

EXPLANATORY TABLE OF AMENDMENTS AND SUPPLEMENTS TO THE 2024 REGULATION ON THE ORGANIZATION AND OPERATION OF THE BOARD OF DIRECTORS OF EVNFINANCE JOINT STOCK COMPANY

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
1	Article 1: Legal Basis	Article 1: Legal Basis	
	Law on Credit Institutions 2010	2. Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, and its amending and supplementing documents.	Update and supplement effective documents
	6. Circular 15/2016/TT-NHNN issued by the State Bank of Vietnam on June 30, 2016, amending Circular 30/2015/TT-NHNN regulating the licensing, organization, and operation of non-bank credit institutions promulgated by the Governor of the State Bank of Vietnam.	6. Circular No. 05/2023/TT-NHNN dated June 22, 2023, amending and supplementing certain provisions of Circular No. 30/2015/TT-NHNN dated December 25, 2015, regulating the licensing, organization, and operation of non-bank credit institutions.	
		10. Circular No. 10/2024/TT-NHNN amending and supplementing certain provisions of Circular No. 22/2018/TT-NHNN dated September 5, 2018, providing guidance on procedures and dossiers for approving the proposed personnel list of commercial banks, non-bank credit institutions, and foreign bank branches.	
		14. Charter on the Organization and Operation of the Company; 15. ISO 9001:2015 Standards;	
2	Article 6. Terminology, Definitions, and Abbreviations	Article 4. Terminology, Definitions, and Abbreviations	
		6. Board of Management: Includes the Executives as defined in the Charter of the EVN Finance Joint Stock Company.	Add the definition of the Board of Management.

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3	Article 8. Organizational Structure and Term	Article 7. Organizational Structure and Term	
	<p>1. The Board of Directors must have no fewer than 05 (five) members and no more than 11 (eleven) members, including at least one independent member. The Board of Directors must consist of at least one-half of its total members as independent members and non-executive members of EVN Finance. The number of independent members on the Board of Directors of EVN Finance must comply with the following requirements:</p> <ul style="list-style-type: none"> • (i) At least 01 independent member if the Board of Directors consists of 05 members; • (ii) At least 02 independent members if the Board of Directors consists of 06 to 08 members; • (iii) At least 03 independent members if the Board of Directors consists of 09 to 11 members. 	<p>1. The Board of Directors must have at least 05 (five) members and no more than 11 (eleven) members, including at least two independent members. The Board of Directors must consist of at least two-thirds of its total members as independent members and non-executive members of EVN Finance. The number of members for each term shall be determined by the General Meeting of Shareholders. The number of independent members of the Board of Directors of EVN Finance must meet the following requirements:</p> <ul style="list-style-type: none"> • (i) At least 02 independent members if the Board of Directors consists of fewer than 08 members; • (ii) At least 03 independent members if the Board of Directors consists of 09 to 11 members. 	<p>Update the minimum number of members of the independent board of directors according to the Law on Credit Institutions 2024 and the new charter.</p>
	<p>3. In cases where the number of Board members is less than two-thirds of the total members for the term or fewer than the minimum number required by the Company's Charter, the Company must, within 60 (sixty) days from the date of insufficient membership, conduct an election to supplement the required number of Board members in accordance with regulations.</p>	<p>3. In cases where the number of Board members falls below the minimum number required by the Company's Charter, the Company must, within 90 (ninety) days from the date of insufficient membership, conduct an election to supplement the required number of Board members in accordance with regulations.</p>	

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4	Article 9: Qualifications of Members of the Board of Directors	Article 8: Qualifications of Members of the Board of Directors	
	<p>1. Individuals elected as members of the Board of Directors must meet the following qualifications and conditions:</p> <p>a. Must not fall under the cases specified in Article 36 of the Company's Charter;</p> <p>b. Must ensure professional ethics based on compliance with Article 41 of the Company's Charter;</p> <p>c. Must possess a university degree or higher;</p> <p>d. Must have at least 03 (three) years of experience as a manager or executive of a credit institution or at least 05 (five) years of experience as a manager or executive in a financial, banking, accounting, or auditing company, or another enterprise with equity capital at least equal to the statutory capital level for a similar type of credit institution; or have at least 05 (five) years of direct work experience in financial, banking, accounting, or auditing operations.</p>	<p>1. Individuals elected as members of the Board of Directors must meet the following qualifications and conditions:</p> <p>a. Must not fall under the cases specified in Article 37 of the Company's Charter;</p> <p>b. Must possess professional ethics as prescribed by the Governor of the State Bank of Vietnam;</p> <p>c. Must hold a university degree or higher;</p> <p>d. Must meet one of the following conditions:</p> <ul style="list-style-type: none"> • Have at least 03 (three) years of experience as a manager or executive of a credit institution; • Have at least 05 (five) years of experience as a manager of a company operating in the financial, accounting, or auditing sector, or another enterprise with equity capital at least equal to the statutory capital level for a similar type of credit institution; • Have at least 05 (five) years of direct work experience in the operational departments of a credit institution or foreign bank branch; • Have at least 05 (five) years of direct work experience in financial, banking, accounting, or auditing operations. 	<p>Adjusting standards according to the Law on Credit Institutions 2024 and the company's charter.</p>

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	<p>2. Independent members of the Board of Directors must meet the qualifications and conditions specified in Clause 1 of this Article and the following additional criteria:</p> <p>a. Must not be currently employed by EVN Finance or its subsidiaries or have worked for EVN Finance or its subsidiaries in at least the past 03 (three) consecutive years;</p> <p>b. Must not be receiving a salary or regular remuneration from EVN Finance other than allowances for Board members as prescribed;</p> <p>c. Must not have a spouse, parent (biological or adoptive), child (biological or adoptive), or sibling (brother or sister) whose spouse or themselves is a major shareholder of EVN Finance, a manager of EVN Finance, or a member of the Supervisory Board or a subsidiary of EVN Finance;</p> <p>d. Must not directly or indirectly own, or represent ownership of, 1% or more of the charter capital or voting shares of EVN Finance, nor jointly with related persons own 5% or more of the charter capital or voting shares of EVN Finance;</p> <p>e. Must not have been a manager or member of the Supervisory Board of EVN Finance at any time in the past 05 (five) consecutive years.</p>	<p>2. Independent members of the Board of Directors must meet the qualifications and conditions specified in Clause 1 of this Article and the following additional criteria:</p> <p>a. Must not be currently employed by EVN Finance or its subsidiaries, or have worked for EVN Finance or its subsidiaries in at least the past 03 (three) consecutive years;</p> <p>b. Must not be receiving a salary or regular remuneration from EVN Finance other than allowances for Board members as prescribed;</p> <p>c. Must not have a spouse, biological or adoptive parent, biological or adoptive child, or sibling (brother or sister), or their spouses, who are major shareholders of EVN Finance, managers, or supervisors, or members of the Supervisory Board of EVN Finance or its subsidiaries;</p> <p>d. Must not represent the ownership of EVN Finance shares, nor jointly with related persons directly or indirectly own 1% or more of the charter capital or voting shares of EVN Finance;</p> <p>e. Must not have been a manager or member of the Supervisory Board of EVN Finance at any time in the past 05 (five) consecutive years.</p>	<p>Update the conditions for not owning shares of EVNFC and related persons according to the Law on Credit Institutions 2024 and the new Charter</p>

