

**VIETCREDIT GENERAL FINANCE
JOINT STOCK COMPANY**

Number: 339/2026/VietCredit-BC

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

Hanoi, March 27, 2026

SELF-ASSESSMENT REPORT OF THE SUPERVISORY BOARD AND EACH MEMBER OF THE SUPERVISORY BOARD IN 2025

- Pursuant to the Charter of Organization and Operation of VietCredit General Finance Joint Stock Company and any amendments or supplements to the Charter;
- Pursuant to the functions, duties, and powers of the Supervisory Board of VietCredit General Finance Joint Stock Company;
- Pursuant to the Resolutions of the General Meeting of Shareholders and the Resolutions of the Board of Directors of VietCredit General Finance Joint Stock Company.

The Supervisory Board hereby reports to the General Meeting of Shareholders on the self-assessment of the Supervisory Board's performance and that of each member of the Supervisory Board in 2025 as follows:

I. EVALUATION OF THE SUPERVISORY BOARD'S ACTIVITIES IN 2025

During the year, the Supervisory Board properly exercised its rights and obligations as stipulated in the Company Charter and the Regulations on the Organization and Operation of the Company's Supervisory Board. Specifically, as follows:

- Supervising the Board of Directors and the General Director in the management and operation of the Company; examining the reasonableness, legality, honesty, and level of prudence in the management and operation of business activities; and the systematic, consistent, and appropriate nature of accounting, statistics, and financial reporting .
- Supervising the company's governance and operations in compliance with laws, internal regulations, the Articles of Association, and resolutions and decisions of the General Meeting of Shareholders and the Board of Directors; supervising the company's financial situation .
- Review the internal regulations of the Supervisory Board and the overall internal regulations of the Company, including regulations on accounting, reporting, and other internal regulations.
- Attend and participate in discussions at the General Shareholders' Meeting, the Board of Directors' Meeting, and regular meetings of the Executive Board.
- Review, examine, and evaluate the effectiveness and efficiency of the Company's internal control system, internal audit, and risk management; implement internal audit activities, direct the INTERNAL AUDIT Department to conduct audits and issue internal audit reports, and complete the plan set for 2025 with the following contents/activities:

No.	Document title	Document number	Release date
1	Internal Audit Report on Anti-Money Laundering and Counter-Terrorism Financing in 2024	128/2025/VietCredit-BC	February 17, 2025
2	Internal Audit Report on Financial Statements 2024	201/2025/VietCredit-BC	March 27, 2025
3	Internal Audit Report on the Implementation of Consumer Loan Products at the Digital Lending Center (DLC)	322/2025/VietCredit-BC	May 14, 2025
4	Internal Audit Report on the Operation of Credit Line Lending Products	378/2025/VietCredit-BC	June 11, 2025
5	Internal Audit Report on IT Operations	696/2025/VietCredit-BC	August 15, 2025



No.	Document title	Document number	Release date
6	Specialized Report on the Review of Financial Statements for the first six months of 2025	697/2025/VietCredit-BC	August 15, 2025
7	Internal Audit Report on Debt collection activities	1083/2025/VietCredit-BC	November 26, 2025
8	Internal Audit Report on Risk Management Activities	1285/2025/VietCredit-BC	December 31, 2025
9	Internal control system assessment report	1286/2026/VietCredit-BC	December 31, 2025

- The interim financial statements for the period ended June 30, 2026, were reviewed in accordance with report No. 697/2025/VietCredit-BC dated August 15, 2025. In the opinion of the Supervisory Board, the indicators presented in the interim financial statements of the Company, as reviewed by KPMG Vietnam Limited, are fair and reasonable.
- Internal audit of the financial statements for the year ended December 31, 2025 has been conducted as per report No. 336/2026/VietCredit-BC dated March 27, 2026. In the opinion of the Supervisory Board, the indicators presented in the Company's 2025 financial statements, audited by KPMG Vietnam Limited, are fair and reasonable.
- Based on the results of the internal audit, the SUPERVISORY BOARD and the INTERNAL AUDIT DEPARTMENT promptly informed the Board of Directors, the General Director, and the Company's Units to make timely decisions and directives to prevent, detect, and address shortcomings in operations; contributing to improved operational efficiency; enhancing the capacity of the internal control system; perfecting the internal regulations system; improving processes, products, and risk management in business operations.
- Review contracts and transactions with related parties that fall under the approval authority of the Board of Directors or the General Meeting of Shareholders, and provide recommendations on contracts and transactions requiring approval from the Board of Directors or the General Meeting of Shareholders. Transactions arising within the scope of the approval authority.
- Supervising the approval and implementation of investment projects, the purchase and sale of fixed assets, contracts, and other transactions of the Company that fall under the authority of the General Meeting of Shareholders and the Board of Directors. All transactions arising within the scope of supervision must be in accordance with the approved authority.
- Monitoring compliance with the regulations in Chapter VII of the Law on Credit Institutions regarding restrictions to ensure the safety of the Company's operations. The regulations in Chapter VII are fully complied with and the limit indicators are ensured.
- Monitor, review, and update changes to the list of founding shareholders, shareholders owning 1% or more of the charter capital, and related parties of members of the Board of Directors, members of the Supervisory Board, the General Director of the Company, and shareholders owning 1% or more of the charter capital;
- Conduct recruitment and appointments for positions within the Internal Audit Department;

II. EVALUATION OF SUPERVISORY BOARD MEMBERS

The number of Supervisory Board members will be maintained at 3 in 2025. The structure of the Supervisory Board members as of December 31, 2025 is as follows:

TT	Full name	Position	Day appoint	Owning shares in VietCredit	
				Number of shares	Ownership percentage
1	Ms. Bui Thi Nhat Linh	Head of the Supervisory Board	January 10, 2025	0	0.00%
2	Ms. Dang Ngoc Thao Uyen	Member	April 19, 2024	2,720,603	2.98%
3	Ms. Nguyen Thi Thuy Trang	Member	January 10, 2025	0	0.00%

All members of the Supervisory Board meet the requirements stipulated by law. The results of the performance evaluation for each member of the Supervisory Board are as follows:

- Complete assigned tasks within the scope of job responsibilities.
- Each member has clearly demonstrated competence and a sense of responsibility towards their assigned tasks; they have regularly monitored and advised the company's activities in an independent and objective manner.
- Providing close supervision throughout each internal audit, from planning to execution, reporting, and monitoring the implementation of recommendations.
- Attend and contribute opinions at Board of Directors meetings.
- Participate in other company activities.

Respectfully submitting this report!

ON BEHALF OF THE SUPERVISORY BOARD
HEAD OF THE SUPERVISORY BOARD

Recipient :

- As addressed to;
- Filing, the Supervisory Board.



Bui Thi Nhat Linh

