

VIETCREDIT GENERAL FINANCE
JOINT STOCK COMPANY

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

No.: 1090/2026/VietCredit-BC

Hanoi, July 30, 2026

REPORT ON CORPORATE GOVERNANCE (6 months of 2026)

To: - The State Securities Commission of Vietnam
 - The Hanoi Stock Exchange

- Name of company: VietCredit General Finance Joint Stock Company (VietCredit)
- Head office address: 9F, V.E.T Tower, 98 Hoang Quoc Viet Road, Nghia Do ward, Hanoi city.
- Telephone: 024.6270 2127 Email: phucvu247@vietcredit.com.vn
- Charter capital: 911,783,310,000 VND (*In words: Nine hundred eleven billion, seven hundred eighty-three million, three hundred ten thousand VND*)
- Stock code: TIN
- Governance model: General Shareholder's Meeting, Board of Directors, Board of Supervisors, Chief Executive Officer.
- The implementation of internal audit: Implemented

I. Activities of the General Meeting of Shareholders

Information on meetings, resolutions and decisions of the General Meeting of Shareholders (including the resolutions of the General Meeting of Shareholders approved in the form of written comments):

No.	Resolution/Decision No.	Date	Content
1	496/2026/VietCredit-NQ	29/04/2026	Resolution of the 2026 Annual General Meeting of Shareholders
2	856/2026/VietCredit-NQ	29/06/2026	Resolution of the General Meeting of Shareholders (Adopted by the First Written Shareholders' opinion collection in 2026)



II. Board of Directors (Semi-annual report):**1. Information about the members of the Board of Directors (BOD):**

No.	BOD' members	Position	The date becoming/ceasing to be the member of the BOD	
			Date of appointment	Date of dismissal
1	Mr. Nguyen Duc Phuong	Chairman Non-executive member of the BOD	27/04/2023	
2	Mr. Ho Minh Tam	Member of the BOD cum CEO	27/04/2023	
3	Mr. Nguyen Lan Trung Anh	Non-executive member of the BOD	27/04/2023	
4	Mr. Nguyen Duc Huynh	Non-executive member of the BOD	27/04/2023	
5	Mr. Luu Cong Toai	Independent member of the BOD	27/04/2023	

2. Meetings of the BOD:

No.	BOD' members	Number of meetings attended by BOD	Attendance rate	Reasons for absence
1	Mr. Nguyen Duc Phuong	2	100%	None
2	Mr. Ho Minh Tam	2	100%	None
3	Mr. Nguyen Lan Trung Anh	2	100%	None
4	Mr. Nguyen Duc Huynh	2	100%	None
5	Mr. Luu Cong Toai	2	100%	None

3. Supervising the Board of Management by the Board of Directors:

The Board of Directors' oversight of the Board of Management is carried out in accordance with the Board's organizational and operational regulations. The Chief Executive Officer (CEO) is also a member of the BOD, ensuring the Board's oversight of operational activities. At regular BOD meetings, CEO reports on all company activities, reports on the development of BOD resolutions, and reports on specific topics as requested by the BOD.

The BOD' oversight is also demonstrated through reviewing and directing based on reports from the Internal Audit. These reports are all monitored and commented on by the Board of Supervisors before being issued.

During the six months of 2026, the BOD held 02 regular meetings and conducted 57 written opinion polls, resulting in 63 resolutions/decisions to guide and direct VietCredit's operations in each period, consider and decide on matters within the Board's authority, and discuss other specific topics. Specifically, at the quarterly meetings, the BOD reviewed business performance and assessed the performance of each Board member in fulfilling their assigned duties.

The BOD has issued a Resolution directing business operations, assigning specific tasks to each member of the BOD, and supervising the Board of Management in organizing and implementing these tasks, ensuring compliance with the Company's Charter, the Regulations on the Organization and Operation of the BOD, and other relevant regulations of VietCredit.

4. Activities of the BOD' subcommittees:

BOD' Subcommittees:

- The Risk Management Committee is chaired by Mr. Luu Cong Toai – Independent member of the BOD.
- The Human Resources Committee is chaired by Mr. Nguyen Duc Phuong – Chairman of the BOD.
- The Risk Handling Council is chaired by Mr. Ho Minh Tam – Board Member and Chief Executive Officer.
- The Credit Council is chaired by Mr. Nguyen Duc Phuong – Chairman of the BOD.
- The Debt Sale Council is chaired by Mr. Nguyen Duc Phuong – Chairman of the BOD.

The Committees and Councils have fully and correctly performed their functions and duties as stipulated by the Law on Credit Institutions as well as the Company's internal regulations.

5. Resolutions/Decisions of the Board of Directors (Semi-annual report)

No.	Resolution/Decision No.	Date	Content	Approval rate
1	01F/2026/VietCredit-NQ	05/01/2026	Resolution of the BOD on the approval of contracts and transactions for accepting deposits and borrowing funds valued at 10% or more of the Company's charter capital	100%
2	21A/2026/VietCredit-NQ	07/01/2026	Resolution of the BOD on the approval of the 2026 debt sale plan	100%
3	25/2026/VietCredit-NQ	09/01/2026	Resolution of the BOD on the approval of the sale of the syndicated loan receivable of customer Ho Thi Kim Tho	100%
4	26/2026/VietCredit-NQ	09/01/2026	Resolution of the BOD on the approval of the sale of the syndicated loan receivable of customer Nguyen Thi Lai	100%
5	27/2026/VietCredit-NQ	09/01/2026	Resolution of the BOD on the approval of the sale of the syndicated loan receivable of customer Nguyen Huu Ngan	100%
6	28/2026/VietCredit-NQ	09/01/2026	Resolution of the BOD on the approval of the sale of the syndicated loan receivable of customer Nguyen Trong Anh	100%
7	34/2026/VietCredit-NQ	13/01/2026	Resolution on the reappointment of Mr. Do Trong Diep as Deputy Chief Executive Officer of VietCredit	100%

