

	<b>RESOLUTION</b>	No.: 465/2024/VietCredit-NQ Date: June 19, 2024
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**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/NĐ-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 of VietCredit Finance Joint Stock Company No. 443/2023/VietCredit-NQ dated April 27, 2023;
- Document No. 7080/NHNN-TTGSNH dated September 11, 2023, from the State Bank of Vietnam regarding the increase in charter capital of VietCredit;
- Resolution No. 1334/2023/VietCredit-NQ dated November 23, 2023, of the Board of Directors on approving the implementation of the plan to increase charter capital in 2023;
- Resolution of the Annual General Meeting of Shareholders of VietCredit Finance Joint Stock Company No. 342/2024/VietCredit-NQ dated April 19, 2024;
- Articles of Association of VietCredit Finance Joint Stock Company;
- Regulations on the Organization and Operation of the Board of Directors of VIETCREDIT FINANCE JOINT STOCK COMPANY;
- Certificate of Registration for Public Offering of Shares (Certificate of Registration for Public Offering) No. 105/GCN-UBCK dated June 18, 2024, issued by the State Securities Commission;
- Report No. 464/2024/VietCredit-TT dated June 19, 2024, from the Chairman of the Board of Directors regarding the implementation of a public offering of additional shares to existing shareholders.

**HEREBY RESOLVES**

**Article 1. Approval is granted for the implementation of a public offering of additional shares to existing shareholders with the following contents:**

1. Through the proposed plan for offering shares to the public for existing shareholders as specified in Appendix No. 01 attached to this Resolution;
2. Through the Implementation Plan, the State Securities Commission has issued a Certificate of Registration for Public Offering as per Appendix No. 02 attached to this Resolution .

**Article 2: Authorizes/Delegates the Chairman of the Board of Directors and/or the General Director to carry out the following tasks to complete the public offering of shares to existing shareholders:**

- Decide on a specific timeframe for implementation;
- The decision on the final registration date for closing the shareholder list and carrying out the procedures for closing the shareholder list for the issuance of additional shares to the public for existing shareholders;
- Deciding on the implementation of the necessary procedures for distributing the issued shares according to the Plan for which the State Securities Commission has issued a Certificate of Registration for Public Offering;

- Complete the necessary procedures to report the issuance results to the State Securities Commission;
- Complete the necessary procedures to finalize the registration of the increase in charter capital at the State management agency, register securities at the Vietnam Securities Depository and Clearing Corporation (VDSC), and register the trading of additional shares at the Hanoi Stock Exchange (HNX) for the entire number of newly issued shares in accordance with the law;

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

## ON BEHALF OF THE BOARD OF DIRECTORS

Recipient:

- As per Article 3;
- Supervisory Board (for reporting)
- Filed at the administrative department, board of directors' office



Nguyen Duc Phuong

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**APPENDIX NO. 01**

**PLAN TO OFFER ADDITIONAL SHARES TO THE PUBLIC FROM EXISTING SHAREHOLDERS**

TT	Job description	Maximum estimated time for completion	The prescribed deadlines
1	The State Securities Commission issues the Certificate of Registration for Public Offering.	T0 (June 18, 2024)	
2	The Board of Directors issued a Resolution approving the record date for determining the list of shareholders and disclosing information about the offering.	T0 + 01 working day	<i>Within 7 working days from the effective date of the Certificate of Registration for Public Offering of Securities</i>
3	Last day to register	T0 + 15 days (03/07/2024)	<i>At least 8 working days after the date of information disclosure.</i>
4	VSDC provides a list of shareholders.	T0 + 17 days	<i>2 days after the last registration date</i>
5	VietCredit confirms the list sent by VSDC.	T0 + 17 days	<i>On the day we received the shareholder list from VSDC.</i>
6	The deadline for investors to transfer their maximum subscription rights.	T0 + 55 days (August 12, 2024)	<i>This will be implemented within approximately 35 days from the date of confirmation of the shareholder list with VSDC.</i>
7	The deadline for registration and payment for the maximum number of shares an investor can purchase is...	T0 + 60 days (August 17, 2024)	<i>The process will take approximately 40 days from the date of confirmation of the shareholder list with VSDC. Shareholders are allowed to register to purchase shares at least 20 days from the date VietCredit confirms the list with VSDC.</i>
8	The Board of Directors issues a Resolution on the distribution of any unsold shares (if any).	T0 + 61 days (August 18, 2024)	
9	Distribute any remaining unsold shares (if any).	T0 + 70 days (August 22, 2024)	<i>The process shall be carried out within 10 days from the date the Board of Directors issues the Resolution on the distribution of unsold shares.</i>

