

VietCredit ✓	RESOLUTION	No.: 1421/2026/VietCredit-NQ Date: 21/09/2026
	Re: Approval of the results of Vietcredit General Finance Joint Stock Company's 2025 ESOP share issuance	

BOARD OF DIRECTORS
VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024 and its amending and supplementing instruments;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/6/2020 and its amending and supplementing instruments;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated 26/11/2019 and its amending and supplementing instruments;
- Pursuant to Decree No. 155/2020/NĐ-CP dated 31/12/2020 detailing the implementation of certain articles of the Law on Securities and its amending and supplementing instruments;
- Pursuant to Circular No. 118/2020/TT-BTC dated 31/12/2020 providing guidance on certain matters concerning securities offerings and issuances, public tender offers, share repurchases, public company registration and cancellation of public company status, and its amending and supplementing instruments;
- Pursuant to the Charter of Vietcredit General Finance Joint Stock Company (VietCredit);
- Pursuant to the Regulations on the Organization and Operation of the Board of Directors (BOD) of VietCredit;
- Pursuant to Resolution of the General Meeting of Shareholders No. 296/2025/VietCredit-NQ dated 25/04/2025;
- Pursuant to Resolution of the General Meeting of Shareholders No. 496/2026/VietCredit-NQ dated 24/04/2026;
- Pursuant to BOD Resolution No. 334/2026/VietCredit-NQ dated 26/03/2026 on the Approval of the implementation of the charter capital increase plan under the 2025 Employee Stock Ownership Plan (the 2025 ESOP);
- Pursuant to BOD Resolution No. 457/2026/VietCredit-NQ dated 20/04/2026 on the Approval of amendments to the charter capital increase plan under the 2025 ESOP;
- Pursuant to Letter No. 3239/QLGS6 dated 23/07/2026 of the State Bank of Vietnam on the Approval of VietCredit's charter capital increase;
- Pursuant to Letter No. 8599/UBCK-QLCB dated 03/09/2026 of the State Securities Commission of Vietnam concerning VietCredit's report documents for the issuance of shares under the ESOP;
- Pursuant to the document dated 18/09/2026 of Viet Capital Commercial Joint Stock Bank – Hanoi Branch confirming the proceeds from the share issuance;
- Pursuant to Proposal No. 1420/2026/VietCredit-TT dated 21/09/2026 of the Chief Executive Officer on the Approval of the results of the 2025 ESOP share issuance by Vietcredit General Finance Joint Stock Company;
- Pursuant to the Minutes of Vote Counting for Obtaining Written Opinions of the Members of the Board of Directors on the Approval of the Chief Executive Officer's Proposal No. 1420/2026/VietCredit-TT dated 21/09/2026.

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RESOLVES

Article 1. Approval of the results of the 2025 ESOP share issuance, specifically:

- Share name: Shares of Vietcredit General Finance Joint Stock Company
- Share type: Ordinary shares
- Number of shares before the issuance:
 - + Total number of shares issued: 91,178,331 shares.
 - + Number of outstanding shares: 91,178,331 shares.
 - + Number of treasury shares: 0 shares.
- Expected number of shares to be issued: 911,000 shares, representing 0.999% of the total number of outstanding shares.
- Number of shares distributed: 911,000 shares, representing 100% of the total number of shares expected to be issued.
- Number of employees allocated shares: 52 officers and employees (as detailed in the list of officers and employees participating in the 2025 share issuance under the Employee Stock Ownership Plan enclosed with this Resolution).
- Closing date of the issuance: 18/09/2026
- Total number of shares after the issuance: 92,089,331 shares, comprising:
 - + Number of outstanding shares: 92,089,331 shares;
 - + Number of treasury shares: 0 shares.
- Transfer restriction period: The issued shares shall be subject to a transfer restriction for one year from the closing date of the issuance (*from 18/09/2026 through 18/09/2027*).
- Expected share delivery date: Expected in the third or fourth quarter of 2026.

Article 2. Approval of the notification of the change in the number of voting shares, specifically:

- Total number of voting shares before the change: 91,178,331 shares;
- Total number of voting shares after the change: 92,089,331 shares.

Article 3. Approval of the request to the State Bank of Vietnam to amend and supplement VietCredit's License of Establishment and Operation with respect to its charter capital, specifically:

- Charter capital before amendment: VND 911,783,310,000 (Nine hundred and eleven billion seven hundred and eighty-three million three hundred and ten thousand Vietnamese dong only).
- Charter capital after amendment: VND 920,893,310,000 (Nine hundred and twenty billion eight hundred and ninety-three million three hundred and ten thousand Vietnamese dong only).

Article 4. Approval of the amendment of Clauses 1 and 2, Article 7 of the Company's Charter to reflect the new charter capital, specifically:

- "1. The Company's charter capital is VND 920,893,310,000 (Nine hundred and twenty billion eight hundred and ninety-three million three hundred and ten thousand Vietnamese dong only).
2. The Company's total charter capital is divided into 92,089,331 shares."

