



**VIETCREDIT FINANCE  
JOINT STOCK COMPANY**

Number: 2025/VietCredit-NQ

**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence - Freedom - Happiness**

Ho Chi Minh City, April 25, 2025

## **DRAFT RESOLUTION**

### **ANNUAL GENERAL MEETING OF SHAREHOLDERS (GMS) 2025**

### **VIETCREDIT FINANCE JOINT STOCK COMPANY**

- Pursuant to Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and its amendments and supplements ;
- Pursuant to the Charter of VietCredit Finance Joint Stock Company ;
- Pursuant to the Minutes of the 2025 Annual General Meeting of Shareholders No. .... /2025/VietCredit-BB dated April 25, 2025 of VietCredit Finance Joint Stock Company.

## **RESOLUTION**

**Article 1.** Approving the Report of the Board of Directors (BOD), Report of the Executive Board, Report of the Supervisory Board, Self-assessment Report of the Supervisory Board, Audited Financial Statements for 2024 and profit distribution plan for 2024 of VietCredit Finance Joint Stock Company (Company) with some basic contents as follows:

**a. Business results in 2024**

- Total assets : 8,163 billion VND
- Total capital raised : 7,017 billion VND
- Outstanding credit balance : 6,300 billion VND
- Profit before tax : - 155 billion VND
- Bad debt ratio : 5.02%

**b. Profit Distribution 2024**

- No profit distribution in 2024.

**c. Business Plan 2024**

- Total assets : 12,506 billion VND
- Total capital raised : 10,975 billion VND
- Outstanding credit balance : 11,791 billion VND
- Profit before tax : 300 billion VND
- Bad debt ratio : 8.5%

**Article 2.** Approving the contents of the Statement submitted to the General Meeting of Shareholders No. 236/2025/VietCredit-TT dated April 3, 2025 on the total remuneration, allowances and operating expenses of members of the Board of Directors (BOD) and the Board of Supervisors (BOS) in 2025, including:

- d. Approving the results of remuneration and allowance payments to members of the Board of Directors (BOD) and Board of Supervisors (BOS) in 2024;

- e. Approval of remuneration and allowances for members of the Board of Directors (BOD) and Board of Supervisors (BOS) in 2025.

**Article 3.** Approving the list of independent auditing companies to audit the Financial Statements and internal control system operations for the 3-year period 2026-2028 of VietCredit Finance Joint Stock Company as follows:

- 1) Deloitte Vietnam Company Limited ;
- 2) Ernst & Young Vietnam Co., Ltd ;
- 3) Pricewaterhouse Coopers Vietnam Co., Ltd ;
- 4) KPMG Vietnam Company Limited.

Assign the Board of Directors (BOD) to select one of the above independent auditing companies by competitive bidding method as proposed by the Head of the Supervisory Board and assign the General Director to sign/terminate the contract with the selected independent auditing company to perform the audit.

**Article 4.** Approving the structure of the Board of Directors (BOD) for the 2023 - 2028 term, specifically as follows:

- Total number of Board of Directors (BOD) members: 06 members
- Number of Members of the Board of Directors who are executives: 01 member
- Number of Members of the Board of Directors who are not executives: 05 members
- + In which the number of independent members of the Board of Directors (BOD):  
02 members

**Article 5.** Approving the results of the election of additional independent members to the Board of Directors (BOD) for the 2023-2028 term of VietCredit Finance Joint Stock Company.

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**Article 6.** Terms of Use

This Resolution was unanimously approved in full by the General Meeting of Shareholders at the 2025 Annual General Meeting of Shareholders and takes effect from the date of signing. The members of the Board of Directors (BOD), Supervisory Board , and Executive Board of the Company are responsible for implementing this Resolution and organizing the implementation of the contents according to their functions and tasks in accordance with the provisions of law and the Charter of VietCredit Finance Joint Stock Company./.

**Recipient:**

- As Article 6;
- State Bank (for report );
- State Securities Commission/Hanoi Stock Exchange ;
- Archived at BOD Office.

ON BEHALF OF THE  
GENERAL MEETING OF  
SHAREHOLDERS (GMS)  
PRESIDENT