



**VIETCREDIT FINANCE  
JOINT STOCK COMPANY**

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

No. .... /2025/VietCredit-NQ

*Ho Chi Minh City, April 25, 2025*

**DRAFT RESOLUTION**  
**ANNUAL GENERAL MEETING OF SHAREHOLDERS 2025**  
**VIETCREDIT FINANCE JOINT STOCK COMPANY**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and its amendments and supplements ;
- Pursuant to the Charter of VietCredit Finance Joint Stock Company ;
- Pursuant to the Minutes of the 2025 Annual General Meeting of Shareholders No. .... /2025/VietCredit-BB dated April 25, 2025 of VietCredit Finance Joint Stock Company.

**RESOLUTION**

**Điều 1** Approve the Report of the Board of Directors, Report of the Executive Board, Report of the Supervisory Board, Self-assessment Report of the Supervisory Board, Audited Financial Report for 2024 and profit distribution plan for 2024 of VietCredit Finance Joint Stock Company (Company) with some basic contents as follows:

a. Business results in 2024

- Total assets : 8,163 billion VND
- Total capital raised : 7,017 billion VND
- Outstanding credit balance : 6,300 billion VND
- Profit before tax : - 155 billion VND
- Bad debt ratio : 5.02%

b. Profit Distribution 2024

- No profit distribution in 2024.

c. Business Plan 2025

- Total assets : 12,506 billion VND
- Total capital raised : 10,975 billion VND
- Outstanding credit balance : 11,791 billion VND
- Profit before tax : 300 billion VND
- Bad debt ratio : 8.5%



**Điều 2** Approve Proposal No. 236/2025/VietCredit-TT dated April 3, 2025 on the total remuneration, allowances and operating expenses of members of the Board of Directors and the Board of Supervisors in 2025, including:

- a. Approve the result of remuneration and allowance payments to members of the Board of Directors and Board of Supervisors in 2024;
- b. Approval of remuneration and allowances for members of the Board of Directors and Board of Supervisors in 2025.

**Điều 3** Approve the list of independent auditing companies to audit the Financial Statements and internal control system operations for the 3-year period 2026-2028 of VietCredit Finance Joint Stock Company as follows:

- 1) Deloitte Vietnam Company Limited ;
- 2) Ernst & Young Vietnam Co., Ltd ;
- 3) Pricewaterhouse Coopers Vietnam Co., Ltd ;
- 4) KPMG Vietnam Company Limited.

Authorize the Board of Directors to select one of the above independent auditing companies by competitive bidding method as proposed by the Head of the Supervisory Board and assign the General Director to sign/terminate the contract with the selected independent auditing company to perform the audit.

**Điều 4** Approve the structure of the Board of Directors for the 2023 - 2028 term, specifically as follows:

- **Total number of Board of Directors members: 06 members**
- Number of Board members who are executives: 01 member
- Number of Board members who are not executives: 05 members
- + *In which the number of independent members of the Board of Directors: 02 members*

**Điều 5** Approve the result of the election of additional independent members to the Board of Directors for the 2023-2028 term of VietCredit Finance Joint Stock Company.

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**Điều 6** Approve Proposal No. .... / 2025/VietCredit-TT dated .../04/2025 on changing the name of VietCredit Finance Joint Stock Company, accordingly the Company's name after the change is as follows:

- Full name in Vietnamese: **CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN TÍN VIỆT;**
- Abbreviated name in Vietnamese: **Công ty Tài chính Tín Việt;**



- Full name in English: **VIETCREDIT GENERAL FINANCE JOIN STOCK COMPANY;**
- Abbreviation in English: **VietCredit**

**Điều 7** Approve the plan to issue shares under the employee stock option program in the Company (ESOP program) ; with the following contents:

1. Approve all contents stated in the Report to the General Meeting of Shareholders No. .../2025/VietCredit-TT dated ... /04/2025 of the Board of Directors on the plan to issue shares under the employee stock option program in the Company (ESOP program) ;
2. Approve the amendment of the Company Charter with contents related to charter capital after issuance according to the approved Plan and actual issuance results ;
3. Authorize the Board of Directors to perform the following tasks :
  - Issue regulations on issuance of shares under the employee stock option program;
  - During the restricted transfer period, if an employee resigns, the shares issued to that employee will be handled according to the Regulations on the employee stock issuance program issued by the Board of Directors;
  - Decide on the principles for determining the number of shares distributed to each employee and the list of employees eligible to participate in the ESOP program;
  - Calculate the detailed issuance ratio at the time of implementing the Issuance Plan based on the maximum number of issued shares approved by the General Meeting of Shareholders above;
  - Decide in detail on the capital usage plan in accordance with the purposes approved by the General Meeting of Shareholders above;
  - Decide on a plan to ensure that the issuance of shares meets the regulations on foreign ownership ratio;
  - Decide on the issuance time, prepare, edit and explain all necessary documents and procedures to report the issuance of shares to the State Securities Commission, decide in detail and edit and supplement the issuance plan depending on the actual situation at the time of issuance or upon request of the competent authority and perform the work in accordance with legal regulations to complete the issuance of shares;
  - Carry out necessary procedures to report issuance results to the State Securities Commission;
  - Register and deposit additional shares at the Vietnam Securities Depository and Clearing Corporation and register additional transactions at the Hanoi Stock

Exchange for the actual number of shares issued within the time prescribed by current law;

- Decide and carry out procedures to change the contents of business registration (including carrying out procedures to register for an increase in Charter Capital after the end of the issuance) and sign necessary documents related to the adjustment of the increase in Charter Capital on the Certificate of Business Registration/License for Establishment and Operation at the competent state agency; amend the Charter Capital level, number of outstanding shares and other related contents in the Company's Charter and other procedures/work related to the above increase in Charter Capital with competent State agencies and related units;
- Decide on all matters, carry out all procedures and other necessary work to successfully implement the above issuance plan;
- The Board of Directors is authorized to the Chairman of the Board of Directors or the General Director to perform one or more of the above tasks.

#### **Điều 8 ENFORCEMENT PROVISION**

This Resolution was unanimously adopted in full by the General Meeting of Shareholders at the 2025 Annual General Meeting of Shareholders and takes effect from the date of signing. The members of the Board of Directors, Supervisory Board, and Executive Board of the Company shall implement this Resolution and organizing the implementation of the contents in accordance with their functions and duties in accordance with the provisions of law and the Charter of VietCredit Finance Joint Stock Company./.

**TM. GENERAL MEETING OF  
SHAREHOLDERS  
PRESIDE**

**Recipient:**

- As Article 8;
- State Bank (for report );
- State Securities Commission/Hanoi Stock Exchange ;
- BOD Office.