



**VIETCREDIT GENERAL FINANCE  
JOINT STOCK COMPANY**

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

Number: ...../2026/VietCredit-NQ

Ho Chi Minh City, April 24, 2025

**DRAFT RESOLUTION  
ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026  
VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to the Enterprise Law No. 59/2020/QH14 dated June 17, 2020 and its amendments and supplements;
- Pursuant to the Articles of Association of VietCredit General Finance Joint Stock Company;
- Pursuant to the Minutes of the Annual General Meeting of Shareholders 2026 No. ..../2026/VietCredit-BB dated April 24, 2026 of VietCredit General Finance Joint Stock Company.

**RESOLUTION**

**Điều 1** Through the Board of Directors' Report, the Executive Board's Report, the Supervisory Board's Report, the Supervisory Board's Self-Assessment Report, the audited 2025 financial statements, and the 2025 profit distribution plan of VietCredit General Finance Joint Stock Company (the Company), with the following basic contents:

- a. Business performance results for 2025
- Total assets : VND 17,642 billion
  - Total capital raised : 14,784 billion VND
  - Outstanding credit balance : 15,152 billion dong
  - Profit before tax : VND 1,303 billion
  - Non-performing loan ratio : 6.06%
- b. Profit distribution in 2025

Unit: VND

TT	Item	2025
1	Undistributed profits	1,031,327,309,200
2	<i>Additional Capital Reserve Fund [(1) x 10%]</i>	103,132,730,920
3	The remaining undistributed profit after deducting the Capital Reserve Fund [(1) – (2)]	928,194,578,280
4	<i>Deduction from Financial Reserve Fund [(3) x 10%]</i>	92,819,457,828
5	The remaining undistributed profit after deducting the Financial Reserve Fund [(3) – (4)]	835.375.120.452

6	<i>From the Executive Reward Fund</i>	5,160,000,000
7	The remaining undistributed profit after deducting the Financial Reserve Fund [(5) – (6)]	830.215.120.452
8	<i>The plan involves issuing shares to existing shareholders to increase the charter capital from undistributed profits in 2025.</i>	830,215,120,000
9	Undistributed profits [(7) – (8)]	452

c. Business plan for 2026

- Total assets : 32,881 billion VND
- Total capital raised : 27,717 billion VND
- Outstanding credit balance : 30,923 billion VND
- Profit before tax : 2,400 billion VND
- Non-performing loan ratio : 5.0%

**Điều 2** Through the contents of the Shareholders' General Meeting Proposal No. 345/2026/VietCredit-TT dated March 27, 2026, regarding the total remuneration, allowances, and operating expenses of the members of the Board of Directors and the Supervisory Board in 2026, including:

- a. Through the results of the payment of remuneration and allowances to members of the Board of Directors and the Supervisory Board in 2025;
- b. Approve the remuneration and allowances for members of the Board of Directors and Supervisory Board in 2026.

**Điều 3** Through the continued implementation of the Share Issuance Plan under the Employee Stock Option Program, which was approved by the General Meeting of Shareholders in Resolution No. 296/2025/VietCredit-NQ dated April 25, 2025, and the Principles for Determining the Number of Shares Distributed to Each Employee as per the General Meeting of Shareholders' Proposal No. 346/2026/VietCredit-TT dated March 27, 2026.

**Điều 4** Through the cancellation of the private placement of shares that was approved by the General Meeting of Shareholders in Resolution No. 24/2025/VietCredit-NQ dated January 10, 2025.

**Điều 5** The proposed capital increase plan for 2026 of VietCredit General Finance Joint Stock Company includes the following details:

1. Through the entire content presented in Report No. 348/2026/VietCredit-TT dated March 27, 2026, of the Board of Directors regarding the plan to increase charter capital in 2026;
2. Through amendments to the Company's Articles of Association concerning the registered capital after issuance, in accordance with the approved plan and the actual issuance results;



3. The entire quantity of newly issued shares from each issuance will be registered and deposited with the Vietnam Securities Depository and Clearing Corporation (VSDC) and registered for trading on the UPCOM exchange in accordance with the law;
4. Authorize/delegate the following tasks to the Board of Directors:

In addition to the tasks assigned and authorized to the Board of Directors as outlined in the Plan, the General Meeting of Shareholders authorizes the Board of Directors to decide on all matters related to increasing the charter capital, specifically as follows:

- Based on VietCredit's operational situation, the plan for using capital raised from issuances may be adjusted if necessary to suit the actual situation, investment strategy, and development orientation of the Company in accordance with legal regulations;
- Accurately calculate figures, revise, supplement, proactively build and explain the application dossier for securities issuance submitted to the State Bank of Vietnam and the State Securities Commission; proactively adjust the issuance plan and related documents as required by the State Bank of Vietnam, the State Securities Commission, and other relevant agencies;
- The Board of Directors may adjust the plan for using the capital raised from the issuances as necessary to align with the actual situation, investment strategy, and development direction of the Company, and to ensure compliance with current legal regulations. In case of changes to the plan for using capital from the issuance/offering, the Board of Directors shall report to the General Meeting of Shareholders at the nearest meeting.
- Adjust the value of the issued charter capital and the number of shares expected to be issued in each issuance tranche as necessary to suit the actual situation, provided that the value of the issued charter capital does not exceed the maximum value of the issued charter capital approved by the General Meeting of Shareholders;
- Decide on the timing of the share issuance and adjust the issuance order of the two aforementioned issuance tranches (if necessary) to increase the charter capital according to the approved plan ;
- Issue regulations on the issuance of shares under the employee stock option program (ESOP regulations) to implement the plan;
- Deciding on the criteria, list of employees eligible to participate in the ESOP program , and the number of shares to be issued to each employee ;
- The decision to increase the charter capital is made based on the approval of the competent State agency in accordance with the law and the actual issuance results;
- Decide on a plan to ensure that each tranche of share offering complies with legal regulations on foreign ownership ratios;
- Deciding on and overseeing the implementation of procedures after the completion of the plan to increase charter capital;



- Carry out the necessary procedures to report the results of each offering/issuance round to the State Securities Commission;
- Implement the procedures for amending and supplementing the Operating License, Business Registration Certificate, and Articles of Association of the Company according to the new charter capital amount after completing the share issuance to increase the charter capital as per this Proposal;
- Register for additional securities deposit at the Vietnam Securities Depository and Clearing Corporation (VSDC) and register for additional trading on the UPCoM exchange at the Hanoi Stock Exchange (HNX) for the entire number of shares actually issued.
- Perform other related tasks to complete the assigned work objectives .
- Depending on the specific circumstances, the Board of Directors may authorize the CEO to perform one or more of the specific tasks mentioned above.

#### **Điều 6** Enforcement Clause

This Resolution was unanimously adopted in full by the General Meeting of Shareholders at the 2026 Annual General Meeting and takes effect from the date of signing. The members of the Board of Directors, the Supervisory Board, the General Director, and the Company's executives are responsible for implementing this Resolution and organizing its implementation according to their functions and duties, in accordance with the law and the Charter of VietCredit General Finance Joint Stock Company./.

**ON BEHALF OF THE GENERAL  
MEETING OF SHAREHOLDERS  
PRESIDE**

**Recipient:**

- As per Article 6;
- State Bank of Vietnam;
- State Securities Commission, Hanoi  
Stock Exchange;
- File documents, BOD's office.

**Nguyen Duc Phuong**