

	RESOLUTION	No.: 36/2026/VietCredit-NQ Dated: 13/01/2026
	Re: Appointment of the Deputy Chief Executive Officer of VietCredit General Finance Joint Stock Company	

BOD OF DIRECTORS
VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

Pursuant to:

- Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, and its amended and supplemented documents;
- Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, and its amended and supplemented documents;
- Charter of VietCredit General Finance Joint Stock Company ("The Company");
- Regulation on Organization and Operation of the Board of Directors of VietCredit General Finance Joint Stock Company;
- Resolution No. 54/2025/VietCredit-NQ dated January 15, 2025 of the Board of Directors regarding the appointment of the Deputy Chief Executive Officer;
- Submission No. 01/2026-VietCredit-175 dated January 05, 2026 of the Chief Executive Officer regarding the re-appointment of the Deputy Chief Executive Officer and adjustment of executives' income;
- Submission No. 03/2026-VietCredit-175 dated January 07, 2026 of the Human Resources Committee regarding the re-appointment of the Deputy Chief Executive Officer and adjustment of executives' income;
- Minutes of vote counting on collecting opinions of members of the Board of Directors regarding approval of the re-appointment and adjustment of executives' income.

HEREBY RESOLVES

- Article 1:** To approve the re-appointment of **Mr. Nguyen Hoai Nam** as Deputy Chief Executive Officer of VietCredit General Finance Joint Stock Company.
- Term of appointment: 03 years, from January 15, 2026 to the end of January 14, 2029, or until otherwise adjusted/replaced by the Company.
- Article 2:** Duties, obligations and powers of Mr. Nguyen Hoai Nam:
- Duties as assigned by the Chief Executive Officer;
 - Obligations and powers: To exercise the obligations and powers of the Deputy Chief Executive Officer within the scope of assigned duties in accordance with applicable laws and internal regulations of the Company;
 - Other duties: As decided by the Board of Directors.
- Article 3:** This Resolution shall take effect from the date of signing. Members of the Board of Directors, members of the Executive Board, relevant units of the Company and Mr. Nguyen Hoai Nam shall be responsible for the implementation of this Resolution.

Recipients:

- Supervisory Board (for reporting);
- As stated in Article 3;
- Archived: Admin Dept, HR Dept., BOD Office.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN



Nguyen Duc Phuong