

VietCredit [✓]	PROPOSAL	No.: 736/2026/VietCredit-TT Date: 10/06/2026
	Re: Transfer between the Employee Bonus Fund and the Welfare Fund of VietCredit General Finance Joint Stock Company	

To: General Meeting of Shareholders of VietCredit General Finance Joint Stock Company

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024;
- 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 Decree No. 93/2017/NĐ-CP dated 07/08/2017 of the Government on the Financial Regime applicable to Credit Institutions;
- Pursuant to the Charter of VietCredit General Finance Joint Stock Company (the "Company" or "VietCredit");
- Pursuant to the Regulation on the Organization and Operation of the Board of Directors;
- Pursuant to the audited financial statements for 2025 approved by the 2026 Annual General Meeting of Shareholders of VietCredit;
- Pursuant to Resolution No. 735/2026/VietCredit-NQ dated 10/06/2026 of the Board of Directors approval of the Contents, Documents for the First shareholders' written opinion solicitation in 2026;
- Pursuant to the actual business operations of the Company.



The Board of Directors ("BOD") respectfully submits to the General Meeting of Shareholders ("GMS") for approval the adjustment of the Company's funds with the following contents:

1. Basis for the Proposal

- Along with promoting business activities based on technology and digital platforms, the Company recognizes that human resources are an equally important factor in determining business performance. Therefore, over the years, the Company has continuously focused on improving its human resources policies and employee welfare programs in order to attract and retain talent, enhance employee engagement and productivity, and ensure adequate human resources to support the Company's growth objectives in each period. Accordingly, the Company expects to have an increasing and more frequent demand for the utilization of the Welfare Fund in the future.
- In addition, the purpose of the Employee Bonus Fund is to recognize, encourage and motivate employees to improve their work performance and contribute to the sustainable development of the Company. In practice, to recognize and reward employees' contributions to the Company's business results, the Company has implemented a quarterly business performance bonus scheme. Accordingly, at the present time, the continued maintenance of a separate Employee Bonus Fund should be reviewed in light of its appropriateness, efficiency in resource utilization, and the need to avoid overlap with the Company's existing compensation and incentive mechanisms.

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2. Matters to be submitted to the GMS for approval

- Partial transfer of the balance of the Employee Bonus Fund in the amount of VND 2,000,000,000 (*in word: Two billion dong*) to the Welfare Fund:
- The funds after the reallocation are as follows:

Unit: VND

No.	Funds	Balance as at 30/04/2026	Balance after Transfer
1	Employee Bonus Fund	3,693,017,061	1,693,017,061
2	Welfare Fund	185,283,765	2,185,283,765

The BOD respectfully submits this proposal to the General Meeting of Shareholders for consideration and approval!

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

Recipients:

- GMS;
- Archived: Admin Dept, BOD Office.



Nguyen Duc Phuong