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5	Article 10: Cases of Ineligibility for Holding Positions	Article 9: Cases of Ineligibility for Holding Positions	
	<p>The following individuals are not eligible to serve as members of the Board of Directors of the Company:</p> <ol style="list-style-type: none"> 1. Individuals subject to the provisions of Clause 2, Article 36 of the Company's Charter; 2. Individuals prohibited from participating in management or administration as prescribed by laws on public officials, civil servants, enterprise regulations, and anti-corruption laws; 3. Individuals who were private business owners, general partners in partnerships, General Directors (Directors), members of the Board of Directors, members of the Members' Council, members of the Supervisory Board of enterprises, or Chairpersons and members of the Management Board of cooperatives at the time the enterprise or cooperative was declared bankrupt, except in cases of bankruptcy due to force majeure; 4. Legal representatives of enterprises at the time the enterprise was suspended or forced to dissolve due to serious violations of the law, except in cases where they were appointed by competent state agencies to reorganize and restore the enterprise; 	<p>1. The following individuals are not permitted to be members of the Company's Board of Directors:</p> <ol style="list-style-type: none"> 1. Individuals subject to the provisions of Clause 2, Article 37 of the Company's Charter; 2. Individuals prohibited from participating in management or governance under the laws on public officials, civil servants, enterprise regulations, and anti-corruption laws; 3. Individuals who were private business owners, general partners in partnerships, General Directors (Directors), members of the Board of Directors, members of the Members' Council, controllers, or members of the Supervisory Board of enterprises, or members of the Board of Directors and General Directors (Directors) of cooperatives at the time the enterprise or cooperative was declared bankrupt, except in cases where they were appointed, designated, or assigned to manage, govern, or control credit institutions or cooperatives declared bankrupt as per the requirements; 4. Individuals who have been suspended from roles such as Chairperson or other members of the Board of Directors, Chairperson or other members of the Members' Council, Head or other members of the Supervisory Board, General Directors (Directors) of EVN Finance or other credit institutions as per 	<p>Adjusting the case of not being a member of the Board of Directors according to the provisions of the Law on Credit Institutions 2024 and the new Charter.</p>

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	<ol style="list-style-type: none"> 5. Individuals who have been suspended from positions such as Chairperson of the Board of Directors, member of the Board of Directors, Chairperson of the Members' Council, member of the Members' Council, Head of the Supervisory Board, member of the Supervisory Board, General Director (Director) of EVN Finance or other credit institutions as prescribed by Article 37 of the Law on Credit Institutions, or individuals identified by competent authorities as having committed violations leading to the revocation of the license of EVN Finance or other credit institutions; 6. Related persons of members of the Board of Directors or the General Director of EVN Finance are not eligible to serve as members of the Supervisory Board of EVN Finance; 7. Related persons of the Chairperson of the Board of Directors of EVN Finance are not eligible to serve as the General Director of EVN Finance; 8. Individuals responsible for violations determined by inspection findings that led to administrative penalties for credit institutions or foreign bank branches in the banking and monetary sector, with 	<p>Article 47 of the Law on Credit Institutions, or individuals identified by competent authorities as having committed violations leading to the revocation of the license of EVN Finance or other credit institutions;</p> <ol style="list-style-type: none"> 5. Related persons of members of the Board of Directors or the General Director of EVN Finance, except as specified in Clause 3, Article 69, Point b, Clause 1, Article 73, and Point a, Clause 2, Article 77 of the Law on Credit Institutions; 6. Individuals responsible, as determined by inspection conclusions, for actions resulting in administrative penalties for credit institutions or foreign bank branches in the banking and monetary sector, with fines in the highest penalty bracket for violations of regulations regarding licenses, governance, management, shares, equity, credit granting, corporate bond purchases, and safety ratios as prescribed by the laws on administrative penalties in the banking and monetary sector. 	

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	<p>finest in the highest penalty bracket for violations of regulations regarding licenses, governance, management, shares, equity, credit granting, corporate bond purchases, and safety ratios as stipulated by laws on administrative penalties in the banking and monetary sector.</p>		
6	<p>Điều 11. Những trường hợp không cùng đảm nhiệm chức vụ/ Article 11: Cases of Concurrent Positions</p>	<p>Article 10: Cases of Concurrent Positions</p>	
	<p>1. The Chairperson of the Board of Directors of EVN Finance may not concurrently serve as an executive officer of EVN Finance or another credit institution; nor may they concurrently hold the position of Chairperson of the Board of Directors, member of the Board of Directors, Chairperson of the Members' Council, member of the Members' Council, Chairperson of a company, General Director (Director), Deputy General Director (Deputy Director), or equivalent positions in other enterprises.</p> <p>2. Members of the Board of Directors may not concurrently serve as managers of other credit institutions unless such institutions are subsidiaries of the Company. They also may not concurrently hold the positions of General Director (Director), Deputy General Director (Deputy Director), or</p>	<p>1. The Chairperson of the Board of Directors of EVN Finance may not concurrently serve as an executive officer, a member of the Supervisory Board of EVN Finance, or of another credit institution, or as a manager of another enterprise</p> <p>2. Non-independent members of the Board of Directors may not concurrently hold the following positions</p> <p>a) An executive officer of EVN Finance, except in the case of the General Director of EVN Finance;</p> <p>b) A manager or executive officer of another credit institution or enterprise, except in the case of a manager or executive officer of a subsidiary of EVN Finance, or a subsidiary of the parent company of EVN Finance, or in cases of implementing an approved compulsory transfer plan;</p>	<p>Update the cases of not holding the same position according to the Law on Credit Institutions 2024 and the new Charter.</p>

