VIETCREDIT GENERAL FINANCE
JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 1992/2026/VietCredit-NQ

Hanoi, November 16, 2026

RESOLUTION OF THE GENERAL MEETING OF SHAREHOLDERS VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

(Adopted by way of the Second Solicitation of Shareholders' Written Opinions in 2026)

- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024, as amended and supplemented;*
- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/6/2020, as amended and supplemented;*
- *Pursuant to the Charter of Vietcredit General Finance Joint Stock Company (VietCredit);*
- *Pursuant to the Minutes of Vote Counting for the Solicitation of Shareholders' Written Opinions No. 1991/2026/VietCredit-BB dated 16/11/2026 of Vietcredit General Finance Joint Stock Company.*

RESOLVES

Article 1. Approval of the adjustment to the 2025 Profit Distribution Plan, as follows:

Unit: VND

No.	Item	2025
1	Profit after tax	1,072,634,873,961
2	Appropriation to the reserve fund for supplementing charter capital	107,263,487,396
3	Appropriation to the financial reserve fund	96,537,138,656
4	Appropriation to the Bonus Fund *(formerly the Executive Bonus Fund)*	5,160,000,000
5	Remaining distributable profit	822,366,683,147
6	Issuance of shares to existing shareholders to increase charter capital from the remaining distributable profit	822,366,680,000
7	Remaining undistributed profit	3,147

Article 2. Approval of the adjustment to the 2026 Business Plan, as follows:

Unit: VND million

Indicator	2026 Plan (As adjusted)
Total assets	27,554,000

Total mobilized capital	22,261,000
Outstanding credit balance	24,453,505
Total profit before tax	1,800,000
Non-performing loan ratio	7.00%

Article 3. Approval of the adjustment to the 2026 Charter Capital Increase Plan of Vietcredit General Finance Joint Stock Company, with the following contents:

1. Approval of the entire contents set forth in Proposal to the GMS No. 1789/2026/VietCredit-TT dated 29/10/2026 of the BOD regarding the adjustment to the 2026 Charter Capital Increase Plan;

2. Approval of the amendment to the Company's Charter with respect to charter capital upon completion of the issuances under the Revised Plan approved by the GMS and based on the actual results of each issuance;

3. Approval of the registration for depository of all additional shares issued in each issuance with the Vietnam Securities Depository and Clearing Corporation (VSDC), and the registration of such shares for trading on the UPCoM market in accordance with applicable laws;

4. Authorization of the BOD to carry out the following matters:

   In addition to the matters assigned and authorized to the BOD under the Revised Plan, the GMS authorizes the BOD to decide all matters relating to the charter capital increase, specifically as follows:

   - Adjust the plan for use of proceeds from the issuances, where necessary, to align with actual circumstances, the Company's investment strategy and development orientation, and to ensure compliance with applicable laws. In the event of any change to the plan for use of proceeds from an issuance/offering, the BOD shall report such change to the GMS at its nearest meeting;
   - Accurately calculate figures; amend, supplement, prepare and explain the application dossier for the share issuance to increase charter capital for submission to the State Bank of Vietnam and the State Securities Commission of Vietnam; and proactively adjust the issuance plan and related dossiers as required by the State Bank of Vietnam, the State Securities Commission of Vietnam and other competent authorities;
   - Adjust the charter capital increase amount and the planned number of shares to be issued in each issuance, where necessary, to reflect actual circumstances, provided that the charter capital increase amount does not exceed the maximum amount approved by the GMS;
   - Decide the timing of the share issuances and adjust the sequence of the above two issuances (if necessary) to increase charter capital under the approved Plan;
   - Issue the Regulations on the Issuance of Shares under the Employee Stock Ownership Plan (ESOP Regulations) to implement the Plan;

- Approve the list of officers and employees eligible to participate in the ESOP and the number of shares to be allocated to each officer and employee;
- Decide the specific charter capital increase based on the approval of the competent State authority in accordance with applicable laws and the actual issuance results;
- Decide the plan to ensure that the share offering in each issuance complies with legal requirements on foreign ownership ratios; complies with legal limits on share ownership by shareholders and their affiliated persons; and complies with legal requirements applicable to major shareholders and their affiliated persons;
- Decide and supervise the implementation of procedures following completion of the Charter Capital Increase Plan;
- Carry out the necessary procedures to report the results of each offering/issuance to the State Securities Commission of Vietnam;
- Carry out the procedures for amending and supplementing the License of Establishment and Operation and the Company's Charter to reflect the new charter capital upon completion of the share issuance to increase charter capital;
- Update the registered number of securities with the Vietnam Securities Depository and Clearing Corporation (VSDC) and amend the trading registration on the UPCoM market at the Hanoi Stock Exchange (HNX) for all shares actually issued;
- Perform other related tasks necessary to complete the assigned matters;
- Depending on the specific circumstances, the BOD may authorize the Chief Executive Officer to perform one or more of the specific tasks stated above.

Article 4. Implementation provisions

This Resolution is unanimously approved in its entirety by the GMS and shall take effect from the date of signing. Members of the Board of Directors, the Board of Supervisors and the Company's Chief Executive Officer shall be responsible for implementing this Resolution and organizing the implementation of matters falling within their respective functions and duties in accordance with applicable laws and the Charter of Vietcredit General Finance Joint Stock Company./.

ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOD

CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN TÍN VIỆT

Nguyen Duc Phuong

Recipients:
- *As stated in Article 4;*
- *SBV (for reporting);*
- *SSC/HNX;*
- *Archived: Admin Dept., BOD's Office*