VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY
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THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
*****

No.: 856/2026/VietCredit-NQ

Hanoi, June 29th ,2026

RESOLUTION OF THE GENERAL MEETING OF SHAREHOLDERS
VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

(Approved through the First Written Shareholders' Ballot in 2026)

- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024 and its amendments and supplements;*
- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and its amendments and supplements;*
- *Pursuant to the Charter of Vietcredit General Finance Joint Stock Company (VietCredit);*
- *Pursuant to the Minutes of Vote Counting for the shareholders' written opinion solicitation ballot No. 855/2026/VietCredit-NQ dated 29/06/2026 of VietCredit.*

DECISION

Article 1 To approve the transfer of a portion of the balance of the Employee Bonus Fund in the amount of **VND 2,000,000,000** *(in words: Two billion Vietnamese dong)* to the Welfare Fund. The balances of the funds after the transfer 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

Article 2 Enforcement Clause

This Resolution has been unanimously approved in its entirety by the General Meeting of Shareholders and shall take effect from the date of signing. The members of the Board of Directors, the Board of Supervisors, and the Board of Management of VietCredit General Finance Joint Stock Company shall be responsible for implementing this Resolution and organizing the execution of its contents in accordance with their respective functions and duties, the applicable laws, and the Charter of VietCredit General Finance Joint Stock Company./.

ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS

M.S.D.N: 0102766770 - C.T.C.P
CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN TÍN VIỆT
THÀNH PHỐ HÀ NỘI

Nguyen Duc Phuong

Recipients:
- As stipulated in Article 2;
- State Bank of Vietnam (for reporting);
- SSC/HNX;
- Archived: Admin Dept, BOD Office.

Signature Not Verified
Ký bởi: CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN TÍN VIỆT
Ký ngày: 29/6/2026 11:18:18