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	<p>equivalent roles in other credit institutions unless such institutions are subsidiaries of the Company.</p> <p>3. Members of the Board of Directors may not concurrently serve as members of the Supervisory Board of the Company.</p> <p>4. Members of the Board of Directors of EVN Finance may concurrently serve as members of the Board of Directors in no more than five other companies.</p>	<p>c) A supervisor or a member of the Supervisory Board of another credit institution or enterprise.</p> <p>3. Independent members of the Board of Directors of a credit institution may not concurrently hold any of the following positions:</p> <p>a) An executive officer of EVN Finance;</p> <p>b) A manager or executive officer of another credit institution; a manager of more than two other enterprises;</p> <p>c) A supervisor or a member of the Supervisory Board of another credit institution or enterprise.</p>	
7	Article 12: Automatic Disqualification	Article 11: Automatic Disqualification	
	<p>1. The following cases result in automatic disqualification as a member of the Board of Directors:</p> <p>a. Loss of civil capacity or death;</p> <p>b. Violation of the provisions in Article 10 of this Regulation regarding cases of ineligibility for holding positions;</p> <p>c. Being the representative of the capital contribution of an organization that is a shareholder or capital-contributing member of the Company when the organization ceases to have legal status;</p> <p>d. Ceasing to be the authorized representative of the capital contribution of an institutional shareholder;</p>	<p>1. The following cases result in automatic disqualification as a member of the Board of Directors:</p> <p>a. Falling under any of the cases ineligible for holding positions as specified in Article 9 of this Regulation;</p> <p>b. Being the capital representative of an organization that is a shareholder of EVN Finance when the organization ceases to exist;</p> <p>c. Ceasing to be the authorized representative of the capital contribution of an institutional shareholder;</p> <p>d. Being deported from the territory of the Socialist Republic of Vietnam;</p> <p>e. When EVN Finance’s license is revoked;</p>	<p>Update the current cases of disqualification under the Law on Credit Institutions 2024 and the new Charter.</p>

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	<p>d. Being deported from the territory of the Socialist Republic of Vietnam;</p> <p>e. When the Company's license is revoked.</p>	<p>f. Death.</p> <p>2. The Board of Directors of the Company must prepare a written report accompanied by evidence of automatic disqualification as specified in Points a, b, c, d, f, and g under Clause 1 of this Article and submit it to the State Bank of Vietnam within five (05) working days from the date the disqualification is determined. The Board must ensure the accuracy and truthfulness of this report and perform the procedures for election or appointment to the vacant positions as specified in Article 13 of this Regulation.</p> <p>3. After automatic disqualification, members of the Board of Directors of the Company remain responsible for their decisions made during their tenure.</p>	
8	Article 13. Dismissal and Removal	Article 12. Dismissal and Removal	
	<p>1. The Chairperson, Vice Chairperson, and members of the Company's Board of Directors shall be dismissed or removed in the following cases:</p> <p>a. As per resolutions or decisions of the General Meeting of Shareholders;</p> <p>b. Limited civil capacity;</p> <p>c. Submitting a resignation letter to the Board of Directors;</p> <p>d. Failure to participate in Board of Directors' activities</p>	<p>1. Except for cases of automatic disqualification as specified in Article 11 of this Regulation, the Chairperson, Vice Chairperson, and other members of the Company's Board of Directors shall be dismissed or removed in the following cases:</p> <p>a. Dismissed upon submission of a resignation letter to the Board of Directors;</p> <p>b. Removed for failure to participate in the Board of Directors' activities for six (06) consecutive months, except in cases of force majeure;</p>	<p>Adjusting the wording according to the Law on Credit Institutions and the new Charter</p>

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	<p>for six (06) consecutive months, except in cases of force majeure;</p> <p>e. Failure to meet the standards and conditions stipulated in the Company's Charter and legal regulations;</p> <p>f. Independent members of the Board of Directors failing to meet independence requirements;</p> <p>g. Upon the proposal of shareholders or shareholder groups for the removal of a Board member they nominated, as approved by the General Meeting of Shareholders;</p> <p>h. Upon the proposal of the Board of Directors for the removal of a Board member they nominated, as approved by the General Meeting of Shareholders;</p> <p>i. Other cases as stipulated by the Company's Charter and laws.</p> <p>2. The Chairperson, Vice Chairperson, and members of the Board of Directors, after being dismissed or removed, shall bear personal responsibility for decisions made during their tenure.</p> <p>3. Within ten (10) working days from the date of approval of the dismissal or removal decision as specified in Clause 1 of this Article, the Board of Directors must submit a</p>	<p>e. Removed for failure to meet the standards and conditions stipulated in the Company's Charter and related legal regulations;</p> <p>f. Removed if the independent member of the Board of Directors fails to comply with the provisions of Clause 3, Article 38, and Clause 2, Article 47 of the Charter;</p> <p>g. Dismissed or removed upon the proposal of a shareholder or shareholder group for the member of the Board of Directors they nominated, as approved by the General Meeting of Shareholders;</p> <p>h. Dismissed or removed upon the proposal of the Board of Directors for the member of the Board of Directors they nominated, as approved by the General Meeting of Shareholders;</p> <p>i. Other cases as stipulated by the Company's Charter, relevant laws, or resolutions/decisions of the General Meeting of Shareholders.</p> <p>2. The Chairperson, Vice Chairperson, and members of the Company's Board of Directors, after being dismissed or removed, shall still bear personal responsibility for their decisions made during their tenure.</p> <p>3. Within ten (10) working days from the date of approving the dismissal or removal decision for the personnel specified in Clause 1 of this Article, the Board of Directors must submit a written report with related documents to the State Bank of Vietnam.</p> <p>4. The methods of implementation and notification shall comply with legal regulations.</p>	

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	<p>written report with related documents to the State Bank of Vietnam.</p> <p>4. The methods of implementation and notification shall comply with legal regulations.</p>		
9	Article 14. Replacement and addition of members of the Board of Directors	Article 13. Replacement and addition of members of the Board of Directors	
	<p>4. In cases where there are less than two-thirds of the total number of members of the Board of Directors or fewer than the minimum number of Board members as stipulated in the Company's Charter, the Board of Directors must convene a General Meeting of Shareholders to elect additional Board members within no more than 90 (ninety) days from the date the required number of Board members is not met.</p>	<p>4. In cases the minimum number of Board of Directors members as stipulated in the Company's Charter is not met, the Board of Directors must convene a General Meeting of Shareholders to elect additional Board members within no more than 90 (ninety) days from the date the required number of Board members is not met.</p>	<p>Adjust the time limit for adding Board members to no more than 90 days in accordance with the new Credit Institution Law and the new Charter.</p>
10	Article 15. Suspension and Temporary Suspension of Board of Directors Positions	Article 14. Suspension and Temporary Suspension of the Execution of Rights and Duties of Board of Directors Members	
	<p>1. The State Bank has the authority to suspend or temporarily suspend the execution of rights and duties of the Chairperson and members of the Company's Board of Directors who violate the provisions on incompatible positions as stipulated in Article 11 of this Regulation and other relevant legal provisions during the performance of their assigned rights and duties; it may request competent</p>	<p>1. The State Bank has the authority to suspend or temporarily suspend the execution of rights and duties of the Chairperson and other members of the Company's Board of Directors who violate the provisions on incompatible positions as stipulated in Article 43 and Clause 10, Article 48 of the Law on Credit Institutions, or other relevant legal provisions during the performance of their assigned rights and duties, or who fail to meet the standards and conditions specified in Article 41 of the Law on Credit Institutions. It may also</p>	<p>Updated by reference according to the Law on Credit Institutions 2024 and the new charter</p>

