

Pursuant to:

- Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024 and its amendments and supplements (the "Law on Credit Institutions");
- Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and its amendments and supplements (the "Law on Enterprises");
- Charter of VietCredit General Finance Joint Stock Company;
- Resolution No. 626/2026/VietCredit-NQ dated 25/05/2026 of the Board of Directors on obtaining shareholders' written opinions - Round 1 of 2026 regarding approval of adjustments to the funds of VietCredit General Finance Joint Stock Company;
- Resolution No. 735/2026/VietCredit-NQ dated 10/06/2026 of the Board of Directors regarding approval of the contents, documents for the first written shareholders' opinion collection in 2026.

To day, At 09:00 AM on 29/06/2026, at VietCredit General Finance Joint Stock Company (the "Company") - 9th Floor, V.E.T Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi City, the Board of Directors of the Company (the "BOD") conducted the vote counting of the written shareholders' opinion solicitation with the following contents::

#### I. GENERAL INFORMATION

Company:	VietCredit General Finance Joint Stock Company
Head office:	9th Floor, V.E.T Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi City
Establishment and Operation License No.:	48/GP-NHNN, dated 06/11/2023
Enterprise Registration Certificate No.:	0102766770, first registered on 02/06/2008 The 15th amendment was registered on 18/12/2023

#### II. ATTENDEES

##### Vote Counting Committee

1. Mr. Nguyen Duc Phuong	Chairman of the BOD
2. Mr. Ho Minh Tam	Member of the BOD cum CEO
3. Mr. Luu Cong Toai	Independent Member of the BOD
4. Mr. Nguyen Duc Huynh	Member of the BOD
5. Mr. Nguyen Lan Trung Anh	Member of the BOD

##### Vote Counting Supervisors


1. Ms. Bui Thi Nhat Linh	Head of the Board of Supervisors (BOS)
2. Ms. Dang Ngoc Thao Uyen	Member of the BOS
3. Ms. Nguyen Thi Thuy Trang	Member of the BOS

##### Secretary

Mr. Nguyen Dang Thanh	Secretary to the BOD
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#### III. PURPOSE

To approve the transfer between the Employee Bonus Fund and the Welfare Fund of VietCredit General Finance Joint Stock Company.

	<b>MINUTES OF VOTE COUNTING</b>	No.: 855/2026/VietCredit-BB Date: 29/06/2026
	<b>First Written Shareholders' Opinion Solicitation in 2026</b>	

#### IV. MATTER SUBMITTED FOR OPINION

**Matter:** General Meeting of Shareholders (GMS) Proposal No. 736/2026/VietCredit-TT dated 10/06/2026 regarding the transfer between the Employee Bonus Fund and the Welfare Fund of VietCredit General Finance Joint Stock Company.

#### V. VOTE COUNTING PROCESS AND VOTE COUNTING RESULTS

- 1. Time for written shareholders' opinion solicitation:** From 11/06/2026 to 5:30 PM on 26/06/2026.
- 2. Vote counting process for written shareholders' opinion solicitation**

Content	Number of shareholders	Number of voting shares held by shareholders	Percentage of voting shares held by shareholders
1. Total number of ballots sent for shareholders' opinions based on the shareholder list as of the record date of 05/06/2026 (each shareholder received one (01) ballot).	555	91,178,331	100%
2. Total number of written opinion ballots received from shareholders by 5:30 PM on 26/06/2026 (as per the attached list):	47	80,066,605	87.81%
+ Total number of valid ballots	47	80,066,605	87.81%
+ Total number of invalid ballots	0	0	0%

#### 3. Vote counting results of the written shareholders' opinion solicitation:

- Matter:** Approval of GMS Proposal No. 736/2026/VietCredit-TT dated 10/06/2026 regarding the transfer between the Employee Bonus Fund and the Welfare Fund of VietCredit General Finance Joint Stock Company.

No.	Content	Number of voting shares	Percentage of voting shares/total voting shares of the Company
1	Votes "Affirmative"	80,066,605	87.81%
2	Votes "Negative"	0	0%
3	Votes "Abstentions"	0	0%
	<b>Total</b>	<b>80,066,605</b>	<b>87.81%</b>

**VI. APPROVED MATTERS:**

Pursuant to the Law on Enterprises, the current Law on Credit Institutions, the Charter of VietCredit General Finance Joint Stock Company and based on the written opinion ballots, the General Meeting of Shareholders of VietCredit General Finance Joint Stock Company resolved to approve GMS Proposal No. 736/2026/VietCredit-TT dated 10/06/2026 regarding the transfer between the Employee Bonus Fund and the Welfare Fund of VietCredit General Finance Joint Stock Company.