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10	VSDC sends a list of investors who registered to buy and transferred money to the escrow account.	T0 + 75 days (August 27, 2024)	=> <i>The offering period ends no later than 90 days from the effective date of the Certificate of Registration for Public Offering of Securities.</i>
11	Report on issuance results to the State Securities Commission.	T0 + 76 days (August 28, 2024)	<i>Within 10 days from the end of the offering period.</i>
12	The State Securities Commission issued a document confirming the issuance results.	T0 + 90 days (Expected by September 11, 2024 at the latest)	<i>(Eligible to release funds from the blocked account for stock purchases) The State Bank's approval document dated September 11, 2023 is valid for 12 months =&gt; A document from the State Securities Commission is required before September 11, 2024.</i>
13	Submitting to the State Securities Commission the dossier for amending the License for Establishment and Operation.	T0 + 105 days (September 25, 2024)	<i>Within a maximum of 10 working days from the date of completion of the share issuance (the completion date is the date the State Securities Commission issues a letter confirming the issuance results)</i>
14	Submit the application for supplementary registration of existing issued securities to VSDC, monitor and amend the supplementary securities registration application as required by VSDC.	T0 + 105 days	<i>Up to 30 days from the end of the offering period.</i>
15	VSDC issued the amended Securities Registration Certificate.	T0 + 115 days	<i>One week from the date of application submission.</i>
16	Submit the application for registration of additional shares issued from the offering to HNX, monitor, amend, and supplement the application as required by HNX.	T0 + 105 days	<i>30 days from the end of the offering period</i>
17	HNX issues a decision approving the change in trading registration.	T0 + 120 days	<i>2 weeks from the date of application</i>
18	Received the amended Establishment and Operation License from the State Bank of Vietnam.	T0 + (180 – 210) days	<i>Expected in December 2024</i>

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**APPENDIX NO. 02**  
**PLAN FOR PUBLIC OFFERING OF SHARES**  
**FOR EXISTING SHAREHOLDERS**

1. Stock name: VIETCREDIT FINANCE JOINT STOCK COMPANY
2. Type of stock: Common stock
3. Number of shares offered: 21,041,164 shares, including:
  - Number of shares offered by the issuing organization: 21,041,164 shares;
  - Number of shares offered to shareholders: 0 shares
4. Offering price: 10,000 VND/share
5. Total capital raised: VND 210,411,640,000, including:
  - Value of capital raised by the Issuer: VND 210,411,640,000;
  - Value of capital raised from shareholders: 0 VND
6. Distribution method: Offering additional shares to the public through a rights issue at a ratio of 100:30 (on the last registration date for exercising the rights, shareholders owning 1 common share will be entitled to 1 right to purchase the newly issued shares, and for every 100 rights, they can purchase 30 additional newly issued shares). This offering is ~~not~~ underwritten.
7. Minimum number of shares to subscribe for: 0 shares
8. Registration period: To be decided by the Chairman of the Board of Directors.
9. Location for registering to purchase shares:
  - **For shareholders whose shares are deposited** : Shareholders should register to purchase shares at the securities company where they have opened their trading account.
  - **For shareholders whose shares are not yet deposited** : Shareholders should register to purchase shares at VIETCREDIT FINANCE JOINT STOCK COMPANY – Address: 17th Floor, Mipec Tower, 229 Tay Son Street, Nga Tu So Ward, Dong Da District, Hanoi City, Board of Directors Office.
10. Timeframe for receiving payment for shares: To be decided by the Chairman of the Board of Directors.
11. The blocked account received the funds for the stock purchase:
  - Account name: VIETCREDIT FINANCE JOINT STOCK COMPANY
  - Account number: 0043333898989
  - Opened at: Ban Viet Commercial Joint Stock Bank - Hanoi Branch