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	<p>authorities to dismiss, elect, appoint a replacement, or designate a replacement if deemed necessary.</p> <p>2. The Special Control Board has the authority to suspend or temporarily suspend the execution of rights and duties of the Chairperson and members of the Board of Directors if the Company is placed under special control, if deemed necessary.</p>	<p>request competent authorities to dismiss, remove, elect, appoint, or designate a replacement if deemed necessary.</p> <p>2. The Special Control Board has the authority to suspend or temporarily suspend the execution of rights and duties of the Chairperson and other members of the Board of Directors if the Company is placed under special control, if deemed necessary.</p>	
11	Article 17. Duties and Powers of the Board of Directors	Article 16: Duties and Powers of the Board of Directors	
	<p>The Board of Directors has the following rights and duties:</p> <ol style="list-style-type: none"> 1. Be accountable to the General Meeting of Shareholders for the performance of assigned duties and powers; 2. Submit to the General Meeting of Shareholders for decision and approval issues under its authority as specified in Clause 1, Article 24 of the Company's Charter; 3. Decide on the establishment of branches, representative offices, and non-business units of EVN Finance; 4. Appoint, dismiss, discipline, suspend, and determine salaries and other benefits for the positions of General Director, Deputy General Directors, Chief Accountant, and other managers and executives per the Board's internal regulations; 	<p>The Board of Directors has the following duties and powers:</p> <ol style="list-style-type: none"> 1. Submit to the General Meeting of Shareholders decisions and approvals on matters under the authority of the General Meeting of Shareholders as stipulated in Clause 1, Article 25 of the Company's Charter; 2. Decide on the establishment of branches, representative offices, and affiliated units of EVN Finance; 3. Appoint, dismiss, discipline, suspend, and determine salaries, bonuses, and other benefits for the General Director, Deputy General Directors, and other executives under the authority as stipulated in EVN Finance's internal regulations from time to time; 	<p>Add content regarding the approval of other contracts and transactions valued at 10% or more of the charter capital in accordance with the 2024 Law on Credit Institutions and the new Charter.</p>

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	<ol style="list-style-type: none"> 5. Approve plans for capital contribution and share purchase of enterprises and other investment funds valued at less than 20% of EVN Finance's charter capital as stated in the most recent audited financial report; 6. Appoint representatives for EVN Finance's capital contribution in other enterprises or investment funds; 7. Decide on investments, purchase, or sale transactions of EVN Finance's assets equal to or greater than 10% of EVN Finance's charter capital as stated in the most recent audited financial report, except for those specified in Point h, Clause 1, Article 24 of the Company's Charter. For lower-value transactions and contracts, the Board has the authority to decide, delegate, and decentralize decision-making powers to other levels within EVN Finance; 8. Approve, decide, and authorize transactions and contracts, including purchase, sale (except as stipulated in Point g, Clause 4, Article 44 of the Charter), borrowing, and mobilization of domestic and international capital, and other transactions valued at 35% or more of EVN Finance's total assets as recorded in the latest financial report, except those under the authority of the General Meeting of Shareholders. For lower-value transactions and contracts, the Board has the authority to decide, delegate, and decentralize decision-making powers to other levels within EVN Finance; 9. Approve and decide on credit grants at EVN Finance. The Board of Directors has the right to 	<ol style="list-style-type: none"> 4. Approve plans for capital contribution, purchase, or sale of shares or equity capital of EVN Finance in other enterprises or investment funds where the projected contribution, purchase price, or book value in the case of sale is less than 20% of EVN Finance's charter capital as stated in the most recent audited financial statements; 5. Appoint representatives of EVN Finance's contributed capital in other enterprises or investment funds; 6. Approve decisions on investments, purchases, or sales of fixed assets of EVN Finance where the investment amount, projected purchase price, or original cost in the case of sale is 10% or more of EVN Finance's charter capital as stated in the most recent audited financial statements, except for investments, purchases, or sales of fixed assets under the authority of the General Meeting of Shareholders. For transactions and contracts of lesser value, the Board of Directors has the authority to decide, delegate, and assign decision-making powers to other levels within EVN Finance; 7. Approve, decide, and ratify transactions and contracts for borrowing, raising capital domestically and internationally, pledging, mortgaging, or using other forms of security for EVN Finance's assets with a value of 35% or more of EVN Finance's total assets as stated in the most recent financial 	

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	<p>delegate and decentralize decision-making powers for credit grants, except for transactions under the authority of the General Meeting of Shareholders or those requiring the Board's decision as per the law and this Chart</p> <p>10. Decide on credit grants as stipulated in Clause 7, Article 128 of the Law on Credit Institutions, except for transactions under the authority of the General Meeting of Shareholders as specified in Point k, Clause 1, Article 24 of the Company's Charter;</p> <p>11. Approve contracts between EVN Finance and its subsidiaries, affiliates; and contracts between EVN Finance and members of the Board of Directors, Supervisory Board, General Director, major shareholders, or their related persons valued at 20% or less of EVN Finance's charter capital as stated in the most recent audited financial report. In such cases, related members are not entitled to vote;</p> <p>12. Inspect, supervise, and direct the General Director in performing assigned duties; conduct annual evaluations of the General Director's performance;</p> <p>13. Issue internal regulations related to the organization, governance, and operations of EVN Finance in compliance with the Law on Credit Institutions and relevant laws, except for matters under the authority of the Supervisory Board or the General Meeting of Shareholders;</p> <p>14. Decide on the selection of an independent auditing organization based on the decision or authorization of the General Meeting of Shareholders;</p>	<p>statements, except for transactions or contracts under the authority of the General Meeting of Shareholders. For transactions and contracts of lesser value, the Board of Directors has the authority to decide, delegate, and assign decision-making powers to other levels within EVN Finance;</p> <p>8. Approve and ratify credit extensions with a value of 10% or more of EVN Finance's charter capital as stated in the most recent audited financial statements. The Board of Directors has the authority to delegate and assign decision-making powers for credit extensions to other levels within EVN Finance, except for transactions under the authority of the General Meeting of Shareholders or those that must be decided by the Board of Directors according to laws and the Company's Charter;</p> <p>9. Decide on credit extensions as stipulated in Clause 7, Article 136 of the Law on Credit Institutions, except for contracts or transactions under the authority of the General Meeting of Shareholders as prescribed in Point n, Clause 1, Article 25 of the Company's Charter;</p> <p>10. Approve other contracts or transactions of EVN Finance valued at less than 20% of EVN Finance's charter capital as stated in the most recent audited financial statements between EVN Finance and members of the Board of Directors,</p>	

