

VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY (VietCredit)

Business Registration Number: 0102766770

Business registration: First registered on June 2, 2008, and the 15th amendment registered on December 18, 2023, issued by the Hanoi Department of Planning and Investment.

Headquarters: 9th Floor, VET Building, 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi City

Stock code TIN

A. TIME, LOCATION, ATTENDANCE, AND VALIDITY OF THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS**I. Time and place:**

At 9:00 AM on April 24, 2026, the Annual General Meeting of Shareholders 2026 (hereinafter referred to as "the **Meeting** ") of VietCredit General Finance Joint Stock Company (hereinafter referred to as "VietCredit" or " **the Company** ") **took place at Tan Cang Tourist Area, A100 Ung Van Khiem Street, Thanh Loc, Thanh My Tay , Ho Chi Minh City , Vietnam .**

II. Participants:

- Shareholders and Shareholders' Authorized Representatives.
- Members of the Board of Directors, Supervisory Board, Executive Board, and management staff of VietCredit.

III. The legality and validity of the Congress:

The General Meeting heard Ms. Tran Thi Ngoc – Head of the Shareholder Eligibility Verification Committee – announce the Minutes of Shareholder Eligibility Verification (based on the Shareholder List as of March 20, 2026) as follows:

- Total number of voting shares of the Company: 91,178,331 shares.
- Total number of shareholders invited to attend the General Meeting: 465 shareholders, representing 91,178,331 voting shares of the Company.
- As of 9:00 AM on April 24, 2026, the number of delegates who are shareholders owning or authorized to attend the General Meeting was 27 (representing a total of 58 shareholders attending in person and by proxy), corresponding to 83,160,487 shares, accounting for 91.2% of the Company's voting shares.
- At 11:00 AM on April 24, 2026 (before the General Meeting of Shareholders conducted voting by ballot), the number of delegates who were shareholders or authorized representatives attending the meeting was 29 (representing a total of 67 shareholders attending in person and by proxy), corresponding to 83,211,640 shares, accounting for 91.3% of the Company's voting shares.



Based on the provisions of the 2020 Enterprise Law and the Charter of VietCredit General Finance Joint Stock Company, the 2026 Annual General Meeting of Shareholders of VietCredit is valid and in accordance with the law.

B. CONTENT AND PROCEEDINGS OF THE CONGRESS

I. Through the Regulations on Organization and Voting Procedures at the Congress

After the Organizing Committee presented the Draft Regulations on the Organization of the General Meeting and the Draft Voting Procedures at the General Meeting, 100% of the shareholders with voting rights present at the General Meeting voted to approve them.

II. Through the Presiding Committee

To conduct the General Meeting, the meeting proceeded to elect the Presiding Board. After the Organizing Committee introduced the list of prospective candidates, 100% of the shareholders with voting rights present at the meeting voted to approve the Presiding Board, consisting of the following members:

- Mr. Nguyen Duc Phuong – Chairman of the Board of Directors – Presiding
- Mr. Ho Minh Tam – Member of the Board of Directors and General Director – Member
- Ms. Bui Thi Nhat Linh – Head of the Supervisory Board – Member

III. Through the General Meeting Secretary, the Shareholder Eligibility Verification Committee, the Vote Counting Committee, and the Agenda:

1. To carry out the tasks at the General Meeting, including verifying shareholder eligibility, counting votes at the meeting, recording the minutes of the meeting, and drafting the General Meeting Resolutions, the Presiding Board introduced the General Meeting Secretary, the Shareholder Eligibility Verification Committee, and the Vote Counting Committee, which were unanimously approved by 100% of the shareholders with voting rights present at the meeting as follows:

No.	Full name	Position at the Company	Tasks at the Congress
Shareholder Eligibility Verification Board			
1	Ms. Tran Thi Ngoc	Legal & Compliance Specialist	Prefect
2	Ms. Ho Thi Que Ngan	Administrative and Management Specialist	Member
Vote Counting Committee			
1	Ms. Nguyen Thi Viet Hang	Head of Internal Audit	Prefect
2	Ms. Tran Thi Ngoc	Legal & Compliance Specialist	Member

No.	Full name	Position at the Company	Tasks at the Congress
3	Ms. Ho Thi Que Ngan	Administrative and Management Specialist	Member
Secretariat			
1	Ms. Tran Thi Hai Yen	Head of Legal & Compliance Department	Congress Secretary

2. The Congress heard Mr. Nguyen Duc Phuong – Chairman of the Congress – present the agenda. The agenda, as presented in the Presiding Committee's report, was voted on and approved by the Congress.

