

**VIETCREDIT GENERAL FINANCE
JOINT STOCK COMPANY**

Number: 344/2025/VietCredit-TT

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

Hanoi, March 27, 2026

**REPORT
REGARDING THE APPROVAL OF THE AUDITED FINANCIAL
STATEMENTS AND PROFIT DISTRIBUTION PLAN FOR 2025**

Base:

- Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and its amendments and supplements;
- Guidance as stipulated in Government Decree No. 93/2017/ND-CP dated August 7, 2017, on the Financial Regime for Credit Institutions;
- Articles of Association of VietCredit General Finance Joint Stock Company;
- Resolution No. 443/2023/VietCredit-NQ dated April 27, 2023, of the General Meeting of Shareholders of VietCredit approves the list of auditing firms selected to audit the Financial Statements and the operation of the internal control system for the period of 2024 - 2025;
- Resolution No. 1492/2023/VietCredit-NQ dated December 29, 2023, of the Board of Directors on the Selection of an Independent Auditing Firm to Audit the Financial Statements and the Internal Control System for the period of 2024-2025.

The Board of Directors of VietCredit Joint Stock Company respectfully submits to the General Meeting of Shareholders (GENERAL MEETING OF SHAREHOLDERS) for approval of the Financial Report for 2025 and the profit distribution plan for 2025 as follows:

1. Regarding the audited financial statements

KPMG Limited Liability Company has audited VietCredit's 2025 Financial Statements. The audit report on the 2025 Financial Statements was released on March 23, 2026, with the following key indicators:

Unit: VND

TT	Target	2025
1	Total assets	17,641,693,551,430
2	Equity	1,998,823,005,929
	<i>In which: Registered capital</i>	911,783,310,000
3	Profit before tax	1,302,973,444,798
4	Net profit after tax	1,072,634,873,961

(The audited financial report for 2025 has been published on the Company's website – Investor section)

KPMG Limited Liability Company's opinion on the Financial Statements for the fiscal year ended December 31, 2025 is as follows: " In our opinion, the financial statements fairly and reasonably reflect, in all material respects, the financial position of VietCredit General Finance Joint Stock Company (formerly VietCredit Finance Joint Stock Company) as of December 31, 2025, the results of its operations and cash flows for the year ended on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to credit



institutions issued by the State Bank of Vietnam, and relevant legal regulations concerning the preparation and presentation of financial statements.”

2. Regarding the Profit Distribution Plan for 2025

Based on the audited Financial Report for 2025, the BOARD OF DIRECTORS respectfully submits to the GENERAL MEETING OF SHAREHOLDERS the following profit distribution plan for 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>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>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

We respectfully submit this to the General Meeting of Shareholders for consideration and approval!

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

Recipient:

- Members of the BOD and the Supervisory Board;
- By mail, BOD's office.



Nguyen Duc Phuong