| VietCredit | RESOLUTION<br>**Approval of the Plan for Sale of Shares Repurchased by the Company from Officers and Employees under the 2025 ESOP** | No.: 1234/2026/VietCredit-NQ<br>Date: 22/08/2026 |
|---|---|---|

## BOARD OF DIRECTORS
## VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

***Pursuant to:***

- *The Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024, as amended and supplemented;*
- *The Law on Enterprises No. 59/2020/QH14 dated 17/06/2020, as amended and supplemented;*
- *The Law on Securities No. 54/2019/QH14 dated 26/11/2019, as amended and supplemented;*
- *Decree No. 155/2020/ND-CP dated 31/12/2020 detailing the implementation of certain articles of the Law on Securities, as amended and supplemented;*
- *Circular No. 118/2020/TT-BTC dated 31/12/2020 guiding certain contents on securities offerings and issuances, tender offers, share repurchases, registration of public companies and cancellation of public company status, as amended and supplemented;*
- *Official Letter No. 3239/QLGS6 dated 23/07/2026 of the State Bank of Vietnam approval the charter capital increase of Vietcredit General Finance Joint Stock Company (VietCredit);*
- *The Charter of Vietcredit General Finance Joint Stock Company (the Company/VietCredit);*
- *The Regulations on the Organization and Operation of the Board of Directors of the Company;*
- *Resolution No. 296/2025/VietCredit-NQ dated 25/04/2025 of the Annual General Meeting of Shareholders of the Company;*
- *Resolution No. 496/2026/VietCredit-NQ dated 24/04/2026 of the Annual General Meeting of Shareholders of the Company;*
- *Resolution No. 334/2026/VietCredit-NQ dated 26/03/2026 of the Board of Directors of the Company on approval the implementation of the charter capital increase plan under the 2025 Employee Stock Ownership Plan (the **"2025 ESOP"**);*
- *Resolution No. 457/2026/VietCredit-NQ dated 20/04/2026 of the Board of Directors of the Company on approval the adjustment to the charter capital increase plan under the 2025 Employee Stock Ownership Plan;*
- *Resolution No. 1174/2026/VietCredit-NQ dated 13/08/2026 of the Board of Directors of the Company on approval the implementation of the charter capital increase plan under the 2025 ESOP (**"Resolution No. 1174"**);*
- *Proposal No. 1232/2026/VietCredit-TT dated 22/08/2026 of the Chief Executive Officer on approval the plan for sale of shares repurchased by the Company from officers and employees under the 2025 ESOP;*
- *Minutes Summarizing Written Opinions of Members of the Board of Directors No. 1233/2026/VietCredit-BB dated 22/08/2026 on approval Proposal No. 1232/2026/VietCredit-TT dated 22/08/2026 of the Chief Executive Officer.*

### RESOLVES

**Article 1.** To approval the plan for sale of shares repurchased by the Company from officers and employees in accordance with the 2025 ESOP, specifically as follows:

| | **RESOLUTION** | |
|---|---|---|
| VietCredit | **Approval of the Plan for Sale of Shares Repurchased by the Company from Officers and Employees under the 2025 ESOP** | No.: 1234/2026/VietCredit-NQ<br>Date: 22/08/2026 |

1. Repurchase cases: The Company shall repurchase ESOP shares from officers and employees in the cases specified in the 2025 ESOP Regulations approvald by the BOD under Resolution No. 1174.
2. Repurchase method: ESOP shares shall be repurchased by the Company as treasury shares. The total number of repurchased shares shall be reported at the next Annual General Meeting of Shareholders.
3. Plan for sale of shares repurchased by the Company: All ESOP shares repurchased by the Company shall be sold in accordance with applicable laws. The timing, method, sale price, purchasers, number of shares allocated to each purchaser and other related matters shall be decided by the BOD at the time of implementation in accordance with applicable laws and the Company's Charter.

**Article 2.** This Resolution takes effect from the date of signing. Members of the Board of Directors, members of the Board of Management and relevant units of the Company shall be responsible for implementing this Resolution.

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

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 stated in Article 3;*
*- BOS (for reporting);*
*- Archived: Admin dept., BOD Office.*