IV. Main content of the Congress

1. The following items will be presented to the Congress:

- Report No. 342/2026/VietCredit-BC dated March 27, 2026, from the Board of Directors on activities in 2025 and operational orientation for 2026;
- Report No. 343/2026/VietCredit-BC dated March 27, 2026, from the Executive Board on business performance results for 2025 and business orientation for 2026;
- Report No. 338/2026/VietCredit-BC dated March 27, 2026, from the Supervisory Board on the results of operations in 2025 and operational orientation for 2026;
- Report No. 339/2026/VietCredit-BC dated March 27, 2026, self-assesses the performance of the Supervisory Board and each member of the Supervisory Board in 2025;
- Submission No. 344/2026/VietCredit-TT dated March 27, 2026, regarding the approval of the audited financial statements and profit distribution plan for 2025;
- Submission No. 345/2026/VietCredit-TT dated March 27, 2026, on the total remuneration, specialized allowances, and operating expenses of members of the Board of Directors and the Supervisory Board in 2026;
- Submission No. 346/2026/VietCredit-TT dated March 27, 2026, on continuing to implement the plan for issuing shares under the employee stock option program in the company in 2025;
- Submission No. 347/2026/VietCredit-TT dated March 27, 2026, regarding the cancellation of the private placement plan for shares;
- Submission No. 348/2026/VietCredit-TT dated March 27, 2026, from the BOARD OF DIRECTORS on the plan to increase charter capital in 2026.

2. Discuss the contents to be presented at the Congress:

The shareholders' questions and the Chairman's responses were as follows:

Question 1: What is the current non-performing loan ratio for the household business lending segment?

Answer: The non-performing loan ratio for the group of household businesses - micro SMEs is 1.39%, which is a relatively positive result when compared with other organizations offering unsecured loan products to household businesses and small enterprises.

Question 2: VietCredit's non-performing loan (NPL) ratio in Q1/2026 was 7.93%, while the planned NPL ratio for the whole year 2026 is 5%. What measures will VietCredit implement in the remaining quarters to achieve its target?

Answer: After challenging periods like the COVID-19 pandemic and market fluctuations such as the SCB case, there was a time when the company's non-performing loan ratio exceeded 10%. However, over the past three years, we have implemented many comprehensive solutions to gradually reduce this ratio to single digits. These are the experiences we have gained to bring the non-performing loan ratio to the target by the end of 2026.

The 5% target is challenging, but we believe it is achievable based on the measures already implemented, particularly the application of technology in risk management, credit control, and debt recovery.

In addition, recent economic difficulties have somewhat affected customers' ability to repay their debts, but we consider this to be a temporary and manageable factor.

Question 3: In its previous plan, the company aimed for customer loan balances of over VND 61,000 billion in 2027. However, this target has recently been significantly reduced to just over VND 31,000 billion. Can the management clarify the factors that led to this substantial downward adjustment of the customer loan growth plan?

Answer: The company adjusted its loan growth target for 2027 due to the challenging global and domestic economic context this year, particularly the pressure from exchange rates and rising capital costs. These factors significantly impacted the business plan.

VietCredit is a comprehensive financial company, different from banks in that we are only allowed to raise capital from institutions, not from individual customers. This is a significant difference. In the current context of rising capital costs, we realize that raising sufficient capital to achieve our loan growth target of VND 61,000 billion is not feasible. Therefore, we have to adjust to a more reasonable and achievable level. More importantly, we are determined not to pursue rapid growth in scale at the expense of credit quality. Our ultimate goal is sustainable efficiency and profitability, ensuring the interests of shareholders.

Question 4: What is the current market size for household businesses? It is estimated that there are approximately 1 to 2 million household businesses using accounting management software, out of a total of about 6 million household businesses nationwide. Furthermore, what percentage of VietCredit's total loan portfolio is intended to be lent to household businesses? What is VietCredit's future direction, specifically its goals for market share, asset size, and profitability over the next 3-5 years? What are the plans for listing on a different exchange between 2026 and 2030?

