



MINUTES OF VOTING COUNTING

Annual General Meeting of Shareholders 2025 VietCredit Finance Joint Stock Company

NO.: 294/2025/VietCredit-BB
Date: April 25, 2025

I. Information about VietCredit Finance Joint Stock Company

- Address: 9th Floor, VET Building, 98 Hoang Quoc Viet Street, Nghia Do Ward, Cau Giay District, Hanoi City
- Enterprise Registration Certificate No.: 0102766770, 15th amendment dated December 18, 2024

II. Time, location:

- Time: 10:15 am - April 25, 2025
- Location: White Palace - 588 Pham Van Dong Street, Hiep Binh Chanh, Thu Duc, Ho Chi Minh City

III. Composition of the Vote Counting Committee:

The 2025 Annual General Meeting of Shareholders of VietCredit Finance Joint Stock Company elected the Vote Counting Committee including:

- | | | |
|---------|----------------------|-------------------|
| 1. Mrs. | Nguyen Thi Viet Hang | Head of Committee |
| 2. Mrs. | Do Thi Mong | Member |
| 3. Mrs. | Ho Thi Que Ngan | Member |

IV. Voting Contents and Results:


Counting Committee has conducted the vote counting on the contents at the 2025 Annual General Meeting of Shareholders (AGM) , the results are as follows:

1. Approval of the Board of Directors' Report on 2024 Operations and 2025 Business Orientation.

Voting results :

- | | |
|-----------------------------|--|
| Total number of votes: | 83,521,065 votes , of which: |
| - Number of valid votes: | 83,521,065 votes, accounting for 100%. |
| - Number of invalid votes: | 0 votes, accounting for 0%. |
| - Number of votes in favor: | 83,521,065 votes, accounting for 100%. |
| - Number of votes against: | 0 votes, accounting for 0%. |
| - Number of abstentions: | 0 votes, accounting for 0%. |

Conclusion: AGM approved the Board of Directors' Report on 2024 performance results and 2025 operational orientation.

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2. Approval of the Board of Directors' Report on business performance in 2024 and business orientation in 2025.

Voting results :

Total number of votes:	83,521,065 votes , of which:
- Number of valid votes:	83,521,065 votes, accounting for 100%.
- Number of invalid votes:	0 votes, accounting for 0%.
- Number of votes in favor:	83,521,065 votes, accounting for 100%.
- Number of votes against:	0 votes, accounting for 0%.
- Number of abstentions:	0 votes, accounting for 0%.

Conclusion : AGM approved the Executive Board's Report on business performance in 2024 and business orientation in 2025 .

3. Approval of the Board of Supervisors' Report on 2024 performance results and 2025 performance orientation.

Voting results :


Total number of votes:	83,521,065 votes , of which:
- Number of valid votes:	83,521,065 votes, accounting for 100%.
- Number of invalid votes:	0 votes, accounting for 0%.
- Number of votes in favor:	83,521,065 votes, accounting for 100%.
- Number of votes against:	0 votes, accounting for 0%.
- Number of abstentions:	0 votes, accounting for 0%.

Conclusion: AGM approved the Board of Supervisors' Report on the results of operations in 2024 and the orientation of operations in 2025 .

4. Approval of the Self-assessment Report on the performance of the Board of Supervisors and each member of the Board of Supervisors in 2024.

Voting results :

Total number of votes:	83,521,065 votes , of which:
- Number of valid votes:	83,521,065 votes, accounting for 100%.

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- Number of invalid votes: 0 votes, accounting for 0%.
- Number of votes in favor: 83,521,065 votes, accounting for 100%.
- Number of votes against: 0 votes, accounting for 0%.
- Number of abstentions: 0 votes, accounting for 0%.

Conclusion: AGM approved the Self-assessment Report on the activities of the Board of Supervisors and each member of the Board of Supervisors in 2024.

5. Approval of the Proposal on the approval of the audited financial statements and the profit distribution plan for 2024.

Voting results :

- Total number of votes: **83,521,065** votes , of which:
- Number of valid votes: 83,521,065 votes, accounting for 100%.
 - Number of invalid votes: 0 votes, accounting for 0%.
 - Number of votes in favor: 83,521,065 votes, accounting for 100%.
 - Number of votes against: 0 votes, accounting for 0%.
 - Number of abstentions: 0 votes, accounting for 0%.


Conclusion: AGM approved the Proposal on the approval of the Audited Financial Statements and the 2024 profit distribution plan.