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Article 5. Approval of the procedures for updating the number of securities registered with Vietnam Securities Depository and Clearing Corporation and amending the trading registration at the Hanoi Stock Exchange for all additional shares issued under the 2025 ESOP, in compliance with applicable law.

Article 6. Authorizes the Chairman of the Board of Directors and/or the Company's Chief Executive Officer to decide on the relevant matters and sign the relevant documents, including but not limited to the following:

- Carry out the procedures necessary to report the results of the share issuance under the Company's Employee Stock Ownership Plan to the State Securities Commission of Vietnam (SSC);
- Carry out the procedures necessary to seek approval from the State Bank of Vietnam for the amendment and supplementation of VietCredit's License of Establishment and Operation with respect to its charter capital;
- Carry out the procedures necessary to update the number of securities registered with Vietnam Securities Depository and Clearing Corporation and amend the trading registration at the Hanoi Stock Exchange;
- Carry out the amendment and supplementation procedures for submission of VietCredit's Charter to the BOD for approval;
- Carry out other necessary work to complete the matters set out above.

Article 7. This Resolution takes effect on the date of signing. Members of the BOD, members of the Board of Management and the Company's relevant units are responsible for implementing this Resolution.

Recipients:

- As stated in Article 6;
- BOS (for information);
- Filed with the Administration Department and the Board of Directors' Office.

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



Nguyen Duc Phuong

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APPENDIX
LIST OF OFFICERS AND EMPLOYEES PARTICIPATING IN THE 2025 SHARE ISSUANCE
UNDER THE EMPLOYEE STOCK OWNERSHIP PLAN

No.	Full Name	Identity Card/Citizen Identity Card No.	Total Number of Shares Entitled to Purchase	Total Number of Shares Subscribed and Allocated
1	Nguyễn Đức Phương		30,000	30,000
2	Nguyễn Đức Huỳnh		10,000	10,000
3	Nguyễn Lâm Trung Anh		10,000	10,000
4	Hồ Minh Tâm		30,000	30,000
5	Lê Hữu Sơn		201,500	201,500
6	Lê Hữu Toàn		60,000	60,000
7	Đỗ Trọng Điệp		50,000	50,000
8	Nguyễn Hoài Nam		50,000	50,000
9	Võ Thị Phương Thảo		60,000	60,000
10	Nguyễn Tấn Huy		10,000	10,000
11	Bùi Thị Nhật Linh		15,000	15,000
12	Nguyễn Đặng Thành		10,000	10,000
13	Nguyễn Thị Việt Hằng		10,000	10,000
14	Hoàng Hải Yến		7,000	7,000
15	Nguyễn Văn Dũng		7,000	7,000
16	Lê Minh Triết		2,500	2,500
17	Bùi Thị Mến		10,000	10,000
18	Vi Mỹ Ngọc		10,000	10,000
19	Nguyễn Hoàng Nhật Tiến		7,000	7,000
20	Lê Thị Hương		10,000	10,000
21	Nguyễn Tùng Cương		5,000	5,000
22	Đinh Quý Đôn		10,000	10,000
23	Nguyễn Thúy Hường		5,000	5,000
24	Lê Hữu Song		15,000	15,000
25	Lê Văn Lưu		15,000	15,000
26	Trần Chí Hiếu		7,000	7,000

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No.	Full Name	Identity Card/Citizen Identity Card No.	Total Number of Shares Entitled to Purchase	Total Number of Shares Subscribed and Allocated
27	Mai Thị Hà Giang		11,000	11,000
28	Lưu Thị Ngọc Anh		7,000	7,000
29	Hoàng Thành		7,000	7,000
30	Nguyễn Thanh Tuyền 6		7,000	7,000
31	Phạm Trung Hiếu		10,000	10,000
32	Phạm Thị Lan		7,000	7,000
33	Nguyễn Văn Kiên		7,000	7,000
34	Lâm Trọng Nghĩa 1		7,000	7,000
35	Đinh Ngọc Quý		10,000	10,000
36	Nguyễn Mạnh Linh 2		7,000	7,000
37	Trần Sỹ Nam		15,000	15,000
38	Phan Nguyễn Minh Châu		10,000	10,000
39	Trần Thanh Thuận 3		7,000	7,000
40	Trần Quang Trung 2		7,000	7,000
41	Nguyễn Long Hải 1		7,000	7,000
42	Trần Thị Vân Anh 2		7,000	7,000
43	Hoàng Thị Mỹ Hạnh		7,000	7,000
44	Tổng Thị Minh Trang		20,000	20,000
45	Tạ Quỳnh Trang		20,000	20,000
46	Nguyễn Thị Ngọc Quyên 1		5,000	5,000
47	Nguyễn Thùy Linh		15,000	15,000
48	Nguyễn Phương Thảo		7,000	7,000
49	Trần Văn Lập		10,000	10,000
50	Ngô Hồ Quang Hiếu		10,000	10,000
51	Phan Thanh Giản		20,000	20,000
52	Nguyễn Như Hiếu		7,000	7,000
Total			911,000	911,000