VietCredit	**MINUTES OF VOTE COUNTING** **Second Solicitation of Shareholders' Written Opinions in 2026**	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

Pursuant to:

- *Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024 and its amendments and supplements (the "Law on Credit Institutions");*
- *Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and its amendments and supplements (the "Law on Enterprises");*
- *Charter of Vietcredit General Finance Joint Stock Company;*
- *Resolution No. 1786/2026/VietCredit-NQ dated 29/10/2026 of the Board of Directors approving the contents and documents for the Second Solicitation of Shareholders' Written Opinions in 2026.*

Today, at 09:00 on 16/11/2026, at Vietcredit General Finance Joint Stock Company (the "Company") - 9th Floor, V.E.T Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi, the Company's Board of Directors (the "BOD") conducts the vote count for the Solicitation of Shareholders' Written Opinions on the following matters:

I. GENERAL INFORMATION

Company:	Vietcredit General Finance Joint Stock Company
Head office address:	9th Floor, V.E.T Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi
License of Establishment and Operation No.:	48/GP-NHNN, dated 06/11/2023
Enterprise Registration Certificate No.:	0102766770, dated 02/06/2008 15th amendment registered on 18/12/2023

II. ATTENDEES

Vote Counting Committee

1. Mr. Nguyen Duc Phuong	Chairman
2. Mr. Ho Minh Tam	BOD Member cum CEO
3. Mr. Luu Cong Toai	Independent BOD Member
4. Mr. Nguyen Duc Huynh	BOD Member
5. Mr. Nguyen Lan Trung Anh	BOD Member

Vote Counting Supervisors

1. Ms. Bui Thi Nhat Linh	Head of the BOS
2. Ms. Dang Ngoc Thao Uyen	BOS Member
3. Ms. Nguyen Thi Thuy Trang	BOS Member

Secretary

Mr. Nguyen Dang Thanh	Secretary to the BOD

III. PURPOSE

- Approval of the adjustment to the 2025 profit distribution plan;
- Approval of the adjustment to the 2026 business plan;
- Approval of the adjustment to the 2026 charter capital increase plan.

IV. MATTER SUBMITTED FOR OPINION

- **Content 01:** Approval of GMS Proposal No. 1787/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2025 profit distribution plan;
- **Content 02:** Approval of GMS Proposal No. 1788/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2026 business plan;
- **Content 03:** Approval of GMS Proposal No. 1789/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2026 charter capital increase plan.

V. VOTE COUNTING AND VOTE-COUNTING RESULTS

1. Period for the Solicitation of Shareholders' Written Opinions: From 29/10/2026 through 17:30 on 13/11/2026.

2. Vote Counting for the Solicitation of Shareholders' Written Opinions

Content	Number of shareholders	Number of voting shares held by shareholders	Percentage/ total number of voting shares held by shareholder
1. Total number of Ballots sent to shareholders on the shareholder list as at the record date of **27/10/2026** *(Each shareholder received 01 Ballot).*	590	92,089,331	100%
2. Total number of Ballots received from shareholders by 17:30 on **13/11/2026** *(as per the attached list):*	82	82,179,424	89.24%
+ *Total number of valid ballots*	*82*	*82,179,424*	*89.24%*
+ *Total number of invalid ballots*	*0*	*0*	*0%*

3. Vote-counting results for the Solicitation of Shareholders' Written Opinions:

❖ **Content 01:** Approval of GMS Proposal No. 1787/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2025 profit distribution plan.

No.	Content	Number of voting shares	Percentage of voting shares/total voting shares of shareholders
1	Votes **"Affirmative"**	72,144,692	78.34%

2	Votes **"Negative"**	10,034,732	10.90%
3	Votes **"Abstentions"**	0	0%
	Total	**82,179,424**	**89.24%**

❖ **Content 02:** Approval of GMS Proposal No. 1788/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2026 business plan.