6. Approval of the Proposal on total remuneration, allowances and operating expenses of members of the Board of Directors and the Board of Supervisors in 2025

Content 1: Approval of the results of implementing remuneration, allowances and bonuses in 2024

Voting results :

- Total number of votes: **83,521,065** votes , of which:
- Number of valid votes: 83,521,065 votes, accounting for 100%.
 - Number of invalid votes: 0 votes, accounting for 0%.
 - Number of votes in favor: 66,427,287 votes, accounting for 80%.
 - Number of votes against: 10,034,732 votes, accounting for 12%.

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- Number of votes with no opinion: 7,059,046 votes, accounting for 8%.

Conclusion: AGM approved the results of implementing remuneration, allowances and bonuses in 2024 .

Content 2: Approval of the remuneration and allowances of the Board of Directors and the Board of Supervisors in 2025

Voting results :

Total number of votes: **83,521,065** votes , of which:

- Number of valid votes: 83,521,065 votes, accounting for 100%.
- Number of invalid votes: 0 votes, accounting for 0%.
- Number of votes in favor: 66,427,287 votes, accounting for 80%.
- Number of votes against: 10,034,732 votes, accounting for 12%.
- Number of votes with no opinion: 7,059,046 votes, accounting for 8%.

Conclusion: AGM approved the remuneration and allowances of the Board of Directors and the Board of Supervisors in 2025 .


7. Approval of the Proposal on selecting an external audit company to audit financial statements and operations of the internal control system for the 3-year period 2026-2028

Voting results

Total number of votes: **83,521,065** votes , of which:

- Number of valid votes: 83,521,065 votes, accounting for 100%.
- Number of invalid votes: 0 votes, accounting for 0%.
- Number of votes in favor: 83,521,065 votes, accounting for 100%.
- Number of votes against: 0 votes, accounting for 0%.
- Number of abstentions: 0 votes, accounting for 0%.

Conclusion: AGM approved the Proposal on selecting an external audit company to audit the financial statements and operations of the internal control system for the 3-year period 2026-2028.

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8. Approval of the Proposal on the structure of the Board of Directors and election of additional independent members of the Board of Directors for the 2023 - 2028 term of VietCredit Finance Joint Stock Company, Regulations on election of additional independent members of the Board of Directors at the 2025 Annual General Meeting of Shareholders

Voting results

Total number of votes:	83,521,065 votes , of which:
- Number of valid votes:	83,521,065 votes, accounting for 100%.
- Number of invalid votes:	0 votes, accounting for 0%.
- Number of votes in favor:	73,486,333 votes, accounting for 88%.
- Number of votes against:	0 votes, accounting for 0%.
- Number of votes with no opinion:	10,034,732 votes, accounting for 12%.

Conclusion: AGM approved the Proposal on the Board of Directors structure and election of additional independent members of the Board of Directors for the 2023 - 2028 term of VietCredit Finance Joint Stock Company, Regulations on election of additional independent members of the Board of Directors at the 2025 Annual General Meeting of Shareholders.

9. Approval of the Proposal on changing the name of VietCredit Finance Joint Stock Company

Voting results :

Total number of votes:	83,521,065 votes , of which:
- Number of valid votes:	83,521,065 votes, accounting for 100%.
- Number of invalid votes:	0 votes, accounting for 0%.
- Number of votes in favor:	76,462,019 votes, accounting for 92%.
- Number of votes against:	0 votes, accounting for 0%.
- Number of votes with no opinion:	7,059,046 votes, accounting for 8%.

Conclusion: AGM approved the Proposal on changing the name of VietCredit Finance Joint Stock Company.

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10. Approval of the Proposal for issuing shares under the employee stock option program in the company (ESOP Program)

Voting results :

Total number of votes:	83,521,065 votes , of which:
- Number of valid votes:	83,521,065 votes, accounting for 100%.
- Number of invalid votes:	0 votes, accounting for 0%.
- Number of votes in favor:	73,486,333 votes, accounting for 88%.
- Number of votes against:	10,034,732 votes, accounting for 12%.
- Number of abstentions:	0 votes, accounting for 0%.

Conclusion: AGM approved the Proposal for issuing shares under the employee stock option program (ESOP Program) .

These Minutes were prepared at 10:40 a.m. on April 25, 2025. This Minutes were publicly approved at the 2025 Annual General Meeting of Shareholders of VietCredit Finance Joint Stock Company.



**ON BEHALF OF VOTE COUNTING COMMITTEE
HEAD OF COMMITTEE**


Nguyễn Thị Việt Hằng