VietCredit	**MINUTES OF VOTE COUNTING** **Second Solicitation of Shareholders' Written Opinions in 2026**	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

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. 1786/2026/VietCredit-NQ dated 29/10/2026 of the Board of Directors approving the contents and documents for the Second Solicitation of Shareholders' Written Opinions in 2026.*

Today, at 09:00 on 16/11/2026, 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, the Company's Board of Directors (the "BOD") conducts the vote count for the Solicitation of Shareholders' Written Opinions on the following matters:

I. GENERAL INFORMATION

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

II. ATTENDEES

Vote Counting Committee

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

Vote Counting Supervisors

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

Secretary

Mr. Nguyen Dang Thanh	Secretary to the BOD

Signature Not Verified
Ký bởi: CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN TÍN VIỆT
Ký ngày: 16/11/2026 13:39:52

III. PURPOSE

- Approval of the adjustment to the 2025 profit distribution plan;
- Approval of the adjustment to the 2026 business plan;
- Approval of the adjustment to the 2026 charter capital increase plan.

IV. MATTER SUBMITTED FOR OPINION

- **Content 01:** Approval of GMS Proposal No. 1787/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2025 profit distribution plan;
- **Content 02:** Approval of GMS Proposal No. 1788/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2026 business plan;
- **Content 03:** Approval of GMS Proposal No. 1789/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2026 charter capital increase plan.

V. VOTE COUNTING AND VOTE-COUNTING RESULTS

1. Period for the Solicitation of Shareholders' Written Opinions: From 29/10/2026 through 17:30 on 13/11/2026.

2. Vote Counting for the Solicitation of Shareholders' Written Opinions

Content	Number of shareholders	Number of voting shares held by shareholders	Percentage/ total number of voting shares held by shareholder
1. Total number of Ballots sent to shareholders on the shareholder list as at the record date of **27/10/2026** *(Each shareholder received 01 Ballot).*	590	92,089,331	100%
2. Total number of Ballots received from shareholders by 17:30 on **13/11/2026** *(as per the attached list):*	82	82,179,424	89.24%
+ *Total number of valid ballots*	*82*	*82,179,424*	*89.24%*
+ *Total number of invalid ballots*	*0*	*0*	*0%*

3. Vote-counting results for the Solicitation of Shareholders' Written Opinions:

❖ **Content 01:** Approval of GMS Proposal No. 1787/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2025 profit distribution plan.

No.	Content	Number of voting shares	Percentage of voting shares/total voting shares of shareholders
1	Votes **"Affirmative"**	72,144,692	78.34%

2	Votes **"Negative"**	10,034,732	10.90%
3	Votes **"Abstentions"**	0	0%
	Total	**82,179,424**	**89.24%**

❖ **Content 02:** Approval of GMS Proposal No. 1788/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2026 business plan.

No.	Content	Number of voting shares	Percentage of voting shares/total voting shares of shareholders
1	Votes **"Affirmative"**	72,144,692	78.34%
2	Votes **"Negative"**	10,034,732	10.90%
3	Votes **"Abstentions"**	0	0%
	Total	**82,179,424**	**89.24%**

❖ **Content 03:** Approval of GMS Proposal No. 1789/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2026 charter capital increase plan.

No.	Content	Number of voting shares	Percentage of voting shares/total voting shares of shareholders
1	Votes **"Affirmative"**	72,144,692	78.34%
2	Votes **"Negative"**	10,034,732	10.90%
3	Votes **"Abstentions"**	0	0%
	Total	**82,179,424**	**89.24%**

VI. APPROVED MATTERS:

Pursuant to the prevailing Law on Enterprises and Law on Credit Institutions, the Charter of Vietcredit General Finance Joint Stock Company and based on the Ballots for the Solicitation of Shareholders' Written Opinions, the General Meeting of Shareholders of Vietcredit General Finance Joint Stock Company resolves to approve the following matters:

1. **Content 01:** Approval of GMS Proposal No. 1787/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2025 profit distribution plan;
2. **Content 02:** Approval of GMS Proposal No. 1788/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2026 business plan;
3. **Content 03:** Approval of GMS Proposal No. 1789/2026/VietCredit-TT dated 29/10/2026 on the adjustment to the 2026 charter capital increase plan.

These Minutes were prepared at 10:30 on 16/11/2026 and read aloud to all attendees, who agreed to sign below in confirmation.

