STATE BANK OF VIETNAM
CREDIT INSTITUTION MANAGEMENT AND SUPERVISION DEPARTMENT
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THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness
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No.: 3239/QLGS6
Re: Increase in VietCredit's charter capital

Hanoi, July 23, 2026

To: VietCredit General Finance Joint Stock Company

Regarding the proposal of VietCredit General Finance Joint Stock Company (VietCredit) to increase its charter capital set out in Official Letter No. 399/2026/VietCredit-CV dated 07/04/2026, Official Letter No. 432/2026/VietCredit-CV dated 14/04/2026, Official Letter No. 464/2026/VietCredit-CV dated 21/04/2026, Official Letter No. 533A/2026/VietCredit-CV dated 06/05/2026, Official Letter No. 623/2026/VietCredit-CV dated 22/05/2026, Official Letter No. 825/2026/VietCredit-CV dated 23/06/2026, and the enclosed dossier and documents, the credit institution management and supervision department (the "Department") provides its opinion as follows:

1. The Department approves VietCredit's increase of charter capital by an additional amount of up to VND 9,110,000,000 *(Nine billion one hundred and ten million Vietnamese dong)* through the issuance of shares under the 2025 Employee Stock Ownership Plan (ESOP), as approved by VietCredit's General Meeting of Shareholders (AGM) in Resolution No. 296/2025/VietCredit-NQ dated 25/04/2025 and by VietCredit's Board of Directors in Resolution No. 334/2026/VietCredit-NQ dated 26/03/2026 and Resolution No. 457/2026/VietCredit-NQ dated 20/04/2026.

2. VietCredit's responsibilities:

2.1. Carry out the charter capital increase in accordance with applicable laws, including compliance, after the capital increase, with the limits on share ownership by shareholders, and by shareholders and their related persons, as prescribed by the 2024 Law on Credit Institutions (as amended and supplemented) (the Law on Credit Institutions) and the guiding documents of the State Bank of Vietnam (SBV).

2.2. Notify in writing the purchasers of VietCredit shares that they must fully perform their obligations as shareholders in accordance with Articles 62 and 63 of the Law on Credit Institutions, Circular No. 49/2025/TT-NHNN dated 23/12/2025 of the Governor of the SBV prescribing applications and procedures for approval of changes and modifications to the Licenses of non-bank credit institutions (Circular No. 49), and other relevant legal documents; in particular, employees purchasing shares must:

- Bear legal responsibility for the legality of the sources of funds used to contribute capital to, purchase, or receive transfers of shares in VietCredit; not use funds lent by credit institutions or foreign bank branches, or funds raised through corporate bond issuances, to purchase or receive transfers of VietCredit shares; and not contribute capital to or purchase VietCredit shares in the name of other individuals or legal entities in any form, except for entrustment in accordance with applicable laws.

- Shareholders receiving investment entrustment from other organizations or individuals must provide VietCredit with information on the ultimate beneficial owners of the shares they hold under investment entrustment in VietCredit. VietCredit is entitled to suspend the shareholder rights of shareholders receiving investment entrustment if such shareholders fail to provide information, or provide incomplete or inaccurate information, on the ultimate beneficial owners of such shares.

- Comply with the share ownership limits under the Law on Credit Institutions applicable to a shareholder, and to a shareholder and their related persons.

- Comply with legal provisions on major shareholders, major shareholders and their related persons.

2.3. Within 10 days from the date of completion of the charter capital increase, VietCredit shall submit to the SBV the dossier prescribed in Clause 3, Article 10 of Circular No. 49.

3. This Official Letter shall remain valid for 12 months from the date of signing. If the charter capital increase is not completed within the permitted period, or if VietCredit's AGM approves a change to the charter capital increase plan approved by the SBV, this approval of the charter capital increase shall automatically cease to be valid./.

Recipients:
- As above;
- The Governor of the SBV (for reporting);
- Deputy Governor Pham Quang Dung (for reporting);
- The Director (for reporting);
- Filed: Records, QLGS6. P.T. HANG.

FOR THE DIRECTOR

DEPUTY DIRECTOR

[Signed and sealed]

Mai Khanh Dung