No.	Resolution/Decision No.	Date	Content	Approval rate
8	35/2026/VietCredit-NQ	13/01/2026	Resolution on the adjustment of remuneration for Deputy CEO Do Trong Diep	100%
9	36/2026/VietCredit-NQ	13/01/2026	Resolution on the reappointment of Mr. Nguyen Hoai Nam as Deputy Chief Executive Officer of VietCredit	100%
10	37/2026/VietCredit-NQ	13/01/2026	Resolution on the adjustment of remuneration for Deputy CEO Nguyen Hoai Nam	100%
11	38/2026/VietCredit-NQ	13/01/2026	Resolution on the adjustment of remuneration for Deputy CEO Le Huu Toan	100%
12	39/2026/VietCredit-NQ	13/01/2026	Resolution on the adjustment of remuneration for the Chief Accountant	100%
13	103/2026/VietCredit-NQ	22/01/2026	Resolution of the BOD on the submission for approval of transactions between the Company and related parties	100%
14	124/2026/VietCredit-NQ	29/01/2026	Resolution on the approval of the results of related-party transactions in 2023 and 2024	100%
15	126/2026/VietCredit-NQ	29/01/2026	Resolution of the BOD on the approval of the business performance-based remuneration for the fourth quarter of 2025 for executives of VietCredit	100%
16	141/2026/VietCredit-NQ	30/01/2026	Resolution of the BOD on the approval of the 2025 Report on Corporate Governance	100%
17	142B/2026/VietCredit-NQ	30/01/2026	Resolution of the BOD on Rectifying the Inspection Findings of the State Bank of Vietnam	100%
18	156C/2026/VietCredit-NQ	05/02/2026	Resolution of the BOD on the Regular Meeting for the Q4/2025	100%
19	177/2026/VietCredit-QĐ	09/02/2026	Decision on the approval of bonus payments to members of the BOD and the Head of the Board of Supervisors; business performance-based remuneration for positions under the authority of the BOD; and 13th-month salary payments to officers and employees	100%
20	223/2026/VietCredit-NQ	26/02/2026	Resolution of the BOD on convening the 2026 Annual General Meeting of Shareholders	100%
21	243/2026/VietCredit-QĐ	03/03/2026	Decision of the BOD on the amendment of the Financial Regulations	100%
22	250/2026/VietCredit-NQ	06/03/2026	Resolution of the BOD on the submission of the election of an additional member of	100%



No.	Resolution/Decision No.	Date	Content	Approval rate
			the BOD for the 2023–2028 term to the General Meeting of Shareholders	
23	251/2026/VietCredit-NQ	06/03/2026	Resolution of the BOD on the approval of the record date for shareholders to exercise their right to stand for election and nominate candidates for the election of an additional member of the BOD for the 2023–2028 term	100%
24	254B/2026/VietCredit-NQ	06/03/2026	Resolution of the BOD on the performance evaluation of the BOD, the Chief Executive Officer, executives, and committees/councils under the BOD	100%
25	272B/2026/VietCredit-NQ	13/03/2026	Resolution of the BOD on the approval of a loan guarantee transaction with Vietnam Joint Stock Commercial Bank for Industry and Trade for a loan from First Commercial Bank, Ltd. – Hanoi City Branch	100%
26	273/2026/VietCredit-QĐ	16/03/2026	Decision appointing a Deputy Chief Executive Officer of VietCredit	100%
27	274/2026/VietCredit-QĐ	16/03/2026	Decision of the BOD on the salary and benefits applicable to Deputy Chief Executive Officer Dao Le Huy	100%
28	315B/2026/VietCredit-NQ	24/03/2026	Resolution of the BOD on the approval of a loan guarantee transaction with Vietnam Joint Stock Commercial Bank for Industry and Trade for a loan from The Shanghai Commercial & Savings Bank, Ltd. – Dong Nai Branch	100%
29	334/2026/VietCredit-NQ	26/03/2026	Resolution of the BOD on the approval of the implementation of the charter capital increase plan under the 2025 Employee Stock Ownership Plan	100%
30	341/2026/VietCredit-NQ	27/03/2026	Resolution of the BOD on the approval of the agenda and contents of the 2026 Annual General Meeting of Shareholders	100%
31	351B/2026/VietCredit-NQ	27/03/2026	Resolution of the BOD on the approval of the 2026 business plan	100%
32	353/2026/VietCredit-NQ	30/03/2026	Resolution of the BOD on the approval of the sale of the syndicated loan receivable of customer Nguyen Xuan Phi	100%
33	420/2026/VietCredit-NQ	08/04/2026	Resolution on submitting the proposed candidate for appointment as Chief Executive Officer of VietCredit to the State Bank of Vietnam for approval	100%
34	426/2026/VietCredit-NQ	10/04/2026	Resolution of the BOD on the approval of the 2025 Annual Report	100%

