

**VIETCREDIT GENERAL FINANCE
JOINT STOCK COMPANY**

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

No.: 1787/2026/VietCredit-TT

Hanoi, October 29, 2026

**PROPOSAL
ON ADJUSTMENT TO THE 2025 PROFIT DISTRIBUTION PLAN OF
VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024 and its amendments and supplements;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and its amendments and supplements;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated 26/11/2019 and its amendments and supplements;
- Pursuant to the Government's Decree No. 135/2025/ND-CP dated 12/06/2025 on the financial regime applicable to credit institutions and foreign bank branches, financial supervision, and assessment of the effectiveness of state capital investment in credit institutions with 100% of charter capital held by the State and credit institutions with state capital (Decree No. 135/2025/ND-CP);
- Pursuant to the Charter of Vietcredit General Finance Joint Stock Company ("VietCredit");
- Pursuant to Resolution No. 496/2026/VietCredit-NQ dated 24/04/2026 of the 2026 Annual General Meeting of Shareholders of Vietcredit General Finance Joint Stock Company;
- Pursuant to VietCredit's 2025 financial statements audited by KPMG Limited;
- Pursuant to Resolution No. 1786/2026/VietCredit-NQ dated 29/10/2026 of the Board of Directors on approval of the contents and documents for the second solicitation of shareholders' written opinions in 2026;
- Pursuant to the Company's actual business operations.

The Board of Directors (BOD) of Vietcredit General Finance Joint Stock Company respectfully submits to the General Meeting of Shareholders (GMS) for approval the adjustment to the 2025 profit distribution plan, with the following contents:

1. Basis for proposal

Based on a review of accounting and tax regulations, and in keeping with the prudence principle in accounting and finance, the BOD considers the adjustment to the 2025 profit distribution plan to be consistent with applicable laws and the Company's actual operations.

2. Contents submitted to the GMS for approval

Unit: VND

No.	Item	2025 (Plan approved by the GMS)	2025 (Currently adjusted plan)
1	Profit after tax	1,072,634,873,961	1,072,634,873,961

No.	Item	2025 (Plan approved by the GMS)	2025 (Currently adjusted plan)
2	Appropriation to the reserve fund for supplementing charter capital	103,132,730,920	107,263,487,396
3	<i>Remaining undistributed profit after appropriation to the reserve fund for supplementing charter capital</i>	928,194,578,280	965,371,386,565
4	Appropriation to the financial reserve fund	92,819,457,828	96,537,138,656
5	<i>Remaining undistributed profit after appropriation to the financial reserve fund</i>	835,375,120,452	868,834,247,908
6	Appropriation to the Bonus Fund (formerly the Executive Bonus Fund)	5,160,000,000	5,160,000,000
7	<i>Remaining undistributed profit after appropriation to the executive bonus fund</i>	871,522,685,213	863,674,247,908
8	Accumulated losses from previous years	41,307,564,761	41,307,564,761
9	Remaining distributable profit	830,215,120,452	822,366,683,147
10	Issuance of shares to existing shareholders to increase charter capital from the remaining distributable profit	830,215,120,000	822,366,680,000
11	Remaining undistributed profit	452	3,147

Respectfully submitted for approval!

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**

Recipients:

- GMS;
- Members of the BOD and BOS;
- Archived: Admin Dept., BOD's Office.



Nguyen Duc Phuong