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	<p>15. Decide on risk management policies and oversee the implementation of risk prevention measures at EVN Finance;</p> <p>16. Review and approve the annual report;</p> <p>17. Select professional valuation organizations for valuation of (i) capital contribution assets not in Vietnamese Dong, freely convertible foreign currencies, or gold as prescribed by law and (ii) collateral assets in accordance with EVN Finance's internal regulations issued by the Board of Directors from time to time;</p> <p>18. Propose to the Governor of the State Bank of Vietnam for approval of issues as prescribed by law;</p> <p>19. Decide on the offering of new shares within the allowable limit of shares to be offered;</p> <p>20. Decide on the offering price of shares and convertible bonds of EVN Finance;</p> <p>21. Decide on the repurchase of shares by EVN Finance;</p> <p>22. Propose profit distribution plans and dividend payment rates; decide on the timing and procedures for dividend payments or handling of business losses;</p> <p>23. Prepare content and documents for submission to the General Meeting of Shareholders to decide on matters under its authority, except for those under the duties and powers of the Supervisory Board;</p> <p>24. Approve the agenda and work plan of the Board of Directors; the agenda, content, and documents for the General Meeting of Shareholders; convene the General Meeting of Shareholders or collect shareholders' opinions in writing to adopt resolutions</p>	<p>members of the Supervisory Board, the General Director, major shareholders of EVN Finance, or related parties of managers, members of the Supervisory Board, or major shareholders of EVN Finance; subsidiaries or affiliated companies of EVN Finance;</p> <p>11. Approve other contracts or transactions with a value of 10% or more of EVN Finance's charter capital as stated in the most recent audited financial statements. For transactions and contracts of lesser value, the Board of Directors has the authority to decide, delegate, and assign decision-making powers to other levels within EVN Finance;</p> <p>12. Inspect, supervise, and direct the General Director in performing assigned tasks; annually evaluate the performance of the General Director;</p> <p>13. Issue internal regulations related to the organization, governance, and operations of EVN Finance in compliance with the Law on Credit Institutions and other relevant legal provisions, except for matters under the authority of the General Meeting of Shareholders;</p> <p>14. Decide on the selection of an independent auditing organization as resolved or authorized by the General Meeting of Shareholders;</p>	

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>and decisions of the General Meeting of Shareholders;</p> <p>25. Organize, monitor, and oversee the implementation of resolutions and decisions of the General Meeting of Shareholders and the Board of Directors;</p> <p>26. Promptly notify the State Bank of Vietnam of information that negatively affects the qualifications of members of the Board of Directors, Supervisory Board, or General Director;</p> <p>27. Nominate additional individuals who meet the qualifications and standards for the Board of Directors or Supervisory Board in cases where shareholders fail to nominate a sufficient number of candidates or the nominees do not meet the legal and charter requirements;</p> <p>28. Decide on the establishment, functions, duties, and powers of committees, including the Personnel Committee, Risk Management Committee, and other committees as decided by the Board of Directors from time to time;</p> <p>29. Decide on the establishment, functions, duties, and powers of councils, including the Credit Council, Investment Council, and other councils as authorized by law under the Board of Directors' authority;</p>	<p>15. Decide on risk management policies and oversee the implementation of risk prevention measures for EVN Finance;</p> <p>16. Review and approve the annual report;</p> <p>17. Decide on the issuance of new shares within the allowable share issuance limit;</p> <p>18. Decide on the offering price of shares and convertible bonds issued by EVN Finance;</p> <p>19. Decide on the repurchase of shares by EVN Finance according to the approved plan;</p> <p>20. Propose profit distribution plans and dividend payments; Decide on the timeframe and procedures for dividend payments or handling losses incurred during operations;</p> <p>21. Prepare contents and related documents for submission to the General Meeting of Shareholders for decisions on matters under its authority, except for matters under the responsibilities and authority of the Supervisory Board;</p> <p>22. Approve the program and operational plan of the Board of Directors; Approve the program, agenda, and documents for the General Meeting of Shareholders; Convene the General Meeting of Shareholders or seek shareholder opinions in writing to pass resolutions and decisions of the General Meeting of Shareholders;</p>	

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>30. Approve and consent to bond issuance plans (excluding convertible bonds);</p> <p>31. Decide, approve, and implement restructuring plans for EVN Finance related to handling non-performing loans and/or similar measures in accordance with legal regulations or as required by the State Bank of Vietnam or other competent authorities;</p> <p>32. Appoint the Corporate Governance Officer;</p> <p>33. Perform other duties and powers as prescribed by the Company's Charter and applicable laws.</p>	<p>23. Organize, inspect, and supervise the implementation of resolutions and decisions of the General Meeting of Shareholders and the Board of Directors;</p> <p>24. Promptly notify the State Bank of Vietnam of any information that negatively affects the qualifications of members of the Board of Directors, Supervisory Board, or the General Director;</p> <p>25. Nominate additional qualified candidates to the Board of Directors and Supervisory Board in cases where shareholders fail to nominate a sufficient number of candidates for these positions or when the nominated candidates do not meet the standards prescribed by law and the Company's Charter;</p> <p>26. Decide on the establishment and define the functions, tasks, and authority of Committees, including the Human Resources Committee, Risk Management Committee, and other Committees as determined by the Board of Directors from time to time;</p> <p>27. Decide on the establishment and define the functions, tasks, and authority of Councils, including the Credit Council, Investment Council, and other Councils as prescribed by law under the authority of the Board of Directors;</p> <p>28. Approve and endorse bond issuance plans, except for cases where the bond issuance is under the authority of the General</p>	

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
		<p>Meeting of Shareholders as stipulated in the Company's Charter and relevant legal provisions;</p> <p>29. Decide, approve, and implement matters related to the restructuring plan of EVN Finance associated with handling bad debts and/or similar plans as prescribed by law or as requested by the State Bank of Vietnam or other competent state authorities;</p> <p>30. Appoint the Corporate Governance Officer;</p> <p>31. Other duties and powers as prescribed by the Charter and the law.</p>	
12	Article 18. Responsibilities and Powers of the Chairperson and Vice Chairperson of the Board of Directors	Article 17. Responsibilities and Powers of the Chairperson and Vice Chairperson of the Board of Directors	
	<p>1. The Board of Directors shall elect one (1) Chairperson from among its members. The Chairperson of the Board of Directors has the following responsibilities and powers:</p> <p>a. Develop the agenda and action plans for the Board of Directors;</p> <p>b. Prepare the agenda, content, and materials for meetings; convene and preside over meetings of the Board of Directors;</p>	<p>1. The Board of Directors shall elect one (1) Chairperson from among its members. The Chairperson of the Board of Directors has the following responsibilities and powers:</p> <p>a.. Develop the agenda and action plans for the Board of Directors, and take responsibility for exercising their rights and duties;</p> <p>b. Convene and preside over meetings of the Board of Directors;</p> <p>c. Organize the adoption of resolutions and decisions by the Board of Directors</p>	<p>Supplementing the content: Only another member of the Board of Directors may be authorized to perform the rights and obligations of the Chairman of the Board of Directors during the period of absence or inability to perform tasks according to the Law on</p>