No.	Resolution/Decision No.	Date	Content	Approval rate
35	427/2026/VietCredit-NQ	13/04/2026	Resolution of the BOD on the approval of the sale of the syndicated loan receivable of customer Nguyen Thi Thuy Linh	100%
36	439/2026/VietCredit-NQ	15/04/2026	Resolution of the BOD on the approval of the amendment and reissuance of the Regulations on the Organization and Operation of the Human Resources Committee	100%
37	457/2026/VietCredit-NQ	20/04/2026	Resolution of the BOD on the approval of the adjustment to the charter capital increase plan under the 2025 Employee Stock Ownership Plan (2025 ESOP)	100%
38	459/2026/VietCredit-NQ	20/04/2026	Resolution of the BOD on the amendment, supplementation, and reissuance of the Regulations on the Organization and Operation of the Risk Management Committee	100%
39	461/2026/VietCredit-NQ	20/04/2026	Resolution of the BOD on the amendment, supplementation, and reissuance of the Regulations on the Organization and Operation of the Human Resources Committee	100%
40	496/2026/VietCredit-NQ	24/04/2026	Resolution of the 2026 Annual General Meeting of Shareholders	100%
41	499C/2026/VietCredit-NQ	24/04/2026	Resolution of the BOD on the Regular Meeting for the Q1/2026	100%
42	503/2026/VietCredit-NQ	29/04/2026	Resolution of the BOD on the sale of the syndicated loan receivable of customer Ngo Nhat An	100%
43	504/2026/VietCredit-NQ	29/04/2026	Resolution of the BOD on the sale of the syndicated loan receivable of customer Tran Nguyen Tuan Kiet	100%
44	521/2026/VietCredit-NQ	05/05/2026	Resolution on the approval of the 2026 plan for the issuance of certificates of deposit by VietCredit	100%
45	532/2026/VietCredit-NQ	06/05/2026	Resolution of the BOD on the dismissal of a Deputy Chief Executive Officer of VietCredit	100%
46	538/2026/VietCredit-NQ	07/05/2026	Resolution of the BOD on the grant of credit to MB Securities Joint Stock Company	100%
47	588A/2026/VietCredit-NQ	13/05/2026	Resolution on granting a credit limit to Vietcombank (VCB)	100%
48	588D/2026/VietCredit-NQ	13/05/2026	Resolution on Transactions Involving Bonds Issued by VCB	100%

No.	Resolution/Decision No.	Date	Content	Approval rate
49	589/2026/VietCredit-NQ	14/05/2026	Resolution of the BOD on the approval of the business performance-based remuneration for the first quarter of 2026 for executives of VietCredit	100%
50	626/2026/VietCredit-NQ	25/05/2026	Resolution of the BOD on the solicitation of shareholders' written opinions regarding adjustments to the funds of VietCredit	100%
51	626B/2026/VietCredit-NQ	25/05/2026	Resolution on Transactions Involving Bonds Issued by MBB	100%
52	627B/2026/VietCredit-NQ	25/05/2026	Resolution on granting a credit limit to MBBank (MBB)	100%
53	672/2026/VietCredit-NQ	29/05/2026	Resolution on the in-principle approval of the change of the registered office address of the Ho Chi Minh City Branch	100%
54	685/2026/VietCredit-QĐ	03/06/2026	Decision on rewarding officers and employees	100%
55	714/2026/VietCredit-NQ	08/06/2026	Resolution of the BOD on the approval of the grant of a credit limit to Techcom Securities Joint Stock Company (TCBS)	100%
56	719B/2026/VietCredit-NQ	08/06/2026	Resolution of the BOD on the approval of the proposed list of candidates and nominees for the election of an additional member of the BOD for the 2023–2028 term	100%
57	735/2026/VietCredit-NQ	10/06/2026	Resolution of the BOD on the approval of the contents and documents to be submitted to the General Meeting of Shareholders for approval by way of the Solicitation of Shareholders' Written Opinions No. 1 of 2026	100%
58	767/2026/VietCredit-NQ	16/06/2026	On the approval of contracts and transactions for accepting deposits, borrowing funds, and issuing certificates of deposit with Indovina Bank Limited (IVB)	100%
59	851/2026/VietCredit-NQ	26/06/2026	Resolution of the BOD on the approval of transactions between VietCredit and Kexim Vietnam Leasing Company Limited	100%
60	852/2026/VietCredit-QĐ	26/06/2026	Decision of the BOD on the amendment, supplementation, and issuance of the Regulations on asset classification, risk provisioning, and the use of provisions for risk treatment at VietCredit	100%
61	852A/2026/VietCredit-NQ	26/06/2026	Resolution on granting a credit limit to VPBank (VPB)	100%

No.	Resolution/Decision No.	Date	Content	Approval rate
62	852B/2026/VietCredit-NQ	26/06/2026	Resolution on Transactions Involving Bonds Issued by VPBank	100%
63	856/2026/VietCredit-NQ	29/06/2026	Resolution of the general meeting of shareholders of VietCredit (Adopted by way of the Solicitation of Shareholders' Written Opinions No. 1 of 2026)	100%

III. Board of Supervisors (Semi-annual report)

1. Information about members of Board of Supervisors (BOS)

No.	BOS' Members	Position	The date becoming/ceasing to be the member of the BOS		Qualification
			Date of appointment	Date of dismissal	
1	Ms. Bui Thi Nhat Linh	Head of the BOS	10/01/2025		Master of Accounting and Auditing; Bachelor of Auditing
2	Ms. Dang Ngoc Thao Uyen	Member of the BOS	19/04/2024		Master of Business Administration; Bachelor of Economics
3	Ms. Nguyen Thi Thuy Trang	Member of the BOS	10/01/2025		Bachelor of Accounting

2. Meetings of Board of Supervisors (BOS)

During the first six months of 2026, the BOS held two meetings (02 regular meetings):

No.	BOS' Members	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1	Ms. Bui Thi Nhat Linh	2/2	100%	100%	None
2	Ms. Dang Ngoc Thao Uyen	2/2	100%	100%	None
3	Ms. Nguyen Thi Thuy Trang	2/2	100%	100%	None

In addition, the Supervisory Board adopted three decisions by soliciting written opinions on the issuance of documents updating the Internal Audit Policy, the assessment of performance results, and the determination of welfare benefits for the Internal Audit Department in 2025 and the first quarter of 2026.

No.	BOS' Members	Number of written consultation participations	Written consultation participation rate	Voting rate	Reasons for non-participation in written consultations
1	Ms. Bui Thi Nhat Linh	3/3	100%	100%	None
2	Ms. Dang Ngoc Thao Uyen	3/3	100%	100%	None
3	Ms. Nguyen Thi Thuy Trang	3/3	100%	100%	None

3. Supervising BOD, Board of Management and shareholders by Board of Supervisors (BOS):

In the first six months of 2026, the BOS conducted oversight of the Board of Directors (BOD) and the Management in implementing the Company's business orientations and objectives for 2026 as approved by the General Meeting of Shareholders (GMS); and concurrently supervised compliance with applicable laws and the Company's Charter in corporate governance and management activities.