Answer: A distinctive feature of the Vietnamese economy is the large number of small-scale household businesses. Recently, the government has been encouraging these households to transform into micro and small enterprises through preferential tax policies and other support policies.

We are implementing lending to household businesses and micro-enterprises based on

partnerships with platforms. In fact, this activity has only been underway for over a year and is still in the testing phase. During this process, we have identified the need to find a formula for success with this customer group because although many organizations are already involved, the overall market results have not been truly positive.

Our view is that there are many opportunities in this area, but credit growth must be accompanied by sustainability, and credit quality must be controlled. With the current non-performing loan ratio at around 1.39%, we believe this is a relatively good level of control.

Regarding the proportion of loans to household businesses in the portfolio, this is an issue that the board of directors and management are carefully considering. Currently, the company has not determined a specific figure as it is still in the testing phase. Once an effective model is found, the company will more clearly define the contribution of this segment, and expects it to contribute approximately 30% of profits in the coming years. Hopefully, after 1-2 years, when we have sufficient data and actual results, we will have a basis to make a more specific announcement.

Regarding market share, asset size, and customer base in the coming years, the Company does not prioritize size or market share as top priorities, as these factors do not fully reflect operational quality. The Company identifies asset quality, credit quality, and profitability as more important indicators.

Regarding the plan to transfer to the HOSE exchange, according to current regulations, the company needs to have been profitable for at least two years. Therefore, the management anticipates that the transfer from the UpCom exchange to the HOSE exchange can begin in 2027 when the company's business results for 2026 are profitable.

Question 5: What is the divestment plan of Vietnam Cement Corporation (VICEM)?

Answer: The Company has coordinated in providing information on the 2026-2030 business plan to VICEM so that VICEM can develop and implement its divestment plan. This plan of Vicem requires approval from the managing unit, therefore the Company does not have enough information to provide to the Shareholders.

Question 6: What is VietCredit's current market share and number of customers?

Answer: The company focuses on asset quality, credit portfolio, profitability, and return on equity; these metrics are more important than market share and customer base targets.

Question 7: With the focus on lending through digital platforms, what is the current proportion of individual customers?

Answer: By the end of 2025, the company will have 1.5 million customers, of which 99.9% are individual customers and approximately 0.1% are household businesses and SMEs. With Vietnam's current population exceeding 100 million, the company has determined that its primary customer base in the future will remain individual customers.

Question 8: Besides current partners, what other partners does the company plan to develop digital platforms with in the coming years?

Answer: The company focuses on digital lending, so VietCredit will seek out and collaborate with platforms that have a sufficiently large and promising customer base.

Question 9: Several other partners in the same industry as VietCredit have launched BNPL products through platforms such as Shopee. What is VietCredit's next step?

Answer: The company has been implementing Buy Now Pay Later (BNPL) for 3 years and will continue to test it and report the results to the Shareholders' General Meeting in subsequent sessions.

Question 10: When using AI and connecting APIs with digital platforms, what criteria does the company use to determine if a customer is eligible for a loan? The management team shared more details about how they handle bad debt. As they explained, the majority of customers are individuals, and loans are unsecured, based on data from the platforms. While lending is relatively easy in a favorable economic climate, how will the company handle large-scale bad debt when a recession occurs?

Answer: Currently, AI is being discussed a lot, but how it is applied depends on the capabilities and risk appetite of each company. In reality, applying AI in customer assessment is a trial-and-error process. Companies implement a rapid trial-and-error loop to find the most effective model with the lowest cost and losses. Companies use big data to verify customers, while also analyzing their behavior and data traces. From there, companies filter customers to determine which ones fit their risk appetite before deciding to grant loans.

Regarding bad debt management, this is not just a technical issue but a philosophy. Without the right approach, even a good customer can become a bad customer. The company estimates that out of 100 borrowers, approximately 99% are good customers, with only a very small percentage intentionally defaulting from the start. However, in reality, there are always times when customers face temporary difficulties. At such times, the company advises customers and offers suitable repayment plans, personalizing the repayment plan for each customer. This is the method the company has applied for many years to achieve effective debt management.


Question 11: When the company connects its API to platforms like MoMo, ZaloPay, etc., what is the cost shared with the partner? What are the company's competitive advantages in the context of rapidly changing technology, where large competitors may enter the market, or even acquire other companies to compete? The current model can be likened to "building a house on someone else's land," so what are the company's core risks and advantages?

