

BOARD OF DIRECTORS  
VietCredit Finance Joint Stock Company

Pursuant to:

- Law on Credit Institutions No. 47/2010/QH12 dated June 16, 2010 and its amendments and supplements;
- Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and its amendments and supplements;
- Law on Securities No. 54/2019/QH14 dated November 26, 2019 and its amendments and supplements;
- Decree 155/2020/ND-CP dated December 31, 2020, provides detailed regulations for the implementation of several articles of the Securities Law;
- Resolution of the Annual General Meeting of Shareholders 2023 No. 443/2022/VietCredit-NQ dated April 27, 2023;
- Articles of Association of VietCredit Joint Stock Financial Company ( Company/VietCredit) ;
- Regulations on the Organization and Operation of the Board of Directors VietCredit Finance Joint Stock Company (Board of Directors) ;
- Document No. 7080/NHNN-TTGSNH dated September 11, 2023, from the State Bank of Vietnam (SBV) regarding the increase in charter capital of VietCredit;
- Board of Directors Resolution No. 1334/2023/VietCredit-NQ dated November 23, 2023 ("Board of Directors Resolution No. 1334/2023/VietCredit-NQ");

## RESOLUTION

**Article 1:** This document amends the registration dossier for the offering of shares to existing shareholders (Plan for increasing charter capital, Phase 1, as approved by the Board of Directors at resolution No. 1334/2023/VietCredit-NQ). The registration dossier for the offering after adjustment is in accordance with Appendix No. 01 attached to this Resolution.

**Article 2:** The Chairman of the Board of Directors and/or the General Director shall direct the relevant Departments/Divisions/Centers to prepare the necessary documents and carry out the procedures to complete the registration dossier for the offering of shares to existing shareholders as stated in this Resolution.

**Article 3:** This Resolution shall take effect from the date of signing. Members of the Board of Directors, members of the Executive Board, and relevant Departments/Divisions/Centers of the Company are responsible for implementing this Resolution.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

Recipient:

- As per Article 3;
- Board of Directors, Supervisory Board (for reporting);
- Filed at the administrative department, Office of the Board of Directors.



Nguyen Duc Phuong

APPENDIX NO. 01

## LIST OF DOCUMENTS REGISTERED FOR OFFERINGS TO EXISTING SHAREHOLDERS

TT	Document
1	Registration form for offering additional shares to the public.
2	Prospectus for Additional Public Offering
3	Authorization Letter from the Issuing Consultant to the Prospectus Signatory
4	Minutes of the Annual General Meeting of Shareholders 2023 & Proposal to the Board of Directors for approval of the plan to increase charter capital in 2023
5	Resolution No. 1334/2023/VietCredit-NQ dated November 23, 2023, of the Board of Directors approves the implementation of the plan to increase charter capital in 2023 and its amendments and supplements.
6	Latest Business Registration Certificate
7	Company establishment and operation license
8	Latest Company Charter
9	Audited financial statements for 2021 & 2022
10	Reviewed financial statements for the first six months of 2023 and the fourth quarter of 2023
11	Authorization letter from the auditing firm to the signatory of the financial statements (for the years 2021, 2022, and 2023, respectively)
12	Service contract No. 16/2023/HĐ-IBHN.VIETCAP dated September 19, 2023, between VietCredit and Vietcap
13	Letter of commitment regarding the additional public offering of shares.
14	Bank confirmation document regarding the opening of an escrow account to receive funds for the share purchase in the offering, and the bank's authorization document for the signatory of the confirmation document.
15	Legal documents outlining the purpose of capital use include:
15.1	Minutes of the Annual General Meeting of Shareholders 2023 & Proposal to the Board of Directors for approval of the 2023 Business Plan (including the credit growth plan)
15.2	The State Bank of Vietnam's document approving the company's credit growth rate for 2023.
16	Audited report on the use of funds from the 2022 ESOP issuance.
17	State Bank of Vietnam's approval document for the issuance.
18	The documents are listed in the State Bank's Approval Document.
19	Official Letter No. 3885/UBCK-PTTT dated July 23, 2021, from the State Securities Commission regarding the notification dossier on the maximum foreign ownership ratio of VietCredit.