Against the backdrop of continued volatility in both the global and domestic economic and political environment, the BOD and the Management have proactively and flexibly issued and implemented appropriate management measures, focusing on streamlining restructuring and enhancing operational efficiency; accelerating the implementation of business initiatives; developing products and services based on digital platforms and modern technologies; and expanding cooperation with strategic partners to enhance value and competitiveness.

Overall, the governance and management activities of the BOD and the Management in the first six months of 2026 have generally complied with applicable laws and the Company's Charter. Any existing issues (if any) have been identified and are being progressively addressed by the Company in accordance with the conclusions and recommendations of the competent authorities.

4. The coordination among the Board of Supervisors, the Board of Management, BOD and other managers:

The BOS regularly participates in the Board of Management' periodic meetings and the Board of Management' monthly briefings. The BOS is provided with information and documents on the management, operation, and business activities of the Company to support its oversight.

The BOS has closely coordinated with the BOD and the Board of Management in performing its assigned functions and duties, and in supervising and auditing the Company. Through its control and auditing activities, the BOS has provided opinions and recommendations to the BOD and the Board of Management on measures to strengthen control, minimize risks, ensure compliance with legal regulations, the Company Charter, and internal regulations, contributing to improving the quality, efficiency, and safety of the Company's operations.

5. Other activities of the Board of Supervisors (if any): None

IV. Board of Management (BOM)

No.	BOM' Members	Date of birth	Qualification	Date of appointment/dismissal of members of the BOM	
				Date of appointment	Date of dismissal
1	Mr. Ho Minh Tam	04/08/1978	Master of Business Administration	15/03/2017	
2	Mr. Le Huu Son	02/04/1977	Bachelor of Mathematics and Computer Science	01/04/2025	
3	Mr. Do Trong Diep	20/10/1981	Bachelor of Business Administration	15/01/2025	
4	Mr. Nguyen Hoai Nam	14/05/1980	Bachelor of Architecture	15/01/2025	
5	Mr. Le Huu Toan	16/10/1984	Bachelor of Information Technology	01/04/2025	
6	Mr. Hoang Quoc Viet	04/05/1981	Bachelor of Economics	03/10/2025	09/06/2026
7	Mr. Dao Le Huy	12/07/1973	Master of Finance	16/03/2026	

V. Chief Accountant

Full name	Date of birth	Qualification	Date of appointment
Ms. Vo Thi Phuong Thao	10/11/1981	Bachelor of Business Administration	17/01/2025

VI. Training courses on corporate governance

None

VII. The list of affiliated persons of the public company (Semi-annual report) and transactions of affiliated persons of the Company

1. The list of affiliated persons of the Company:

No.	Name of organization/individual	Securities trading account (if any)	Position at the Company (if any)	Identification document No.*/Date of issue/Place of issue	Head office/Contact address	Date of becoming a related person	Date of ceasing to be a related person	Reason	Relationship with the Company
I	Board of Directors								
1	Nguyen Duc Phuong		Chairman of the BOD			23/04/2018		Appointed	Company Manager/Internal Person
2	Ho Minh Tam		Member of the BOD cum CEO			15/03/2017		Appointed	Company Manager/Legal Representative/Internal Person
3	Nguyen Lan Trung Anh		Member of the BOD			23/04/2018		Appointed	Company Manager/Internal Person
4	Luu Cong Toai		Independent member of the BOD			27/04/2023		Appointed	Company Manager/Internal Person
5	Nguyen Duc Huynh		Member of the BOD			28/04/2021		Appointed	Company Manager/Internal Person
II	Board of Supervisors								
6	Bui Thi Nhat Linh		Head of the Board of Supervisors			10/01/2025		Appointed	Internal Person
7	Dang Ngoc Thao Uyen		Member of the Board of Supervisors			19/04/2024		Appointed	Internal Person
8	Nguyen Thi Thuy Trang		Member of the Board of Supervisors			10/01/2025		Appointed	Internal Person
III	Board of Management								
9	Le Huu Son		Standing Deputy CEO			01/04/2025		Appointed	Internal Person
10	Le Huu Toan		Deputy CEO			01/04/2025		Appointed	Internal Person
11	Do Trong Diep		Deputy CEO			15/01/2025		Appointed	Internal Person
12	Nguyen Hoai Nam		Deputy CEO			15/01/2025		Appointed	Internal Person

No.	Name of organization/individual	Securities trading account (if any)	Position at the Company (if any)	Identification document No.*/Date of issue/Place of issue	Head office/Contact address	Date of becoming a related person	Date of ceasing to be a related person	Reason	Relationship with the Company
13	Dao Le Huy		Deputy CEO			16/03/2026		Appointed	Internal Person
14	Hoang Quoc Viet		Deputy CEO			03/10/2025	09/06/2026	Dismissed	Internal Person
IV	Other related persons								
15	Vo Thi Phuong Thao		Chief Accountant			17/01/2025		Appointed	Internal Person
16	Nguyen Dang Thanh		Person in charge of corporate governance			17/02/2023		Appointed	Internal Person
17	Viet Nam National Cement Corporation					02/06/2008			Major shareholder owning more than 10% of charter capital

Note: Related Persons of the Company's Managers, Legal Representative and members of the Board of Supervisors, who are also Related Persons of the Company, are detailed in Clause 1, Section VIII attached to this Report.