No.	Content	Number of voting shares	Percentage of voting shares/total voting shares of shareholders
1	Votes **"Affirmative"**	72,144,692	78.34%
2	Votes **"Negative"**	10,034,732	10.90%
3	Votes **"Abstentions"**	0	0%
	Total	**82,179,424**	**89.24%**

❖ **Content 03:** Approval of GMS Proposal No. 1789/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2026 charter capital increase plan.

No.	Content	Number of voting shares	Percentage of voting shares/total voting shares of shareholders
1	Votes **"Affirmative"**	72,144,692	78.34%
2	Votes **"Negative"**	10,034,732	10.90%
3	Votes **"Abstentions"**	0	0%
	Total	**82,179,424**	**89.24%**

VI. APPROVED MATTERS:

Pursuant to the prevailing Law on Enterprises and Law on Credit Institutions, the Charter of Vietcredit General Finance Joint Stock Company and based on the Ballots for the Solicitation of Shareholders' Written Opinions, the General Meeting of Shareholders of Vietcredit General Finance Joint Stock Company resolves to approve the following matters:

1. **Content 01:** Approval of GMS Proposal No. 1787/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2025 profit distribution plan;
2. **Content 02:** Approval of GMS Proposal No. 1788/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2026 business plan;
3. **Content 03:** Approval of GMS Proposal No. 1789/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2026 charter capital increase plan.

These Minutes were prepared at 10:30 on 16/11/2026 and read aloud to all attendees, who agreed to sign below in confirmation.

VietCredit	**MINUTES OF VOTE COUNTING** **Second Solicitation of Shareholders' Written Opinions in 2026**	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

VOTE COUNTING COMMITTEE

CHAIRMAN

Nguyen Duc Phuong

BOD MEMBER CUM CEO

Ho Minh Tam

INDEPENDENT BOD MEMBER

Luu Cong Toai

BOD MEMBER

Nguyen Duc Huynh

BOD MEMBER

Nguyen Lan Trung Anh

VOTE COUNTING SUPERVISORS

HEAD OF THE BOS

Bui Thi Nhat Linh

BOS MEMBER

Dang Ngoc Thao Uyen

BOS MEMBER

Nguyen Thi Huyen Trang

Secretary

Nguyen Dang Thanh

Recipients:
- *BOD, BOS;*
- *Archived: Admin Dept., BOD Office.*

VietCredit	**MINUTES OF VOTE COUNTING** **Second Solicitation of Shareholders' Written Opinions in 2026**	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

LIST OF SHAREHOLDERS PARTICIPATING IN VOTING

No.	SHAREHOLDER NAME	OWNERSHIP REGISTRATION NO.	NUMBER OF VOTING SHARES	Voting Opinion		
				Content 01	Content 02	Content 03
1	Vietnam Cement Industry Corporation		10,034,732	Negative	Negative	Negative
2	Le Hoang Anh		622,200	Affirmative	Affirmative	Affirmative
3	Le Huu Son		3,716,464	Affirmative	Affirmative	Affirmative
4	Nguyen Hoai Nam		3,047,079	Affirmative	Affirmative	Affirmative
5	Nguyen Duc Phuong		3,139,215	Affirmative	Affirmative	Affirmative
6	Bui Thi Thanh Huong		1,594,314	Affirmative	Affirmative	Affirmative
7	Tong Thi Minh Trang		20,000	Affirmative	Affirmative	Affirmative
8	Vo Thi Phuong Thao		3,780,084	Affirmative	Affirmative	Affirmative
9	Nguyen Thi Viet Hang		10,000	Affirmative	Affirmative	Affirmative
10	Le Huu Toan		935,977	Affirmative	Affirmative	Affirmative
11	Bui Thi Nhat Linh		15,000	Affirmative	Affirmative	Affirmative
12	Nguyen Dang Thanh		10,000	Affirmative	Affirmative	Affirmative
13	Hoang Thi My Hanh		7,000	Affirmative	Affirmative	Affirmative

VietCredit	MINUTES OF VOTE COUNTING Second Solicitation of Shareholders' Written Opinions in 2026	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