These minutes were prepared at 10:30 AM on 29/06/2026 and were read aloud to all attendees, who agreed and signed below for confirmation.

**VOTE COUNTING COMMITTEE**

**CHAIRMAN OF THE BOD**



**Nguyen Duc Phuong**

**MEMBER OF THE BOD  
CUM CEO**



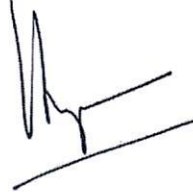
**Ho Minh Tam**

**INDEPENDENT MEMBER OF  
THE BOD**



**Luu Cong Toai**

**MEMBER OF THE BOD**



**Nguyen Duc Huynh**

**MEMBER OF THE BOD**



**Nguyen Lan Trung Anh**

**VOTE COUNTING SUPERVISORS**

**HEAD OF BOS**



**Bui Thi Nhat Linh**

**MEMBER OF BOS**



**Dang Ngoc Thao Uyen**

**MEMBER OF BOS**



**Nguyen Thi Thuy Trang**

**Secretary**



**Nguyen Dang Thanh**

**Recipients:**

- BOD, BOS;
- Archived: Admin Dept, BOD office.

**LIST OF SHAREHOLDERS PARTICIPATING IN THE VOTING**

No.	SHAREHOLDER NAME	NUMBER OF VOTING SHARES	VOTING OPINION
1.	DUONG MINH KHA	2,358,123	Affirmative
2.	HUYNH THI ANH NGUYET	2,384,511	Affirmative
3.	HUYNH XUAN LAM	700,000	Affirmative
4.	LE NAM	1,266,564	Affirmative
5.	LY TUONG LAM	1,111,161	Affirmative
6.	LE HONG PHUC	2,931,800	Affirmative
7.	LE NGOC QUYNH NHU	1,105,900	Affirmative
8.	LE NGOC SON	10,600	Affirmative
9.	LE THI PHUONG	2,211,800	Affirmative
10.	LE VAN BINH	821,300	Affirmative
11.	LE DAO PHUONG TRANG	2,786,873	Affirmative
12.	LUONG CHAU YEN LINH	1,071,874	Affirmative
13.	LUU CONG TOAI	650,000	Affirmative
14.	NGUYEN ANH TUAN	674,599	Affirmative
15.	NGUYEN HUYNH GIAO	1,925,000	Affirmative
16.	NGUYEN THANH TAN	815,524	Affirmative
17.	NGUYEN CANH	98,711	Affirmative
18.	NGUYEN HUYNH GIAO	152,700	Affirmative
19.	NGUYEN THANH TAN	2,000,000	Affirmative
20.	NGUYEN THI HAI CHAU	3,317,700	Affirmative
21.	NGUYEN AI NGHIA	1,187,011	Affirmative
22.	PHAM NGOC HAI YEN	12,000	Affirmative
23.	PHAM THI THAO NGUYEN	2,688,499	Affirmative
24.	QUACH MINH THO	770,603	Affirmative
25.	TRAN THI MY HANG	3,050,936	Affirmative
26.	TRAN THANH TAN	1,500,000	Affirmative
27.	TA QUANG LOC	1,026,275	Affirmative
28.	VO QUOC VUONG	780,000	Affirmative
29.	VO THI ANH QUAN	2,738,670	Affirmative
30.	VU ANH TUAN	700,000	Affirmative
31.	DAO DUY TAN	28,858	Affirmative
32.	DANG NGOC THAO UYEN	2,720,603	Affirmative
33.	DO HOANG THUAN	372,780	Affirmative
34.	HO MINH TAM	577,000	Affirmative
35.	LE HUU SONG	4,244,635	Affirmative
36.	LE HUU SON	3,514,964	Affirmative
37.	LE HUU TOAN	875,977	Affirmative
38.	MAI THI HA GIANG	3,504,844	Affirmative
39.	NGUYEN HOAI NAM	2,997,079	Affirmative
40.	NGUYEN LAN TRUNG ANH	117,000	Affirmative
41.	NGUYEN THI THANH HOA	520,100	Affirmative
42.	NGUYEN AI LINH	560,000	Affirmative
43.	NGUYEN DUC HUYNH	20,000	Affirmative
44.	NGUYEN DUC PHUONG	3,109,215	Affirmative
45.	VO THI PHUONG THAO	3,720,084	Affirmative
46.	TRAN THI THUY	300,000	Affirmative
47.	VIETNAM NATIONAL CEMENT CORPORATION	10,034,732	Affirmative
	<b>Total</b>	<b>80,066,605</b>	