Answer: The important thing is not about sharing fees, but about the added value that the company brings to its partners' customers. The company helps expand the product ecosystem and increase user engagement on the partner's platform. This is what leads to long-term partnerships.

Each business model has its own risks. Traditional models are limited by very high scaling costs during rapid growth. Conversely, models that leverage customers from digital ecosystems allow the company to adjust quickly and flexibly, thereby optimizing costs and testing the model's effectiveness. In the context of digital transformation, the company accepts the specific risks of this model but focuses on risk management and control rather than avoidance.

Question 12: The business plan for 2026 includes many areas of activity, with a highlight being the exploitation of the bank's existing customer base. How exactly will this be achieved?

Answer: The company reported in its general meeting documents that it will be aggressively expanding its lending activities in the near future, focusing on customer groups that are already

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bank-owned but have not received sufficient attention and support from the banks.

The fact that this customer segment is not yet served doesn't mean banks don't have products, but rather that they don't have products that truly suit this customer group. This is the company's opportunity. That opportunity lies in two factors: speed and efficiency. The company needs to "trial and error" to find the right formula.

Question 13: Regarding the electric vehicle lending segment, does the company currently have any exclusive cooperation agreements or specific competitive advantages with partners?

Answer: Regarding electric vehicle financing, we have been collaborating with VinFast on a trial basis to launch an electric vehicle loan product. VinFast is one of the major brands in the market today. However, the company does not prioritize exclusivity; the most important factor remains whether the product meets customer needs.

In addition to VinFast, the company is also expanding its testing partnerships with other partners in the market.

Question 14 : With many positive results achieved in 2025 and a clear plan in place for 2026, what is the company's development direction for the medium-term vision of 2027–2030?

Answer: Currently, the company is researching and developing a business strategy for the next 3-5 years in the context of a volatile market and economy, and will present it to shareholders at an appropriate time.

Currently, the company is still in a recovery and growth phase. The 2026 business plan presented to the General Shareholders' Meeting shows a nearly 90% increase in profit compared to the previous year, and strong growth in outstanding loans. This demonstrates that the company is not afraid to set challenging goals and will strive to maintain stable growth in the coming years.

Question 15: Representatives of shareholders of Vietnam Cement Corporation (VICEM) requested the Board of Directors of VietCredit General Finance Joint Stock Company to review contracts and transactions with related parties that fall under the authority of the General Meeting of Shareholders as stipulated in Article 167 of the 2020 Enterprise Law and Clause 4, Article 1 of Government Decree No. 245/2025/ND-CP dated September 11, 2025 (if any) to supplement the agenda of the General Meeting and vote in accordance with the Company's Charter and current laws.

Answer: The company consistently reviews related parties' transactions to ensure compliance with legal regulations and will continue to do so regularly.

Question 16: Representatives of shareholders of Vietnam Cement Corporation (VICEM) agreed to approve the audited financial statements for 2025; however, they did not agree on the profit distribution plan for 2025 and proposed that the Company distribute all remaining after-tax profits (cash dividends) after allocating funds as stipulated to shareholders.

Reply: The preference for stock dividends at this stage stems from strategic reasons:

- (1) Preserving endogenous capital to serve credit growth — this is a vital requirement for finance companies that are in the stage of developing scale;
- (2) Increase charter capital to meet the minimum capital adequacy ratio required by the State Bank of Vietnam in the context of increasing outstanding loans.

The company is committed to considering a cash dividend payment plan for submission to the General Shareholders' Meeting once its financial foundation is strong enough to achieve its business goals and plans.