2. Transactions between the Company and its affiliated persons or between the Company and its major shareholders, internal persons and affiliated persons:

2.1. Transactions between the Company and related persons/internal persons

No.	Related party	Transactions	Transaction value (VND)
1	Board of Directors	Remuneration of members of the Board of Directors	1.760.400.000
2	Board of Management	Salaries and bonuses of members of the Board of Management	9.024.758.476
3	Board of Supervisors	Remuneration of members of the Board of Supervisors	841.000.000

4	Other related persons	Remuneration of other internal persons	1.249.597.203
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2.2. Transactions between the Company and related persons of internal persons

No.	Name of organization/individual	Relationship with the Company's internal person	Identification document No.*, date and place of issue	Head office/Contact address	Transaction period	Resolution/Decision approved by the AGM/Board of Directors (if any, specifying the date of issuance)	Content, quantity and total transaction value (VND)	Note
1	Bach Minh JSC	Related person of an internal person	0101380911	Room 804, 8th Floor, VET Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi	2026	103/2026/VietCredit-NQ	912.146.575	Interest expense on deposits
							157.413.699	Interest expense on issued valuable papers
							400.000.000	Service expense
							37.000.000.000	Transactions related to capital mobilization activities
2	Amber Fintech JSC	Related person of an internal person	0109227961	4th Floor, VET Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi	2026	103/2026/VietCredit-NQ	2.609.171.235	Interest expense on deposits
							188.000.000.000	Transactions related to capital mobilization activities
3	Vega Game JSC	Related person of an internal person	0106248681	3rd Floor, Hoa Binh Building, No. 106 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi	2026	103/2026/VietCredit-NQ	8.370.411	Interest expense on deposits
4	Waka E-book Corporation	Related person of an internal person	0108796796	6th Floor, Hoa Binh International Office Tower, No. 106 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi	2026	103/2026/VietCredit-NQ	337.964.386	Interest expense on deposits
							258.347.080	Service expense
							19.270.202.740	Transactions related to capital mobilization activities
5	Vega Fintech Investment JSC	Related person of an internal person	0107815397	6th Floor, Hoa Binh International Office Tower, No. 106 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi	2026	103/2026/VietCredit-NQ	952.275.069	Interest expense on deposits
							715.430.139	Interest expense on issued valuable papers
							8.404.943.799	Service expense
							57.900.000.000	Transactions related to capital mobilization activities

No.	Name of organization/individual	Relationship with the Company's internal person	Identification document No.*, date and place of issue	Head office/Contact address	Transaction period	Resolution/Decision approved by the AGM/Board of Directors (if any, specifying the date of issuance)	Content, quantity and total transaction value (VND)	Note
6	Vega Media JSC	Related person of an internal person	0105011591	Room 803, 8th Floor, VET Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi	2026	103/2026/VietCredit-NQ	241.096.637	Interest expense on deposits
							35.210.959	Interest expense on issued valuable papers
							2.200.000.000	Transactions related to capital mobilization activities
7	VAM Investment JSC	Related person of an internal person	0109662393	3rd Floor, Hoa Binh International Office Tower, No. 106 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi	2026	103/2026/VietCredit-NQ	1.587.686.302	Interest expense on issued valuable papers
							51.826.600	Service expense
							2.000.000.000	Transactions related to capital mobilization activities

3. Transaction between internal persons of the Company, affiliated persons of internal persons and the Company's subsidiaries in which the Company takes controlling power: None

4. Transactions between the Company and other objects:

4.1. Transactions between the Company and the company that its members of Board of Management, the Board of Supervisors, Chief Executive Officer have been founding members or members of Board of Directors, or CEOs in three (03) latest years (calculated at the time of reporting):

No.	Name of organization/individual	Relationship with the Company	Identification document No.*, date and place of issue	Head office/Contact address	Transaction period	Resolution/Decision approved by the AGM/Board of Directors (if any, specifying the date of issuance)	Content, quantity and total transaction value (VND)	Note
1	Vietcap Securities Joint Stock Company	A company in which a member of the BOD is currently a member of its BOD	0305299779	15th Floor, Bitexco Financial Tower, No. 2 Hai Trieu Street, Sai Gon Ward, Ho Chi Minh City	2026	999/2025/VietCredit-NQ	VND 52,026,208	Transaction content: Provision of strategic consulting and market

								research services, etc.
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4.2. Transactions between the Company and the company that its affiliated persons with members of Board of Directors, Board of Supervisors, Chief Executive Officer and other managers as a member of Board of Directors, Chief Executive Officer (CEO): None

4.3. Other transactions of the Company (if any) may bring material or non- material benefits for members of Board of Directors, members of the Board of Supervisors, Chief Executive Officer and other managers: None

VIII. Share transactions of internal persons and their affiliated persons (Semi-annual report)

1. The list of internal persons and their affiliated persons:

No.	Full name	Securities trading account (if any)	Position at the Company (if any)	ID card/Citizen ID/Passport No.	Contact address	Number of shares owned at the end of the period	Share ownership percentage at the end of the period	Note
1	Nguyen Duc Phuong		Chairman of the BOD			3.109.215	3,41%	Company Manager/Internal Person
1.1	Nguyen Duc Chung		None			-	0,00%	Father
1.2	Pham Thi Ngoc Uyen		None			-	0,00%	Mother
1.3	Nguyen Ai Linh		None			560.000	0,61%	Wife
1.4	Nguyen Phuong Minh		None			-	0,00%	Child
1.5	Nguyen Phuong Nhi		None			-	0,00%	Child
1.6	Nguyen Duc Minh		None			-	0,00%	Child
1.7	Nguyen Duc Cau		None			-	0,00%	Younger brother
1.8	Hoang Cam Chau		None			-	0,00%	Sister-in-law
1.9	Nguyen Duc Thanh		None			-	0,00%	Younger brother
1.10	Trinh Bao Ngoc		None			-	0,00%	Sister-in-law
1.11	Nguyen Duc Ai		None			-	0,00%	Father-in-law
1.12	Tran Minh Hien		None			-	0,00%	Mother-in-law
2	Ho Minh Tam		Member of the BOD cum CEO			577.000	0,63%	Company Manager/Internal Person
2.1	Nguyen Thi Thanh Hoa		None			520.100	0,57%	Wife