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>c. Organize the adoption of decisions by the Board of Directors;</p> <p>d. Oversee the implementation of decisions made by the Board of Directors;</p> <p>e. Preside over General Meetings of Shareholders;</p> <p>f. Ensure that members of the Board of Directors receive comprehensive, objective, and accurate information and have adequate time to discuss matters requiring the Board's consideration;</p> <p>g. Assign tasks to members of the Board of Directors;</p> <p>h. Be authorized to decide on the following matters within the Board of Directors' authority:</p> <p>i. Inspect, supervise, and direct the General Director in executing assigned duties;</p> <p>ii. Represent the Board of Directors in dealings with government agencies, organizations, and individuals working with the Company, as required by the Board of Directors' involvement;</p> <p>iii. Perform other tasks as delegated in writing by the Board of Directors for specific decisions.</p> <p>i. Supervise members of the Board of Directors in executing assigned duties and their general rights and obligations;</p>	<p>d. Oversee the implementation of decisions made by the Board of Directors;</p> <p>e. Preside over General Meetings of Shareholders;</p> <p>f. Ensure that members of the Board of Directors receive comprehensive, objective, and accurate information and have adequate time to discuss matters requiring the Board's consideration;</p> <p>g. Assign specific tasks to each member of the Board of Directors;</p> <p>h. Be authorized to decide on the following matters within the Board of Directors' authority:</p> <p>i. Inspect, supervise, and direct the General Director in executing assigned duties;</p> <p>ii. Represent the Board of Directors in dealings with government agencies, organizations, and individuals working with the Company, as required by the Board of Directors' involvement;</p> <p>iii. Perform other tasks as delegated in writing by the Board of Directors for specific decisions.</p> <p>i. Supervise members of the Board of Directors in executing their rights, duties, and assigned tasks;</p> <p>j. Authorize only another member of the Board of Directors to perform the Chairperson's rights and duties during periods of absence or incapacity;</p>	<p>Credit Institutions and the Charter.</p> <ul style="list-style-type: none"> - Restructuring the Board of Management into the Executive Board - Adjustment of point o on approval of recruitment and appointment according to the company's regulations

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>j. At least once a year, evaluate the performance of each member and the committees of the Board of Directors, and report the results to the General Meeting of Shareholders;</p> <p>k. Sign authorization documents designating a member of the Board of Directors to perform the Chairperson's duties during periods of absence;</p> <p>l. Convene and preside over special meetings with the Executive Management Team and unit leaders within the Company as deemed necessary to direct and assign tasks related to the Company's operations;</p> <p>m. Serve as the legal representative of the Company in cases where the position of General Director has not yet been appointed;</p> <p>n. Approve recruitment, appointment, dismissal, salary adjustments, and promotions for positions such as Division Directors and equivalents, as proposed by the General Director;</p> <p>o. Perform other rights and duties as prescribed by law, the Company's Charter, and internal regulations.</p>	<p>k. Annually evaluate the performance of each member and committees of the Board of Directors, and report the results to the General Meeting of Shareholders;</p> <p>l. Sign authorization documents designating a member of the Board of Directors to perform the Chairperson's duties during periods of absence;</p> <p>m. Convene and preside over special meetings with the Executive Management Team and unit leaders within the Company as deemed necessary to direct and assign tasks related to the Company's operations;</p> <p>n. Serve as the legal representative of the Company in cases where the position of General Director has not yet been appointed;</p> <p>o. Approve recruitment, appointment, dismissal, and salary adjustments in accordance with the Company's internal regulations;</p> <p>p. Perform other rights and duties as prescribed by law, the Company's Charter, and internal regulations.</p>	
	<p>3. When deemed necessary based on the actual organizational operations, the Board of Directors shall decide to elect a</p>	<p>3. When deemed necessary based on the actual organizational operations, the Board of Directors shall decide to elect a member of the Board of Directors to hold the position of Vice Chairperson.</p>	<p>Adjust and supplement the work of the Vice Chairman shall be made only when</p>

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>member of the Board of Directors to hold the position of Vice Chairperson.</p> <p>The Vice Chairperson of the Board of Directors is a member of the Board of Directors, elected by the Board of Directors by majority vote. The Vice Chairperson of the Board of Directors has all the powers and responsibilities of a Board member and the following additional powers and duties:</p> <p>a. Act on behalf of the Chairperson of the Board of Directors to manage the operations of the Board of Directors and sign documents within the Board’s authority as authorized/assigned by the Chairperson of the Board of Directors;</p> <p>b. Act on behalf of the Chairperson of the Board of Directors to convene and assign Board members to prepare the content of Board meetings as authorized/assigned by the Chairperson of the Board of Directors;</p> <p>c. Monitor and expedite the implementation of duties by members of the Board of Directors between Board meetings as authorized/assigned by the Chairperson of the Board of Directors;</p>	<p>The Vice Chairperson of the Board of Directors is a member of the Board of Directors, elected by the Board of Directors by majority vote. The Vice Chairperson of the Board of Directors has all the powers and responsibilities of a Board member and the following additional powers and duties as authorized by the Chairperson of the Board of Directors during the absence or incapacity of the Chairperson:</p> <p>a. Act on behalf of the Chairperson of the Board of Directors to manage the operations of the Board of Directors and sign documents within the Board’s authority as authorized/assigned by the Chairperson of the Board of Directors;</p> <p>b. Act on behalf of the Chairperson of the Board of Directors to convene and assign Board members to prepare the content of Board meetings as authorized/assigned by the Chairperson of the Board of Directors;</p> <p>c. Monitor and expedite the implementation of duties by members of the Board of Directors between Board meetings as authorized/assigned by the Chairperson of the Board of Directors;</p> <p>d. Perform other powers and duties as authorized/assigned by the Chairperson/Board of Directors.</p>	<p>authorized by the Chairman during the time when the task cannot be performed.</p>

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	d. Perform other powers and duties as authorized/assigned by the Chairperson/Board of Directors.		
13	Article 19. Duties and Powers of Members of the Board of Directors	Article 18. Duties and Powers of Members of the Board of Directors	
	<p>1. Perform the rights and duties of a Board member in accordance with the internal regulations of the Board of Directors and assignments by the Chairperson of the Board, with honesty and in the best interests of EVN Finance and its shareholders.</p> <p>2. Review financial statements prepared by independent auditors, provide opinions, or request explanations from EVN Finance’s executives, independent auditors, and internal auditors on matters related to the reports.</p> <p>3. Propose the Chairperson of the Board of Directors to convene extraordinary Board meetings.</p> <p>4. Attend Board meetings, discuss and vote on matters within the duties and powers of the Board of Directors as stipulated in these Articles of Association, except when restricted from voting due to conflicts of interest. Be accountable to the General Meeting of Shareholders and the Board of Directors for their decisions.</p>	<p><input type="checkbox"/> 1. Perform the rights and duties of a Board member in accordance with the internal regulations of the Board of Directors and the assignments of the Chairperson of the Board, with honesty and in the best interests of EVN Finance and its shareholders, while promoting the independence of independent Board members in the exercise of their rights and duties; take responsibility for the performance of their rights and duties.</p> <p><input type="checkbox"/> 2. Review financial statements prepared by independent auditors, provide opinions, or request explanations from EVN Finance’s executives, independent auditors, and internal auditors on matters related to the reports.</p> <p><input type="checkbox"/> 3. Propose the Chairperson of the Board of Directors to convene extraordinary Board meetings.</p> <p><input type="checkbox"/> 4. Attend Board meetings, discuss and vote on matters within the duties and powers of the Board of Directors as stipulated in the Company’s Articles of Association. Be accountable to the General Meeting of Shareholders and the Board of Directors for their</p>	Adjusted according to the provisions of the Law on Credit Institutions 2024 and the new Charter.