No.	SHAREHOLDER NAME	OWNERSHIP REGISTRATION NO.	NUMBER OF VOTING SHARES	Voting Opinion		
				Content 01	Content 02	Content 03
14	Nguyen Van Kien		7,000	Affirmative	Affirmative	Affirmative
15	Nguyen Manh Linh		7,000	Affirmative	Affirmative	Affirmative
16	Le Van Luu		15,000	Affirmative	Affirmative	Affirmative
17	Nguyen Ai Linh		560,000	Affirmative	Affirmative	Affirmative
18	Nguyen Lan Trung Anh		127,000	Affirmative	Affirmative	Affirmative
19	Nguyen Duc Huynh		30,000	Affirmative	Affirmative	Affirmative
20	Ngo Ho Quang Hieu		10,000	Affirmative	Affirmative	Affirmative
21	Dao Nguyen Phong		5,529	Affirmative	Affirmative	Affirmative
22	Tran Sy Nam		15,000	Affirmative	Affirmative	Affirmative
23	Nguyen Ba Diep		448,511	Affirmative	Affirmative	Affirmative
24	Duong Minh Quite		2,358,123	Affirmative	Affirmative	Affirmative
25	Huynh Thi Anh Nguyet		2,384,511	Affirmative	Affirmative	Affirmative
26	Huynh Xuan Lam		700,000	Affirmative	Affirmative	Affirmative
27	Le Nam		1,266,564	Affirmative	Affirmative	Affirmative

VietCredit	MINUTES OF VOTE COUNTING Second Solicitation of Shareholders' Written Opinions in 2026	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

No.	SHAREHOLDER NAME	OWNERSHIP REGISTRATION NO.	NUMBER OF VOTING SHARES	Voting Opinion		
				Content 01	Content 02	Content 03
28	Ly Tuong Lam		1,111,161	Affirmative	Affirmative	Affirmative
29	Le Hong Phuc		2,931,800	Affirmative	Affirmative	Affirmative
30	Le Ngoc Quynh Nhu		1,105,900	Affirmative	Affirmative	Affirmative
31	Le Ngoc Son		10,600	Affirmative	Affirmative	Affirmative
32	Le Thi Phuong		2,211,800	Affirmative	Affirmative	Affirmative
33	Le Van Binh		813,700	Affirmative	Affirmative	Affirmative
34	Le Dao Phuong Trang		2,786,873	Affirmative	Affirmative	Affirmative
35	Luong Chau Yen Linh		567,374	Affirmative	Affirmative	Affirmative
36	Luu Cong Toai		650,000	Affirmative	Affirmative	Affirmative
37	Nguyen Phuc Huy		707,776	Affirmative	Affirmative	Affirmative
38	Nguyen Anh Tuan		674,599	Affirmative	Affirmative	Affirmative
39	Nguyen Canh		98,711	Affirmative	Affirmative	Affirmative
40	Nguyen Huynh Giao		2,077,700	Affirmative	Affirmative	Affirmative
41	Nguyen Thanh Tan		2,230,454	Affirmative	Affirmative	Affirmative

VietCredit	MINUTES OF VOTE COUNTING Second Solicitation of Shareholders' Written Opinions in 2026	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