No.	Full name	Securities trading account (if any)	Position at the Company (if any)	ID card/Citizen ID/Passport No.	Contact address	Number of shares owned at the end of the period	Share ownership percentage at the end of the period	Note
2.2	Ho Thanh Vi		None			-	0,00%	Child
2.3	Ho Thanh Mai		None			-	0,00%	Child
2.4	Ho Thieu Hung		None			-	0,00%	Father
2.5	Pham Kim Yen		None			-	0,00%	Mother
2.6	Ho Minh Tri		None			-	0,00%	Older brother
2.7	Nguyen Le Phuong Thuy		None			-	0,00%	Sister-in-law
2.8	Nguyen Van Viet		None			-	0,00%	Father-in-law
2.9	Nguyen Thi Gai		None			-	0,00%	Mother-in-law
3	Nguyen Lan Trung Anh		Member of the BOD			117.000	0,13%	Company Manager/Internal Person
3.1	Nguyen Lan Trung		None			-	0,00%	Father
3.2	Dang Bich Nga		None			-	0,00%	Mother
3.3	Tran Thi Kim Ha		None			-	0,00%	Wife
3.4	Nguyen Ha Trang		None			-	0,00%	Child
3.5	Nguyen Lan Gia Hung		None			-	0,00%	Child
3.6	Nguyen Ngoc Luu Ly		None			-	0,00%	Older sister
3.7	Tran Ngoc Minh		None			-	0,00%	Brother-in-law

No.	Full name	Securities trading account (if any)	Position at the Company (if any)	ID card/Citizen ID/Passport No.	Contact address	Number of shares owned at the end of the period	Share ownership percentage at the end of the period	Note
3.8	Tran Van Hai		None			-	0,00%	Father-in-law
3.9	Phan Thi Tuyet Hang		None			-	0,00%	Mother-in-law
3.10	Phoenix Holdings Co., Ltd.					-	0,00%	The internal person is the CEO
3.11	Gro Holdings JSC					-	0,00%	The internal person is a member of the BOD
3.12	Vietcap Securities Joint Stock Company					-	0,00%	The internal person is a member of the BOD
3.13	Viet Capital Real Estate JSC					-	0,00%	The internal person is a member of the BOD
3.14	Seven System Vietnam JSC					-	0,00%	The internal person is a member of the BOD
3.15	Timo Vietnam JSC					-	0,00%	The internal person was a member of the BOD until 30 March 2026
3.16	Kredito Vietnam JSC					-	0,00%	The internal person is a member of the BOD

No.	Full name	Securities trading account (if any)	Position at the Company (if any)	ID card/Citizen ID/Passport No.	Contact address	Number of shares owned at the end of the period	Share ownership percentage at the end of the period	Note
3.17	Khanh Hoa High-Tech Agriculture and Forestry Co., Ltd.					-	0,00%	A Related Person of an Internal Person is a capital contributor capable of controlling the Company's decision-making.
3.18	Garden Square Real Estate JSC					-	0,00%	A Related Person of an Internal Person is a capital contributor capable of controlling the Company's decision-making.
4	Nguyen Duc Huynh		Member of the BOD			20.000	0,02%	Company Manager/Internal Person
4.1	Nguyen Van Luu		None			-	0,00%	Father
4.2	Vu Thi Hien		None			-	0,00%	Mother
4.3	Nguyen Duc Anh		None			-	0,00%	Child
4.4	Nguyen Duc Minh		None			-	0,00%	Child
4.5	Nguyen Thi Hoai Anh		None			-	0,00%	Younger sister
4.6	Le Trieu Dung		None			-	0,00%	Brother-in-law
5	Luu Cong Toai		Member of the BOD			650.000	0,71%	Company Manager/Internal Person
5.1	Nguyen Hoang Phuong Anh		None			1.105	0,001%	Wife

No.	Full name	Securities trading account (if any)	Position at the Company (if any)	ID card/Citizen ID/Passport No.	Contact address	Number of shares owned at the end of the period	Share ownership percentage at the end of the period	Note
5.2	Nguyen Luu Ha An		None			-	0,00%	Child
5.4	Dieu Thi Sen		None			-	0,00%	Mother
5.6	Nguyen Thi Hoang Truc		None			-	0,00%	Mother-in-law
5.7	Luu Cong Thanh		None			-	0,00%	Older brother
5.8	Nguyen Thi My Tu		None			-	0,00%	Sister-in-law
5.9	Luu Cong Tai		None			-	0,00%	Older brother
5.10	Dang Thi Linh		None			-	0,00%	Sister-in-law
5.11	Luu Thi My Dung		None			-	0,00%	Older sister
5.12	Luu Kim Ngan		None			-	0,00%	Older sister
5.13	Ngo Dinh Thanh Hoai		None			-	0,00%	Brother-in-law
5.14	Luu Ngan Tam		None			-	0,00%	Older sister
5.15	Vo Si Pari		None			-	0,00%	Brother-in-law
5.16	Firebird Investment JSC					-	0,00%	The internal person is the Chairman of the BOD and owns more than 10% of the charter capital
6	Bui Thi Nhat Linh		Head of the BOS			-	0,00%	Internal Person
6.1	Nguyen Viet Ba		None			-	0,00%	Husband

No.	Full name	Securities trading account (if any)	Position at the Company (if any)	ID card/Citizen ID/Passport No.	Contact address	Number of shares owned at the end of the period	Share ownership percentage at the end of the period	Note
6.2	Bui Thanh Trung		None			-	0,00%	Father
6.3	Khuat Thi Ly		None			-	0,00%	Mother
6.4	Nguyen Thi Lien		None			-	0,00%	Mother-in-law
6.5	Nguyen Diep Chi		None			-	0,00%	Child
6.6	Nguyen Hai Dang		None			-	0,00%	Child
6.7	Bui Thanh Nam		None			-	0,00%	Sibling
6.8	Nguyen Thi Thu Trang		None			-	0,00%	Sister-in-law
7	Dang Ngoc Thao Uyen		Member of the BOS			2.720.603	2,98%	Internal Person
7.1	Nguyen Thanh Tu		None			-	0,00%	Husband
7.2	Nguyen Hoang Lam		None			-	0,00%	Child
7.3	Nguyen Hoang Uyen Lam		None			-	0,00%	Child
7.4	Dang Ngoc Thao		None			-	0,00%	Father
7.5	Pham Thi Thu Thao		None			-	0,00%	Mother
7.6	Dang Ngoc Bao Quang		None			-	0,00%	Sibling
7.7	Dang Ngoc Thao Ngan		None			-	0,00%	Sibling
7.8	Nguyen Van Dat		None			-	0,00%	Father-in-law

