STATE BANK OF VIETNAM
REGION 1 BRANCH
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No.: 596/QĐ.KV1-QLGS2

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness
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Hanoi, July 28, 2026

DECISION

On the amendment and supplementation of the License of Establishment and Operation of VietCredit General Finance Joint Stock Company

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THE DIRECTOR OF THE STATE BANK OF VIETNAM
REGION 1 BRANCH

Pursuant to the Law on the State Bank of Vietnam dated 16/06/2010 (as amended and supplemented);

Pursuant to the Law on Credit Institutions dated 18/01/ 2024 (as amended and supplemented);

Pursuant to Circular No. 49/2025/TT-NHNN dated 23/12/2025 of the Governor of the State Bank of Vietnam prescribing the dossiers and procedures for approval of changes to non-bank credit institutions;

Pursuant to Circular No. 11/2026/TT-NHNN dated 19/05/2026 of the Governor of the State Bank of Vietnam on delegation of authority to carry out administrative procedures in the field of credit information and amending and supplementing a number of articles of Circulars relating to the reduction, simplification and delegation of authority to carry out administrative procedures in the field of banking establishment and operation;

Pursuant to Decision No. 301/QĐ-NHNN dated 24/02/2025 of the Governor of the State Bank of Vietnam on the establishment of the State Bank of Vietnam Region 1 Branch and defining its functions, duties, powers and organizational structure;

Considering the request of VietCredit General Finance Joint Stock Company in Document No. 1015/2026/VietCredit-TB dated 20/07/2026;

Upon the proposal of the Head of the Division for Management and Supervision of Non-bank Credit Institutions, Microfinance Institutions and People's Credit Funds.

DECISION:

Article 1. To amend Clause 2, Article 1 of License of Establishment and Operation No. 48/GP-NHNN dated 06/11/2023 issued by the Governor of the State Bank of Vietnam to VietCredit General Finance Joint Stock Company as follows:

"2. Head office address: 9th Floor, V.E.T Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi."

Article 2. VietCredit General Finance Joint Stock Company shall be responsible for carrying out the procedures prescribed in Clause 4, Article 37 of the Law on Credit Institutions 2024 (as amended and supplemented) and complying with other relevant laws and regulations with respect to the amendment specified in Article 1 of this Decision.

Article 3. This Decision shall take effect from the date of signing and shall constitute an integral part of License of Establishment and Operation No. 48/GP-NHNN dated dated 06/11/2023 issued by the Governor of the State Bank of Vietnam to VietCredit General Finance Joint Stock Company.

Article 4. The Chairman and members of the Board of Directors, the Head and members of the Board and Supervisors, and the Chief Executive Officer of VietCredit General Finance Joint Stock Company shall be responsible for implementing this Decision./.

Recipients:
- As specified in Article 4;
- Governor of the SBV (for reporting);
- Deputy Governor Pham Quang Dung (for reporting);
- Office;
- SBV Inspectorate;
- Credit Institutions Supervision Department;
- Credit Institutions System Safety Department;
- Director of the SBV Region 1 Branch;
- Deputy Director Tran Quoc Hung;
- Filed: Registry, QLGS2.NTLINH.

FOR THE DIRECTOR
DEPUTY DIRECTOR

(Signed and sealed)

Tran Quoc Hung