	MINUTES OF VOTING COUNT	NO.: 494/2026/VietCredit-BB Date: April 24, 2026
	Annual General Meeting of Shareholders 2026 VietCredit General Finance Joint Stock Company	



Information about VietCredit General Finance Joint Stock Company

Address: 9th Floor, VET Building, 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi City
 Business registration number: 0102766770, registered for the 15th time, dated December 18, 2023.

II. Time and location of the congress:

- Time: 9:00 AM - April 24, 2026
- Location: Tan Cang Tourist Area, A100 Ung Van Khiem Street, Thanh My Tay Ward, Ho Chi Minh City

III. Composition of the Vote Counting Committee:

At the 2026 Annual General Meeting of Shareholders, VietCredit General Finance Joint Stock Company elected the Vote Counting Committee, which includes:

- | | | |
|---------|----------------------|---------|
| 1. Mrs. | Nguyen Thi Viet Hang | Prefect |
| 2. Mrs. | Tran Thi Ngoc | Member |
| 3. Mrs. | Ho Thi Que Ngan | Member |

IV. Content and voting results for the following items:

counting committee has conducted the vote count on the items presented at the 2026 Annual General Meeting of Shareholders (the Meeting) , with the following results:

1. Through the Board of Directors' Report on the results of operations in 2025 and the operational direction for 2026.

Voting results :

Content	Number of votes	Equivalent to the number of voting shares at the General Meeting	Percentage of total voting shares at the General Meeting
Total number of votes cast	29	83,211,640	100,000%
Number of valid votes	24	83,210,434	99.999%
Invalid ballots	5	1,206	0.001%
Number of votes in favor	24	83,210,434	99.999%
Number of dissenting votes	0	0	0.000%
No votes	0	0	0.000%

Conclude: The General Meeting adopted the Board of Directors' Report on the results of operations in 2025 and the operational direction for 2026.

2. Through the Executive Board's Report on business performance in 2025 and business direction for 2026.

Voting results :

MINUTES OF VOTING COUNT

Annual General Meeting of Shareholders 2026
VietCredit General Finance Joint Stock Company

NO.: 494/2026/VietCredit-BB
 Date: April 24, 2026

Content	Number of votes	Equivalent to the number of voting shares at the General Meeting	Percentage of total voting shares at the General Meeting
Total number of votes cast	29	83,211,640	100,000%
Number of valid votes	24	83,210,434	99.999%
Invalid ballots	5	1,206	0.001%
Number of votes in favor	24	83,210,434	99.999%
Number of dissenting votes	0	0	0.000%
No votes	0	0	0.000%

Conclusion : The General Meeting approved the Executive Board's Report on business performance in 2025 and business orientation for 2026 .

3. Through the Supervisory Board's Report on the results of operations in 2025 and the operational direction for 2026.

Voting results :

Content	Number of votes	Equivalent to the number of voting shares at the General Meeting	Percentage of total voting shares at the General Meeting
Total number of votes cast	29	83,211,640	100,000%
Number of valid votes	24	83,210,434	99.999%
Invalid ballots	5	1,206	0.001%
Number of votes in favor	24	83,210,434	99.999%
Number of dissenting votes	0	0	0.000%
No votes	0	0	0.000%


Conclude: The General Meeting adopted the Supervisory Board's Report on the results of operations in 2025 and the operational orientation for 2026 .

4. Through the Self-Assessment Report on the performance of the Supervisory Board and each member of the Supervisory Board in 2025.

Voting results :

Content	Number of votes	Equivalent to the number of voting shares at the General Meeting	Percentage of total voting shares at the General Meeting
Total number of votes cast	29	83,211,640	100,000%
Number of valid votes	24	83,210,434	99.999%
Invalid ballots	5	1,206	0.001%
Number of votes in favor	24	83,210,434	99.999%
Number of dissenting votes	0	0	0.000%
No votes	0	0	0.000%

Conclude: The General Meeting adopted the Self-Assessment Report on the performance of the Supervisory Board and each member of the Supervisory Board in 2025.

	MINUTES OF VOTING COUNT	NO.: 494/2026/VietCredit-BB Date: April 24, 2026
	Annual General Meeting of Shareholders 2026 VietCredit General Finance Joint Stock Company	

5. Through Submission No. 344/2026/VietCredit-TT dated March 27, 2026, regarding the approval of the audited financial statements and profit distribution plan for 2025 .

Voting results :

Content	Number of votes	Equivalent to the number of voting shares at the General Meeting	Percentage of total voting shares at the General Meeting
Total number of votes cast	29	83,211,640	100,000%
Number of valid votes	24	83,210,434	99.999%
Invalid ballots	5	1,206	0.001%
Number of votes in favor	23	73,175,102	87.939%
Number of dissenting votes	1	10,034,732	12,060%
No votes	0	0	0.000%

Conclude: The General Meeting approved Proposal No. 344/2026/VietCredit-TT dated March 27, 2026. Regarding the approval of the audited financial statements and profit distribution plan for 2025.

