MINISTRY OF FINANCE STATE SECURITIES COMMISSION OF VIETNAM

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No.: 8599/UBCK-QLCB

Re: Reporting documents for the issuance of shares under the employee stock ownership plan of VietCredit General Finance Joint Stock Company

THE SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom – Happiness

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Hanoi, September 3, 2026

To: VietCredit General Finance Joint Stock Company

The State Securities Commission of Vietnam (SSC) has received the reporting documents for the issuance of shares under the employee stock ownership plan of VietCredit General Finance Joint Stock Company (stock code: TIN, traded on UPCoM), pursuant to Issuance Report No. 1173/2026/VietCredit-BC dated August 13, 2026. The SSC provides the following opinions:

1. The Company and the organizations and individuals involved in the Reporting Documents shall comply with Article 11a of the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15 (hereinafter referred to as the "Law on Securities"), and Clause 1, Article 6 of Decree No. 155/2020/NĐ-CP dated December 31, 2020, as amended and supplemented by Point b, Clause 3, Article 1 of Decree No. 245/2025/NĐ-CP dated September 11, 2025.

2. The SSC receives and processes the Reporting Documents in accordance with Clause 2, Article 11a of the Law on Securities and Point d, Clause 1, Article 6 of Decree No. 155/2020/NĐ-CP dated December 31, 2020, as amended and supplemented by Point b, Clause 3, Article 1 of Decree No. 245/2025/NĐ-CP dated September 11, 2025.

3. The SSC has disclosed its receipt of the complete Reporting Documents for the issuance of shares under the Company's employee stock ownership plan on the SSC's website at www.ssc.gov.vn. The Company's plan for the issuance of shares under the employee stock ownership plan shall be implemented in accordance with Resolution of the General Meeting of Shareholders No. 496/2026/VietCredit-NQ dated April 24, 2026, Resolution of the Board of Directors No. 1174/2026/VietCredit-NQ dated August 13, 2026, Resolution of the Board of Directors No. 1234/2026/VietCredit-NQ dated August 22, 2026, and applicable laws.

4. The SSC requests the Company to carry out the share issuance in accordance with Article 69 of the Government's Decree No. 155/2020/NĐ-CP dated December 31, 2020 detailing the implementation of a number of articles of the Law on Securities.

The SSC hereby notifies the Company for its information and implementation./.

Recipients:

- *As addressed above;*
- *Chairperson of the SSC (for reporting);*
- *HNX;*
- *VSDC;*
- *GSĐC;*
- *Filed: Administration, QLCB (07b).*

FOR THE CHAIRPERSON

DIRECTOR GENERAL OF THE SECURITIES OFFERING MANAGEMENT DEPARTMENT

(Signed and stamped)

Khuong Tien Hung

CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN TÍN VIỆT