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>5. Implement resolutions and decisions of the General Meeting of Shareholders and the Board of Directors.</p> <p>6. Be responsible for reporting to the General Meeting of Shareholders and the Board of Directors on the performance of assigned duties upon request.</p> <p>7. A Board member has the right to request the General Director, Deputy General Directors, and managers of units within EVN Finance to provide information and documents on the financial status and business activities of EVN Finance and its units. The requested managers must promptly, fully, and accurately provide the required information and documents.</p> <p>8. Disclose information when engaging in stock transactions of the company as required by law.</p> <p>9. Independent Board members of listed companies must prepare evaluation reports on the Board of Directors' activities.</p> <p>10. Perform other rights and duties as stipulated in the Articles of Association and applicable laws.</p>	<p>decisions. If a voting item involves a conflict of interest with any member, that member is not allowed to participate in the vote.</p> <p><input type="checkbox"/> 5. Implement resolutions and decisions of the General Meeting of Shareholders and the Board of Directors.</p> <p><input type="checkbox"/> 6. Report to the General Meeting of Shareholders and the Board of Directors on the performance of assigned duties upon request.</p> <p>7. Board members have the right to request the General Director, Deputy General Directors, and managers of units within EVN Finance to provide information and documents regarding the financial status and business activities of EVN Finance and its units. The requested managers must provide timely, complete, and accurate information and documents as requested by the Board members.</p> <p><input type="checkbox"/> 8. Disclose information when engaging in stock transactions of the company as required by law.</p> <p><input type="checkbox"/> 9. Independent Board members must prepare evaluation reports on the Board of Directors' activities.</p> <p><input type="checkbox"/> 10. Board members are not allowed to authorize others to attend Board meetings to decide on matters stipulated in clauses a, c, d, f, h, j, k, m, o, p, t of Article 45 of the Company's Articles of Association.</p> <p><input type="checkbox"/> 11. Other rights and duties as stipulated by law and the Company's Articles of Association.</p>	

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
14	Article 26. Minutes of the Board of Directors' Meeting	Article 25. Minutes of the Board of Directors' Meeting	
	<p>1. Meetings of the Board of Directors must be fully recorded in minutes and may be audio-recorded or stored in other electronic forms. The minutes must include the following main contents:</p> <ul style="list-style-type: none"> a. Name, registered office address, and enterprise code; b. Purpose, agenda, and content of the meeting; c. Time and venue of the meeting; d. Names of each attending member or authorized representative; names of absent members and reasons for absence; name of the person designated as the meeting secretary; đ. Issues discussed and voted on during the meeting; e. Summary of the opinions expressed by each attending member in the order of the meeting's progress; g. Voting results, clearly stating which members agreed, disagreed, or abstained; h. Issues approved and the corresponding approval rates; 	<p>1. 1. Meetings of the Board of Directors must be fully recorded in minutes and may be audio-recorded or stored in other electronic forms. The minutes must include the following main contents:</p> <ul style="list-style-type: none"> a. Name, registered office address, and enterprise code; b. Purpose, agenda, and content of the meeting; c. Time and venue of the meeting; d. Names of each attending member or authorized representative; names of absent members and reasons for absence; name of the person designated as the meeting secretary; đ. Issues discussed and voted on during the meeting; e. Summary of the opinions expressed by each attending member in the order of the meeting's progress; g. Voting results, clearly stating which members agreed, disagreed, or abstained; h. Issues approved and the corresponding approval rates; i. Names and signatures of all attending members or authorized representatives and the meeting secretary. <p>2. The minutes of the Board of Directors' meeting must be prepared in Vietnamese and may be supplemented with a version in a foreign language. The minutes must be signed by all attending members of the Board of Directors and the meeting secretary.</p>	

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>i. Names and signatures of all attending members or authorized representatives and the meeting secretary.</p> <p>2. The minutes of the Board of Directors' meeting must be prepared in Vietnamese and may be supplemented with a version in a foreign language. All attending members of the Board of Directors and the meeting secretary must sign the minutes. In case of discrepancies between the two versions, the Vietnamese version shall prevail.</p> <p>3. The chairperson, secretary, and members of the Board of Directors attending the meeting are jointly responsible for the accuracy and truthfulness of the minutes of the Board of Directors' meeting.</p> <p>4. In the event that the chairperson or the minute-taker refuses to sign the meeting minutes, the minutes may still be valid if all other attending members of the Board of Directors sign and approve the minutes, provided it meets the content requirements stipulated in points a, b, c, d, đ, e, g, and h of Clause 1, Article 158 of the Enterprise Law No. 59/2020/QH14. The minutes must explicitly state the refusal of the chairperson or the minute-taker to sign. The signatories of the minutes are jointly responsible for</p>	<p>Both Vietnamese and foreign language versions have equal legal validity. In case of discrepancies, the Vietnamese version shall prevail.</p> <p>3. The chairperson, the minute-taker, and the signatories of the minutes are responsible for the accuracy and truthfulness of the content of the minutes of the Board of Directors' meeting.</p> <p>4. In case the chairperson or the minute-taker refuses to sign the minutes, the minutes may still be valid if all other attending members of the Board of Directors sign and approve the minutes, provided that it meets the content requirements stipulated in points a, b, c, d, đ, e, g, and h of Clause 1, Article 158 of the Enterprise Law No. 59/2020/QH14. The minutes must explicitly state the refusal of the chairperson or the minute-taker to sign. The chairperson and the minute-taker are personally liable for any damages caused to the enterprise due to their refusal to sign the minutes, in accordance with the Enterprise Law, the Company's Charter, and other relevant legal provisions.</p> <p>5. The minutes of the Board of Directors' meeting and the documents used in the meeting must be kept at the company's headquarters.</p>	