No.	SHAREHOLDER NAME	OWNERSHIP REGISTRATION NO.	NUMBER OF VOTING SHARES	Voting Opinion		
				Content 01	Content 02	Content 03
42	Nguyen Thi Hai Chau		3,317,700	Affirmative	Affirmative	Affirmative
43	Pham Ngoc Hai Yen		12,000	Affirmative	Affirmative	Affirmative
44	Pham Thi Thao Nguyen		2,688,499	Affirmative	Affirmative	Affirmative
45	Quach Minh Tho		363,300	Affirmative	Affirmative	Affirmative
46	Tran Thi My Hang		3,050,936	Affirmative	Affirmative	Affirmative
47	Tran Thi Thuy		300,000	Affirmative	Affirmative	Affirmative
48	Ta Quang Loc		1,026,275	Affirmative	Affirmative	Affirmative
49	Vo Quoc Vuong		157,800	Affirmative	Affirmative	Affirmative
50	Vo Thi Anh Quan		2,577,170	Affirmative	Affirmative	Affirmative
51	Van Thanh Khanh Linh		502,211	Affirmative	Affirmative	Affirmative
52	Vu Anh Tuan		700,000	Affirmative	Affirmative	Affirmative
53	Vuong Thanh Tan		1,822,450	Affirmative	Affirmative	Affirmative
54	Dang Ngoc Thao Uyen		2,720,603	Affirmative	Affirmative	Affirmative
55	Do Hoang Thuan		372,780	Affirmative	Affirmative	Affirmative

VietCredit	MINUTES OF VOTE COUNTING Second Solicitation of Shareholders' Written Opinions in 2026	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

No.	SHAREHOLDER NAME	OWNERSHIP REGISTRATION NO.	NUMBER OF VOTING SHARES	Voting Opinion		
				Content 01	Content 02	Content 03
56	Le Thi Huong		10,000	Affirmative	Affirmative	Affirmative
57	Hoang Hai Yen		7,000	Affirmative	Affirmative	Affirmative
58	Tran Quang Trung		7,000	Affirmative	Affirmative	Affirmative
59	Mai Thi Ha Giang		3,515,844	Affirmative	Affirmative	Affirmative
60	Mai Thi My Linh		585,070	Affirmative	Affirmative	Affirmative
61	Nguyen Nhu Hieu		7,000	Affirmative	Affirmative	Affirmative
62	Hoang Thanh		7,000	Affirmative	Affirmative	Affirmative
63	Nguyen Thi Ngoc Quyen		5,300	Affirmative	Affirmative	Affirmative
64	Nguyen Thuy Huong		5,000	Affirmative	Affirmative	Affirmative
65	Nguyen Thuy Linh		15,000	Affirmative	Affirmative	Affirmative
66	Luu Thi Ngoc Anh		7,000	Affirmative	Affirmative	Affirmative
67	Nguyen Phuong Thao		7,000	Affirmative	Affirmative	Affirmative
68	Tran Van Lap		10,000	Affirmative	Affirmative	Affirmative
69	Pham Trung Hieu		10,000	Affirmative	Affirmative	Affirmative

VietCredit	**MINUTES OF VOTE COUNTING** **Second Solicitation of Shareholders' Written Opinions in 2026**	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

No.	SHAREHOLDER NAME	OWNERSHIP REGISTRATION NO.	NUMBER OF VOTING SHARES	Voting Opinion		
				Content 01	Content 02	Content 03
70	Dinh Ngoc Quy		10,000	Affirmative	Affirmative	Affirmative
71	Ho Minh Tam		607,000	Affirmative	Affirmative	Affirmative
72	Nguyen Thi Thanh Hoa		520,100	Affirmative	Affirmative	Affirmative
73	Nguyen Tan Huy		10,000	Affirmative	Affirmative	Affirmative
74	Nguyen Tung Cuong		5,000	Affirmative	Affirmative	Affirmative
75	Phan Nguyen Minh Chau		10,000	Affirmative	Affirmative	Affirmative
76	Nguyen Long Hai		7,000	Affirmative	Affirmative	Affirmative
77	Lam Trong Nghia		7,000	Affirmative	Affirmative	Affirmative
78	Nguyen Thanh Tuyen		7,000	Affirmative	Affirmative	Affirmative
79	Phan Thanh Gian		20,000	Affirmative	Affirmative	Affirmative
80	Do Trong Diep		50,000	Affirmative	Affirmative	Affirmative
81	Le Huu Song		4,259,635	Affirmative	Affirmative	Affirmative
82	Dinh Quy Don		12,000	Affirmative	Affirmative	Affirmative
	Total		**82,179,424**			