

	<b>RESOLUTION</b> <i>Regarding the Approval of Transactions Between the Company and Related Parties</i>	No.: 103/2026/VietCredit-NQ Dated: 22/01/2026
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**BOARD OF DIRECTORS**  
**VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18 January 2024 and its amended and supplemented documents (the Law on Credit Institutions);
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17 June 2020, its amended and supplemented documents (the Law on Enterprises);
- Pursuant to the Law on Securities No. 54/2019/QH14 dated 26 November 2019, its amended and supplemented documents (the Law on Securities);
- Pursuant to the Charter of VietCredit General Finance Joint Stock Company (the Company's Charter);
- Pursuant to the Regulation on Organization and Operation of the Board of Directors of VietCredit General Finance Joint Stock Company (the BOD);
- Pursuant to Submission No.102/2026/VietCredit-TT dated 22 January 2026 of the Chief Executive Officer on approval of transactions between the Company and related parties;
- Pursuant to the Minutes of vote counting of the BOD members regarding the approval of Submission No. 102/2026/VietCredit-TT dated 22 January 2026.

**HEREBY RESOLVES**

**Article 1.** To approve the anticipated contracts and transactions in 2026 between VietCredit General Finance Joint Stock Company (the Company) and related parties in accordance with Article 70 of the Law on Credit Institutions, Article 167 of the Law on Enterprises and Article 45 of the Company's Charter, including:

- 1) To approve the anticipated contracts and transactions between the Company and the Company's related persons, specifically: to approve transactions of the Company in 2026 with the Company's related persons with a value of less than VND 182,356,662,000 (equivalent to 20% of the Company's charter capital as stated in the audited financial statements for 2024). The detailed list of the Company's related persons and the scope of transactions is presented in Appendix 01 enclosed hereto.
- 2) To approve the anticipated contracts and transactions between the Company and related persons of managers, related persons of members of the Supervisory Board, and related persons of major shareholders of the Company, specifically: to approve transactions of the Company in 2026 with the subjects specified herein with a value of less than VND 182,356,662,000 (equivalent to 20% of the Company's charter capital as stated in the audited financial statements for 2024). The detailed list of related persons of managers, related persons of members of the Supervisory Board, related persons of major shareholders and the scope of transactions is presented in Appendix 01 enclosed hereto.
- 3) To approve the anticipated contracts and transactions between the Company and related persons of the other Internal actors of the Company (excluding related persons of managers and related persons of members of the Supervisory Board) in 2026 under the authority of the BOD as stipulated in the Company's Charter.



*The detailed list of related persons of the Internal actors of the Company and the scope of transactions is presented in Appendix 02 enclosed hereto.*

**Article 2.** To authorize the Chief Executive Officer to decide on procedures related to the execution and implementation of the contracts and transactions with related parties as mentioned in Article 1 above in compliance with applicable laws and the Company's Charter.

**Article 3.** This Resolution shall take effect from the signing date. Members of the BOD, the Management Board and relevant units shall be responsible for the implementation of this Resolution.

ON BEHALF OF THE BOARD OF DIRECTORS  
CHAIRMAN

**Recipients:**

- Supervisory Board (for reporting);
- As stated in Article 3;
- Archived: Admin Dept, BOD Office



Nguyen Duc Phuong

## Appendix 01

## List of the Company's related persons, related persons of managers, related persons of members of the Supervisory Board, related persons of major shareholders and the scope of transactions