VietCredit	**MINUTES OF VOTE COUNTING** **Second Solicitation of Shareholders' Written Opinions in 2026**	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

VOTE COUNTING COMMITTEE

CHAIRMAN

Nguyen Duc Phuong

BOD MEMBER CUM CEO

Ho Minh Tam

INDEPENDENT BOD MEMBER

Luu Cong Toai

BOD MEMBER

Nguyen Duc Huynh

BOD MEMBER

Nguyen Lan Trung Anh

VOTE COUNTING SUPERVISORS

HEAD OF THE BOS

Bui Thi Nhat Linh

BOS MEMBER

Dang Ngoc Thao Uyen

BOS MEMBER

Nguyen Thi Huyen Trang

Secretary

Nguyen Dang Thanh

Recipients:
- *BOD, BOS;*
- *Archived: Admin Dept., BOD Office.*

VietCredit	**MINUTES OF VOTE COUNTING** **Second Solicitation of Shareholders' Written Opinions in 2026**	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

LIST OF SHAREHOLDERS PARTICIPATING IN VOTING

No.	SHAREHOLDER NAME	OWNERSHIP REGISTRATION NO.	NUMBER OF VOTING SHARES	Voting Opinion		
				Content 01	Content 02	Content 03
1	Vietnam Cement Industry Corporation		10,034,732	Negative	Negative	Negative
2	Le Hoang Anh		622,200	Affirmative	Affirmative	Affirmative
3	Le Huu Son		3,716,464	Affirmative	Affirmative	Affirmative
4	Nguyen Hoai Nam		3,047,079	Affirmative	Affirmative	Affirmative
5	Nguyen Duc Phuong		3,139,215	Affirmative	Affirmative	Affirmative
6	Bui Thi Thanh Huong		1,594,314	Affirmative	Affirmative	Affirmative
7	Tong Thi Minh Trang		20,000	Affirmative	Affirmative	Affirmative
8	Vo Thi Phuong Thao		3,780,084	Affirmative	Affirmative	Affirmative
9	Nguyen Thi Viet Hang		10,000	Affirmative	Affirmative	Affirmative
10	Le Huu Toan		935,977	Affirmative	Affirmative	Affirmative
11	Bui Thi Nhat Linh		15,000	Affirmative	Affirmative	Affirmative
12	Nguyen Dang Thanh		10,000	Affirmative	Affirmative	Affirmative
13	Hoang Thi My Hanh		7,000	Affirmative	Affirmative	Affirmative

VietCredit	MINUTES OF VOTE COUNTING Second Solicitation of Shareholders' Written Opinions in 2026	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

No.	SHAREHOLDER NAME	OWNERSHIP REGISTRATION NO.	NUMBER OF VOTING SHARES	Voting Opinion		
				Content 01	Content 02	Content 03
14	Nguyen Van Kien		7,000	Affirmative	Affirmative	Affirmative
15	Nguyen Manh Linh		7,000	Affirmative	Affirmative	Affirmative
16	Le Van Luu		15,000	Affirmative	Affirmative	Affirmative
17	Nguyen Ai Linh		560,000	Affirmative	Affirmative	Affirmative
18	Nguyen Lan Trung Anh		127,000	Affirmative	Affirmative	Affirmative
19	Nguyen Duc Huynh		30,000	Affirmative	Affirmative	Affirmative
20	Ngo Ho Quang Hieu		10,000	Affirmative	Affirmative	Affirmative
21	Dao Nguyen Phong		5,529	Affirmative	Affirmative	Affirmative
22	Tran Sy Nam		15,000	Affirmative	Affirmative	Affirmative
23	Nguyen Ba Diep		448,511	Affirmative	Affirmative	Affirmative
24	Duong Minh Quite		2,358,123	Affirmative	Affirmative	Affirmative
25	Huynh Thi Anh Nguyet		2,384,511	Affirmative	Affirmative	Affirmative
26	Huynh Xuan Lam		700,000	Affirmative	Affirmative	Affirmative
27	Le Nam		1,266,564	Affirmative	Affirmative	Affirmative

VietCredit	MINUTES OF VOTE COUNTING Second Solicitation of Shareholders' Written Opinions in 2026	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

No.	SHAREHOLDER NAME	OWNERSHIP REGISTRATION NO.	NUMBER OF VOTING SHARES	Voting Opinion		
				Content 01	Content 02	Content 03
28	Ly Tuong Lam		1,111,161	Affirmative	Affirmative	Affirmative
29	Le Hong Phuc		2,931,800	Affirmative	Affirmative	Affirmative
30	Le Ngoc Quynh Nhu		1,105,900	Affirmative	Affirmative	Affirmative
31	Le Ngoc Son		10,600	Affirmative	Affirmative	Affirmative
32	Le Thi Phuong		2,211,800	Affirmative	Affirmative	Affirmative
33	Le Van Binh		813,700	Affirmative	Affirmative	Affirmative
34	Le Dao Phuong Trang		2,786,873	Affirmative	Affirmative	Affirmative
35	Luong Chau Yen Linh		567,374	Affirmative	Affirmative	Affirmative
36	Luu Cong Toai		650,000	Affirmative	Affirmative	Affirmative
37	Nguyen Phuc Huy		707,776	Affirmative	Affirmative	Affirmative
38	Nguyen Anh Tuan		674,599	Affirmative	Affirmative	Affirmative
39	Nguyen Canh		98,711	Affirmative	Affirmative	Affirmative
40	Nguyen Huynh Giao		2,077,700	Affirmative	Affirmative	Affirmative
41	Nguyen Thanh Tan		2,230,454	Affirmative	Affirmative	Affirmative