No.	Full name	Securities trading account (if any)	Position at the Company (if any)	ID card/Citizen ID/Passport No.	Contact address	Number of shares owned at the end of the period	Share ownership percentage at the end of the period	Note
7.9	Tran Thi Lieu		None			-	0,00%	Mother-in-law
8	Nguyen Thi Thuy Trang		Member of the BOS			-	0,00%	Internal Person
8.1	Nguyen Van Ha		None			-	0,00%	Father
8.2	Nguyen Thi Hong Nghien		None			-	0,00%	Mother
8.3	Nguyen Hoai Anh		None			-	0,00%	Sibling
8.4	Pham Van Hong		None			-	0,00%	Husband
8.5	Pham Van Dung		None			-	0,00%	Father-in-law
8.6	Hoang Thi Dinh		None			-	0,00%	Mother-in-law
9	Le Huu Son	068C063338	Standing Deputy CEO			3.514.964	3,86%	Internal Person
9.1	Le Thi Hong Anh		None			-	0,00%	Wife
9.2	Le Huu Lam		None			-	0,00%	Father
9.3	Nguyen Thi Ha		None			-	0,00%	Mother
9.4	Vu Thi Nhan		None			-	0,00%	Mother-in-law
9.5	Le Ha Ngan		None			-	0,00%	Child
9.6	Le Huu Khanh		None			-	0,00%	Child
9.7	Le Huu Toan		Deputy CEO			875.977	0,96%	Sibling

No.	Full name	Securities trading account (if any)	Position at the Company (if any)	ID card/Citizen ID/Passport No.	Contact address	Number of shares owned at the end of the period	Share ownership percentage at the end of the period	Note
9.8	Le Huu Phi		None			-	0,00%	Sibling
9.9	Le Huu Song		Head of Appraisal and Approval Department			4.244.635	4,66%	Sibling
9.10	Nguyen Thi Minh Hanh		None			-	0,00%	Sister-in-law
9.11	Nguyen Thu Dung		None			-	0,00%	Sister-in-law
9.12	VAM Investment JSC		None			-	0,00%	The internal person owns more than 10% of the charter capital
9.13	Vega Fintech Investment JSC		None			-	0,00%	The internal person owns more than 10% of the charter capital and is the Company's authorized representative for management of its capital contribution
9.14	Bach Minh JSC		None			-	0,00%	The internal person owns more than 10% of the charter capital and is the Company's authorized representative for management of its capital contribution

No.	Full name	Securities trading account (if any)	Position at the Company (if any)	ID card/Citizen ID/Passport No.	Contact address	Number of shares owned at the end of the period	Share ownership percentage at the end of the period	Note
9.15	Vega Media JSC		None			-	0,00%	The internal person is the Company's authorized representative for management of its capital contribution
10	Le Huu Toan		Deputy CEO			875.977	0,96%	Internal Person
10.1	Nguyen Thu Dung		None			-	0,00%	Wife
10.2	Le Huu Lam		None			-	0,00%	Father
10.3	Nguyen Thi Ha		None			-	0,00%	Mother
10.4	Nguyen Van Bac		None			-	0,00%	Father-in-law
10.5	Nguyen Thi Dao		None			-	0,00%	Mother-in-law
10.6	Le Ha Trang		None			-	0,00%	Child
10.7	Le Huu Minh		None			-	0,00%	Child
10.8	Le Huu Son		Standing Deputy CEO			3.514.964	3,86%	Brother
10.9	Le Huu Phi		None			-	0,00%	Brother
10.10	Le Huu Song		Head of Appraisal and Approval Department			4.244.635	4,66%	Brother
10.11	Le Van Thanh		None			-	0,00%	Brother-in-law
10.12	Nguyen Van Hao		None			-	0,00%	Brother-in-law
10.13	Hoang Van Sang		None			-	0,00%	Brother-in-law

No.	Full name	Securities trading account (if any)	Position at the Company (if any)	ID card/Citizen ID/Passport No.	Contact address	Number of shares owned at the end of the period	Share ownership percentage at the end of the period	Note
10.14	Nguyen Thi Minh Hanh		None			-	0,00%	Sister-in-law
10.15	Le Thi Hong Anh		None			-	0,00%	Sister-in-law
10.16	Bach Minh JSC		None			-	0,00%	A Related Person of an Internal Person is a capital contributor capable of controlling the Company's decision-making.
11	Nguyen Hoai Nam		Deputy CEO			2.997.079	3,29%	Internal Person
11.1	Huynh Thanh Ha		None			-	0,00%	Wife
11.2	Nguyen Van Thong		None			-	0,00%	Father
11.3			None			-	0,00%	Mother
11.4	Huynh Van Toi		None			-	0,00%	Father-in-law
11.5	Huynh Thi Toi		None			-	0,00%	Mother-in-law
11.6	Nguyen Chi An		None			-	0,00%	Child
11.7	Nguyen Phuong Nga		None			-	0,00%	Sibling
11.8	Cao Giang Nam		None			-	0,00%	Brother-in-law
12	Do Trong Diep		Deputy CEO			-	0,00%	Internal Person
12.1	Pham Thi Tra My		None			-	0,00%	Wife
12.2	Do Pham Nha Uyen		None			-	0,00%	Child