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>the accuracy and truthfulness of its contents. The chairperson and the minute-taker are personally liable for any damages caused to the enterprise due to their refusal to sign the minutes, in accordance with this Law, the Company's Charter, and relevant legal provisions.</p>		
15	<p>Article 27. Authority and Procedure for Collecting Written Opinions from Board of Directors Members</p>	<p>Article 27. Authority and Procedure for Collecting Written Opinions from Board of Directors Members</p>	
	<p>2. When the General Director, Committees, Councils, or units submit matters within the decision-making authority of the Board of Directors with complete documents and procedures as per the Company's internal regulations, the designated individual must prepare the opinion collection form and necessary related documents. The opinion collection form and accompanying materials must be sent by secured methods such as mail, fax, email, or other means to each member of the Board of Directors, ensuring that all members receive full information.</p>	<p>1. When the Executive Board, Committees, Councils, or units submit matters within the decision-making authority of the Board of Directors with complete documents and procedures as per the Company's internal regulations, the designated individual must prepare the opinion collection form and necessary related documents. The opinion collection form and accompanying materials must be sent by secured methods such as mail, fax, email, or other means to each member of the Board of Directors, ensuring that all members receive full information.</p>	<p>Adjustment to the Board of Management to the Executive Board, similar to Clauses 3 and 4 of Article 28, Clause 8 of Article 33 of the Regulation</p>
	<p>6. Members of the Board of Directors are responsible for submitting the completed voting forms to the Company within a maximum of 05 (five) working days from the date the Company issues the opinion collection form. In</p>	<p>6. Members of the Board of Directors are responsible for submitting the completed voting forms to the Company within a maximum of 05 (five) working days from the date the Company issues the opinion collection form. In cases where a Board member requires clarification</p>	

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>cases where a Board member requires an explanation regarding the issue for which opinions are being sought, the explanation request must be sent to the designated individual in writing or by email within the specified timeframe. The designated individual must coordinate with relevant units to provide explanations. The departments must draft the explanations under the direction of the Executive Board, obtain approval from the General Director or the Deputy General Director in charge of the unit, and then return the explanations to the designated individual for reporting to the Board of Directors. Board members are responsible for returning valid voting forms to the Company within 02 (two) days from receiving the explanations from the designated individual or the Executive Board. After the deadline, the designated individual is authorized to consolidate the opinions of the Board members who have participated in the voting.</p>	<p>on the issue under consultation, the request for clarification must be submitted to the designated individual in writing or via email within the specified timeframe. The designated individual is responsible for coordinating with relevant departments to provide clarifications. Departments must prepare the clarification content under the direction of the Executive Board, obtain approval from the General Director or the Deputy General Director in charge of the unit, and then return the clarification to the designated individual, who will report to the Board of Directors. Board members must return valid voting forms to the Company within 02 (two) days of receiving the clarification from the designated individual or the Executive Board. After the specified deadline, the designated individual is authorized to consolidate the opinions of the Board members who participated in the voting.</p>	
16	Article 37. Disclosure of related benefits	Article 36. Provision and public announcement of benefits	
	<p>1. Members of the Board of Directors must declare the following information to EVNFinance: a. The name, head office address, business sectors, registration certificate number and issuance date, and the</p>	<p>1. Members of the Board of Directors must declare the following information to EVNFinance: a. Name, enterprise code, head office address of enterprises or economic organizations in which they or their related persons own at</p>	<p>Supplementing regulations on disclosure of information of related persons and shareholders owning more than</p>

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>registration location of enterprises or economic organizations in which they or their related persons hold ownership of capital contributions, shares, or authorize individuals or organizations to hold 5% or more of the charter capital;</p> <p>b. The name, head office address, business sectors, registration certificate number and issuance date, and the registration location of enterprises where they or their related persons currently serve as members of the Board of Directors, Board of Members, Supervisory Board, or as General Directors.</p> <p>2. The disclosure of the information specified in Clause 1 of this Article and any subsequent changes must be made within 07 (seven) working days from the date the information arises or is modified.</p> <p>3. EVNFinance must annually disclose the information specified in Clause 1 of this Article to the General Meeting of Shareholders and ensure it is displayed and maintained at the company's head office.</p> <p>4. EVNFinance must provide written notification to the State Bank of Vietnam regarding the information specified in Clause 1 of this Article within 07 working days from the date EVNFinance receives the</p>	<p>least 5% of charter capital, including authorized or entrusted contributions or shares held by other individuals or organizations;</p> <p>b. Name, enterprise code, head office address of enterprises or economic organizations in which they or their related persons serve as members of the Board of Directors, Board of Members, Supervisory Board, or as General Directors;</p> <p>c. Information about related individuals, including: full name, personal identification number, nationality, passport number, date and place of issuance for foreigners, and the relationship with the information provider;</p> <p>d. Information about related organizations, including: name, enterprise code, head office address of enterprises, business registration certificate number or equivalent legal documents, legal representative, and the relationship with the information provider.</p> <p>2. Shareholders owning at least 01% of the charter capital of EVNFinance must provide the following information to EVNFinance:</p> <p>a. Full name, personal identification number, nationality, passport number, date and place of issuance for foreigners; business registration certificate number or equivalent legal documents of organizational shareholders, date and place of issuance;</p> <p>b. Information about related persons as specified in points c and d of Clause 1 of this Article;</p>	<p>1% of the property, regulations on archiving according to the Law on Credit Institutions 2024 and the new Charter.</p>

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	disclosed information as stipulated in Clause 2 of this Article.	<p>c. Quantity and ownership ratio of shares they own in EVNFinance;</p> <p>d. Quantity and ownership ratio of shares owned by their related persons in EVNFinance.</p> <p>3. The entities specified in Clauses 1 and 2 of this Article must provide EVNFinance with the information initially and whenever there are changes, within 07 working days from the date the information arises or is modified.</p> <p>Regarding the information in points c and d of Clause 2 of this Article, shareholders only need to provide information to EVNFinance if there is a change of at least 01% of the charter capital in their or their related persons' ownership compared to the previous submission.</p> <p>4. EVNFinance must disclose and maintain the information specified in Clauses 1 and 2 of this Article at its head office and submit a written report to the State Bank of Vietnam within 07 working days from the date EVNFinance receives the information. Annually, EVNFinance must disclose the information specified in points a, b, d of Clause 1 and points a, c, d of Clause 2 of this Article to its General Meeting of Shareholders.</p> <p>5. EVNFinance must publicly disclose the names of individuals and organizations that own at least 01% of the charter capital and the information specified in points c and d of Clause 2 of this Article on</p>	

STT	Current regulations	Regulations after adjustment	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
		<p>its website within 07 working days from the date EVNFinance receives the information.</p> <p>6. The entities providing or publicly disclosing the information must ensure it is truthful, accurate, complete, and timely, and are responsible for the provided or disclosed information.</p>	

Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.

In case of any discrepancy in the meaning between the English disclosure and the Vietnamese disclosure, the Vietnamese disclosure shall prevail.