3. Voting to approve the items presented and discussed at the Congress:

Based on the presentations by the members of the Company's Board of Directors regarding the Reports and Proposals submitted to the General Meeting, the General Meeting proceeded to vote (by ballot) on the following items:

Content 01: Approval of the Board of Directors' Report on the results of operations in 2025 and the operational direction for 2026.

a. Based on business performance results in 2025:

- Total assets: reached VND 17,642 billion;
- Total capital raised: reached VND 14,784 billion;
- Outstanding credit balance: reached VND 15,152 billion;
- Profit before tax: VND 1,303 billion;
- Non-performing loan ratio: 6.06%.

b. Through the operational plan for 2026:

- Flexible management to adapt to market developments.
- Develop a diversified product portfolio, focusing on and prioritizing the application of data-driven and artificial intelligence (AI)-based technology solutions to detect risks early.
- Control credit quality and bad debts for each customer group and each credit product. Timely implement flexible, appropriate, and effective debt resolution measures.
- Maintain an efficient and stable capital structure, ensure liquidity in all situations, and expand access to international capital markets.
- Promote comprehensive digital transformation. Data-driven operations and artificial intelligence (AI) are the core foundation.
- Effectively recover bad debts from VAMC and implement the restructuring plan for the period 2021-2025; apply data-driven solutions to identify and detect risks early for each product, and promptly implement flexible, appropriate, and effective debt resolution measures;
- Promptly complete the remaining tasks as per the inspection report's conclusions; regularly review and ensure compliance with the law and the Company's Articles of Association.

c. Through a number of key objectives for 2026:

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

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: Content 01 is approved.

Content 02: Approval of the Executive Board's Report on business performance in 2025 and business plan for 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: Content 02 is approved.


Content 03: Approval of the Supervisory Board's Report on the results of operations in 2025 and the operational direction for 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: Content 03 is approved.

Content 04: Approval of the Self-Assessment Report on the performance of the Supervisory Board and each member of the Supervisory Board in 2025.

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%

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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: Content 04 is approved.

Content 05: Approval of the contents presented in Report No. 344/2026/VietCredit-TT dated March 27, 2026, regarding the approval of the audited financial statements and profit distribution plan for 2025.

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	73,175,702	87.939%
Number of dissenting votes	1	10,034,732	12,060%
No votes	0	0	0.000%

Conclusion: Content 05 is approved.

Content 06: Approval of the contents presented in Report 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, specifically as follows:

a. Review of the results of the payment of remuneration and allowances for members of the BOARD OF DIRECTORS and the SUPERVISORY BOARD in 2025:

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	73,175,702	87.939%
Number of dissenting votes	1	10,034,732	12,060%
No votes	0	0	0.000%

Conclusion: Section a of Content 06 is approved.

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b. Approve the remuneration, allowances, and operating expenses for members of the BOARD OF DIRECTORS and the SUPERVISORY BOARD in 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: Section b of Content 06 is approved.

Content 07: Through the continued implementation of the ESOP share issuance plan for 2025 as per Proposal No. 346/2026/VietCredit-TT dated March 27, 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	23	73,175,702	87.939%
Number of dissenting votes	1	10,034,732	12,060%
No votes	0	0	0.000%

Conclusion: Content 07 is approved.

Content 08: Approval of the cancellation of the Private Placement of Shares issuance plan as per Proposal No. 347/2026/VietCredit-TT dated March 27, 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: Content 08 is approved.

Content 09: Approval of the plan to increase the charter capital of VietCredit General Finance Joint Stock Company in 2026, as per Proposal No. 348/2026/VietCredit-TT dated March 27, 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	23	73,175,702	87.939%
Number of dissenting votes	1	10,034,732	12,060%
No votes	0	0	0.000%

Conclusion: Content 09 is approved.

4. Other matters arising outside the approved agenda of the Reports and Presentations to the General Meeting of Shareholders: None.

C. APPROVAL OF THE MEETING MINUTES AND CLOSING OF THE CONFERENCE

These minutes of the meeting were read aloud in full before the entire General Meeting, and were approved by a vote of the shareholders representing 100% of the voting shares present at the General Meeting. This serves as the basis for the Chairman of the General Meeting to sign and issue the Resolution of the General Meeting of Shareholders.

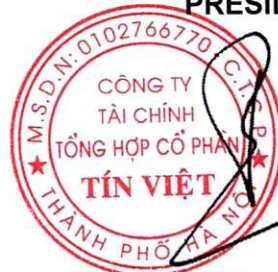
This minutes, comprising 12 pages, was prepared at 12:00 PM on April 24, 2026, immediately after the 2026 Annual General Meeting of Shareholders of VietCredit General Finance Joint Stock Company concluded its agenda.

Congress Secretary



Tran Thi Hai Yen

**ON BEHALF OF THE CHAIRMAN
PRESIDE**



Nguyen Duc Phuong