No.	Full name	Securities trading account (if any)	Position at the Company (if any)	ID card/Citizen ID/Passport No.	Contact address	Number of shares owned at the end of the period	Share ownership percentage at the end of the period	Note
12.3	Do Manh Tien		None			-	0,00%	Father
12.4	Nguyen Thi Cuc		None			-	0,00%	Mother
12.5	Do Trong Dien		None			-	0,00%	Younger brother
12.6	Do Minh Duc		None			-	0,00%	Younger brother
12.7	Nguyen Thi Duong		None			-	0,00%	Mother-in-law
13	Hoang Quoc Viet		Deputy CEO			-	0,00%	Ceased to serve as Deputy CEO and ceased to be an Internal Person as of 09/06/2026
13.1	Hoang Nhu Vinh		None			-		Father
13.2	Le Thi Sinh		None			-	0,00%	Mother
13.3	Nguyen Thi Ngoc Quynh		None			-	0,00%	Wife
13.4	Hoang Nguyen An Nhlen		None			-	0,00%	Child
13.5	Hoang Nguyen Khanh An		None			-	0,00%	Child
13.6	Hoang Lien Son		None			-	0,00%	Sibling
13.7	Do Thi Hong Loan		None			-	0,00%	Sister-in-law
13.8	Nguyen Dac		None			-	0,00%	Father-in-law
13.9	Nguyen Thi My Ngoc		None			-	0,00%	Sister-in-law
13.10	Nguyen Ngoc Anh		None			-	0,00%	Sibling-in-law
13.11	Nguyen Ngoc Tin		None			-	0,00%	Sibling-in-law

No.	Full name	Securities trading account (if any)	Position at the Company (if any)	ID card/Citizen ID/Passport No.	Contact address	Number of shares owned at the end of the period	Share ownership percentage at the end of the period	Note
13.12	Nguyen Thi Quynh Trang		None			-	0,00%	Sibling-in-law
13.13	Premier Vietnam Real Estate Services Company Limited		None			-	0,00%	A company in which the internal person owns more than 10% of the charter capital
13.14	NANCY Quynh Co., Ltd.		None			-	0,00%	A company in which the internal person owns more than 10% of the charter capital
14	Dao Le Huy		Deputy CEO			-	0,00%	Internal Person
14.1	Dao Ngoc Duoc		None			-	0,00%	Father
14.2	Le Thi Thang		None			-	0,00%	Mother
14.3	Nguyen Tu Quyen		None			-	0,00%	Wife
14.4	Dao Nhat Minh		None			-	0,00%	Son
14.5	Dao Tung Lam		None			-	0,00%	Son
14.6	Dao Le Hang		None			-	0,00%	Older sister
14.7	Dao Ngoc Hung		None			-	0,00%	Older brother
14.8	Nguyen Trong Quang		None			-	0,00%	Father-in-law
14.9	Lai Thi Diu		None			-	0,00%	Mother-in-law
14.10	Nguyen Hong Quan		None			-	0,00%	Sibling-in-law
15	Vo Thi Phuong Thao		Chief Accountant			3.720.084	4,08%	Internal Person

No.	Full name	Securities trading account (if any)	Position at the Company (if any)	ID card/Citizen ID/Passport No.	Contact address	Number of shares owned at the end of the period	Share ownership percentage at the end of the period	Note
15.1	Tran Huu Quang		None			-	0,00%	Husband
15.2	Vo Van The		None			-	0,00%	Father
15.3			None			-	0,00%	Mother
15.4	Tran Huu Diem		None			-	0,00%	Father-in-law
15.5	Phan Thi Minh Hiep		None			-	0,00%	Mother-in-law
15.6	Tran Thi Thao Linh		None			-	0,00%	Child
15.7	Tran Huu Quang Minh		None			-	0,00%	Child
15.8	Vo Duc Manh		None			-	0,00%	Older brother
15.9	Vo Quang Huy		None			6.100	0,01%	Sibling
15.10	Tran Thi Ngoc Linh		None			-	0,00%	Sister-in-law
15.11	VAM Investment JSC		None			-	0,00%	A company in which the internal person is a member of the BOD
15.12	Waka E-book Corporation		None			-	0,00%	A company in which the internal person is a member of the BOD
15.13	Vega Fintech Investment JSC		None			-	0,00%	A company in which the internal person owns more than 10% of the charter capital

No.	Full name	Securities trading account (if any)	Position at the Company (if any)	ID card/Citizen ID/Passport No.	Contact address	Number of shares owned at the end of the period	Share ownership percentage at the end of the period	Note
15.14	Vega Media JSC		None			-	0,00%	A company in which the internal person is a member of the BOD
15.15	Vega Midway JSC		None			-	0,00%	A company in which the internal person is a member of the BOD
16	Nguyen Dang Thanh		Person in charge of corporate governance			-	0,00%	Internal Person
16.1	Nguyen Dang Truong		None			-	0,00%	Child
16.2	Nguyen Bao Tram		None			-	0,00%	Child
16.3	Nguyen Dang Truong Thinh		None			-	0,00%	Father
16.4	Nguyen Thi Dan		None			-	0,00%	Mother
16.5	Nguyen Dang Thanh		None			-	0,00%	Sibling

2. Transactions of internal persons and affiliated persons with shares of the company:

No.	Transaction executor	Relationship with the internal person	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for increasing, decreasing
			Number of shares	Ownership percentage	Number of shares	Ownership percentage	
1	Le Huu Son	Internal Person	3.502.284	3,84%	3.514.964	3,86%	Buying
2	Dang Ngoc Thao Uyen	Internal Person					
2.1	Nguyen Thanh Tu	Husband	229.254	0,25%	0	0,00%	selling

IX. Other significant issues: None**Recipients:**

- As above;
- BOD, BOS (for reporting)
- Archived: Admin Dept, BOD office.

CHAIRMAN OF THE BOARD OF DIRECTORS

Nguyen Duc Phuong

