

BOARD OF DIRECTORS
VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

- Pursuant to the Law on Credit Institutions No. 47/2010/QH12 dated June 16, 2010 and its amendments and supplements;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and its amendments and supplements;
- Pursuant to the Enterprise Law No. 59/2020/QH14 dated June 17, 2020 and its amendments and supplements (Enterprise Law);
- Pursuant to the Securities Law No. 54/2019/QH14 dated November 26, 2019 and its amendments and supplements (Securities Law);
- Pursuant to the Charter of VietCredit Finance Joint Stock Company (the Company);
- Pursuant to the Regulations on Organization and Operation of the Board of Directors of VietCredit Finance Joint Stock Company (Board of Directors)
- Pursuant to Conclusion No. 87/KL-TT dated December 30, 2025, of the State Securities Commission;
- Pursuant to Submission No. 121/2026/VietCredit-TT dated January 28, 2026, from the General Director regarding the report and submission to the Board of Directors for approval of several corrective actions in accordance with the conclusions of the State Securities Commission;
- Pursuant to the Minutes of the vote count of the Board of Directors members regarding the approval of Submission No. 121/2026/VietCredit-TT dated January 28, 2026.

HEREBY RESOLVES

Article 1: The results of the Company's transactions with the relevant parties are hereby approved as follows:

- 1) Interest expense on deposits with Vietnam Cement Corporation (a shareholder owning more than 10% of the Company's charter capital), specifically:
 - + Interest expense on deposits incurred in 2023: VND 12,698,744,468;
 - + Interest expense on deposits incurred in 2024: VND 5,553,266,626.
- 2) Interest expense on deposits and interest expense on securities for Cement Trading Joint Stock Company (a subsidiary of Vietnam Cement Corporation), specifically:
 - + Interest expense on deposits incurred in 2023: VND 144,951,546.
 - + Interest expense on securities incurred in 2023: VND 327,739,727.

Article 2: The General Director is tasked with directing the implementation of corrective measures as required in the Conclusion of the State Securities Inspectorate No. 87/KL-TT dated December 30, 2025, ensuring compliance with regulations and deadlines.

Article 3: This Resolution shall take effect from the date of signing. Members of the Board of Directors, the Executive Board, and relevant units are responsible for implementing this Resolution.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

Recipient:

- As per Article 3;
- State Securities Inspectorate (for reporting)
- Supervisory Board (for reporting)
- Filed at the document office, Board of Directors Office



Nguyễn Đức Phượng