of Directors**

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval:

1. BSC's 2026 business plan with the above targets;
2. Authorize the Board of Directors to proactively review, evaluate and adjust the 2026 business plan in accordance with market conditions (growth rate and/or market liquidity scale, etc.) if deemed necessary and disclose information in accordance with law.

Respectfully submit to the General Meeting of Shareholders for approval!

#### ***Recipients***

- As above;
- Archives.

**On behalf of the Board of Directors**

**CHAIRMAN**



**Ngo Van Dzung**