6. Through Proposal No. 345/2026/VietCredit-TT dated March 27, 2026, regarding the total remuneration, allowances, bonuses, and operating expenses of members of the BOARD OF DIRECTORS and the SUPERVISORY BOARD in 2026.

Content 1: Reviewing the results of remuneration, allowances, and bonuses disbursed in 2025


Voting results :

Content	Number of votes	Equivalent to the number of voting shares at the General Meeting	Percentage of total voting shares at the General Meeting
Total number of votes cast	29	83,211,640	100,000%
Number of valid votes	24	83,210,434	99.999%
Invalid ballots	5	1,206	0.001%
Number of votes in favor	23	73,175,102	87.939%
Number of dissenting votes	1	10,034,732	12,060%
No votes	0	0	0.000%

Conclude: The Congress approved the results of the implementation of remuneration, allowances, and bonuses for the year 2025 .

Content 2: Approval of the remuneration, allowances, and bonuses for the BOARD OF DIRECTORS and the SUPERVISORY BOARD in 2026

Voting results :

	MINUTES OF VOTING COUNT	NO.: 494/2026/VietCredit-BB Date: April 24, 2026
	Annual General Meeting of Shareholders 2026 VietCredit General Finance Joint Stock Company	

Content	Number of votes	Equivalent to the number of voting shares at the General Meeting	Percentage of total voting shares at the General Meeting
Total number of votes cast	29	83,211,640	100,000%
Number of valid votes	24	83,210,434	99.999%
Invalid ballots	5	1,206	0.001%
Number of votes in favor	24	83,210,434	99.999%
Number of dissenting votes	0	0	0.000%
No votes	0	0	0.000%

Conclude: The General Meeting approved the remuneration, allowances, and bonuses for the BOARD OF DIRECTORS and the SUPERVISORY BOARD in 2026 .

7. Through Proposal No. 346/2026/VietCredit-TT dated March 27, 2026, regarding the continuation of the share issuance plan under the ESOP Program in 2025.

Voting results


Content	Number of votes	Equivalent to the number of voting shares at the General Meeting	Percentage of total voting shares at the General Meeting
Total number of votes cast	29	83,211,640	100,000%
Number of valid votes	24	83,210,434	99.999%
Invalid ballots	5	1,206	0.001%
Number of votes in favor	23	73,175,102	87.939%
Number of dissenting votes	1	10,034,732	12,060%
No votes	0	0	0.000%

Conclude: The General Meeting approved Proposal No. 346/2026/VietCredit-TT dated March 27, 2026, regarding the continuation of the share issuance plan under the ESOP Program in 2025.

8. Through Proposal No. 347/2026/VietCredit-TT dated March 27, 2026, regarding the cancellation of the private placement plan of VietCredit General Finance Joint Stock Company.

Voting results

Content	Number of votes	Equivalent to the number of voting shares at the General Meeting	Percentage of total voting shares at the General Meeting
Total number of votes cast	29	83,211,640	100,000%
Number of valid votes	24	83,210,434	99.999%
Invalid ballots	5	1,206	0.001%
Number of votes in favor	24	83,210,434	99.999%
Number of dissenting votes	0	0	0.000%
No votes	0	0	0.000%

	MINUTES OF VOTING COUNT	NO.: 494/2026/VietCredit-BB Date: April 24, 2026
	Annual General Meeting of Shareholders 2026 VietCredit General Finance Joint Stock Company	

Conclude: The General Meeting approved Proposal No. 347/2026/VietCredit-TT dated March 27, 2026, regarding the cancellation of the private placement plan for shares of VietCredit General Finance Joint Stock Company.

9. Through Proposal No. 348/2026/VietCredit-TT dated March 27, 2026, regarding the plan to increase charter capital in 2026 of VietCredit General Finance Joint Stock Company.

Voting results :

Content	Number of votes	Equivalent to the number of voting shares at the General Meeting	Percentage of total voting shares at the General Meeting
Total number of votes cast	29	83,211,640	100,000%
Number of valid votes	24	83,210,434	99.999%
Invalid ballots	5	1,206	0.001%
Number of votes in favor	23	73,175,102	87.939%
Number of dissenting votes	1	10,034,732	12,060%
No votes	0	0	0.000%

Conclude: The General Meeting approved Proposal No. 348/2026/VietCredit-TT dated March 27, 2026, regarding the plan to increase the charter capital of VietCredit General Finance Joint Stock Company in 2026 .

These minutes were drawn up at 11:30 AM on April 24, 2026. These minutes were publicly approved before the 2026 Annual General Meeting of Shareholders of VietCredit General Finance Joint Stock Company.

**ON BEHALF OF THE VOTING COMMITTEE
PREFECT**



Nguyen Thi Viet Hang