No	Related persons	The relationship with the Company	Business registration certificate	Address	Scope of transactions
1	Vietnam National Cement Corporation (Vicem)	Major shareholder	0100106320	228 Le Duan, Van Mieu – Quoc Tu Giam, Hanoi	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
2	Phoenix Holdings Ltd., Co	Related person of member of BOD	0313478179	412 Nguyen Thi Minh Khai, Ban Co, HCMC	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
3	Gro Holdings JSC	Related person of member of BOD	0316226620	412 Nguyen Thi Minh Khai, Ban Co, HCMC	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
4	VietCap Securities JSC	Related person of member of BOD	0305299779	Bitexco Tower, số 2 Hải Triều, Phường Sài Gòn, Tp. HCM	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
5	Ban Viet Real Estate JSC	Related person of member of BOD	0305051312	Saigon Trade Center, 37 Ton Duc Thang, Sai Gon, HCMC	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
6	Seven System Vietnam JSC	Related person of member of BOD	0313330856	412 Nguyen Thi Minh Khai, Ban Co, HCMC	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
7	Timo Vietnam JSC	Related person of member of BOD	0313193007	412 Nguyen Thi Minh Khai, Ban Co, HCMC	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
8	Khanh Hoa High-Tech Agriculture and Forestry Co., Ltd	Related person of member of BOD	4201894964	Vinh Thai, Nha Trang city, Khanh Hoa province	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
9	Garden Square Real Estate JSC	Related person of member of BOD	0316894057	Saigon Trade Center - 37 Ton Duc Thang, Ben Nghe, HCMC	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
10	Phu Quoc Tran Thai JSC	Related person of member of BOD	1701736840	Duong Dong, Phu Quoc city, Kien Giang province	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
11	Thanh Dat Building Materials Manufacturing Company Limited	Related person of member of BOD	4201529866	Hon Quy, Cam Ranh, Khanh Hoa province	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading

12	Viet Capital Asset Management JSC	Related person of member of BOD	0316525356	412 Nguyen Thi Minh Khai, Ban Co, HCMC	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
13	Firebird Investment JSC	Related person of member of BOD	0315380450	412 Nguyen Thi Minh Khai, Ban Co, HCMC	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
14	Green Sun Trading Service Book & Stationery Ltd., Co	Related person of member of Supervisory Board	0110296173	Nguyen Xa, Van Dinh, Hanoi	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
15	Subsidiaries of Vicem	Related persons of major shareholder			Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading

## Appendix 02

## List of related persons of the Company's Internal actors and the scope of transactions

No	Related persons	The relationship with the Company	Business registration certificate	Address	Scope of transactions
1	VAM Investment JSC	Related person of BOM member	0109662393	Hoa Binh Building, 106 Hoang Quoc Viet, Nghia Do, Hanoi	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
2	Vega Fintech Investment JSC	Related person of BOM member	0107815397	Hoa Binh Building, 106 Hoang Quoc Viet, Nghia Do, Hanoi	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
3	Bach Minh JSC	Related person of BOM member	0101380911	VET Buiding, 98 Hoang Quoc Viet, Nghia Do, Hanoi	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
4	GOLF VEGAS MEDIA SERVICE JOINT STOCK COMPANY	Related person of BOM member	0316840100	Tien Giang, Tan Son Hoa, HCMC	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
5	Vega Games JSC	Related person of BOM member	0106248681	Hoa Binh Building, 106 Hoang Quoc Viet, Nghia Do, Hanoi	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
6	Công ty Cổ phần Truyền thông Vega	Related person of BOM member	0105011591	VET Buiding, 98 Hoang Quoc Viet, Nghia Do, Hanoi	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
7	Công ty Cổ phần Vega Midway	Related person of BOM member	0318448516	Tien Giang, Tan Son Hoa, HCMC	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
8	Công ty Cổ phần Amber Fintech	Related person of BOM member	0109227961	VET Buiding, 98 Hoang Quoc Viet, Nghia Do, Hanoi	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
9	Real Estate Service Premier Vietnam Ltd., Co	Related person of BOM member	0313480636	Vincom Centre, 72 Le Thanh Ton, Sai Gon, HCM	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
10	NANCY Quynh Ltd., Co	Related person of BOM member	0317772781	Sai Gon Pearl, Thanh My Tay, HCMC	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading
11	Waka Ebook JSC	Related person of BOM member	0108796796	Hoa Binh Building, 106 Hoang Quoc Viet, Nghia Do, Hanoi	Term Deposit transactions; certificates of deposit (CD) transactions; trading and investment in Credit institution's bonds and government bonds; foreign exchange sale & trading