VietCredit	MINUTES OF VOTE COUNTING Second Solicitation of Shareholders' Written Opinions in 2026	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

No.	SHAREHOLDER NAME	OWNERSHIP REGISTRATION NO.	NUMBER OF VOTING SHARES	Voting Opinion		
				Content 01	Content 02	Content 03
42	Nguyen Thi Hai Chau		3,317,700	Affirmative	Affirmative	Affirmative
43	Pham Ngoc Hai Yen		12,000	Affirmative	Affirmative	Affirmative
44	Pham Thi Thao Nguyen		2,688,499	Affirmative	Affirmative	Affirmative
45	Quach Minh Tho		363,300	Affirmative	Affirmative	Affirmative
46	Tran Thi My Hang		3,050,936	Affirmative	Affirmative	Affirmative
47	Tran Thi Thuy		300,000	Affirmative	Affirmative	Affirmative
48	Ta Quang Loc		1,026,275	Affirmative	Affirmative	Affirmative
49	Vo Quoc Vuong		157,800	Affirmative	Affirmative	Affirmative
50	Vo Thi Anh Quan		2,577,170	Affirmative	Affirmative	Affirmative
51	Van Thanh Khanh Linh		502,211	Affirmative	Affirmative	Affirmative
52	Vu Anh Tuan		700,000	Affirmative	Affirmative	Affirmative
53	Vuong Thanh Tan		1,822,450	Affirmative	Affirmative	Affirmative
54	Dang Ngoc Thao Uyen		2,720,603	Affirmative	Affirmative	Affirmative
55	Do Hoang Thuan		372,780	Affirmative	Affirmative	Affirmative

VietCredit	MINUTES OF VOTE COUNTING Second Solicitation of Shareholders' Written Opinions in 2026	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

No.	SHAREHOLDER NAME	OWNERSHIP REGISTRATION NO.	NUMBER OF VOTING SHARES	Voting Opinion		
				Content 01	Content 02	Content 03
56	Le Thi Huong		10,000	Affirmative	Affirmative	Affirmative
57	Hoang Hai Yen		7,000	Affirmative	Affirmative	Affirmative
58	Tran Quang Trung		7,000	Affirmative	Affirmative	Affirmative
59	Mai Thi Ha Giang		3,515,844	Affirmative	Affirmative	Affirmative
60	Mai Thi My Linh		585,070	Affirmative	Affirmative	Affirmative
61	Nguyen Nhu Hieu		7,000	Affirmative	Affirmative	Affirmative
62	Hoang Thanh		7,000	Affirmative	Affirmative	Affirmative
63	Nguyen Thi Ngoc Quyen		5,300	Affirmative	Affirmative	Affirmative
64	Nguyen Thuy Huong		5,000	Affirmative	Affirmative	Affirmative
65	Nguyen Thuy Linh		15,000	Affirmative	Affirmative	Affirmative
66	Luu Thi Ngoc Anh		7,000	Affirmative	Affirmative	Affirmative
67	Nguyen Phuong Thao		7,000	Affirmative	Affirmative	Affirmative
68	Tran Van Lap		10,000	Affirmative	Affirmative	Affirmative
69	Pham Trung Hieu		10,000	Affirmative	Affirmative	Affirmative

VietCredit	**MINUTES OF VOTE COUNTING** **Second Solicitation of Shareholders' Written Opinions in 2026**	No.: 1991/2026/VietCredit-BB Date: 16/11/2026

No.	SHAREHOLDER NAME	OWNERSHIP REGISTRATION NO.	NUMBER OF VOTING SHARES	Voting Opinion		
				Content 01	Content 02	Content 03
70	Dinh Ngoc Quy		10,000	Affirmative	Affirmative	Affirmative
71	Ho Minh Tam		607,000	Affirmative	Affirmative	Affirmative
72	Nguyen Thi Thanh Hoa		520,100	Affirmative	Affirmative	Affirmative
73	Nguyen Tan Huy		10,000	Affirmative	Affirmative	Affirmative
74	Nguyen Tung Cuong		5,000	Affirmative	Affirmative	Affirmative
75	Phan Nguyen Minh Chau		10,000	Affirmative	Affirmative	Affirmative
76	Nguyen Long Hai		7,000	Affirmative	Affirmative	Affirmative
77	Lam Trong Nghia		7,000	Affirmative	Affirmative	Affirmative
78	Nguyen Thanh Tuyen		7,000	Affirmative	Affirmative	Affirmative
79	Phan Thanh Gian		20,000	Affirmative	Affirmative	Affirmative
80	Do Trong Diep		50,000	Affirmative	Affirmative	Affirmative
81	Le Huu Song		4,259,635	Affirmative	Affirmative	Affirmative
82	Dinh Quy Don		12,000	Affirmative	Affirmative	Affirmative
	Total		**82,179,424**			

VIETCREDIT GENERAL FINANCE
JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 1992/2026/VietCredit-NQ

Hanoi, November 16, 2026

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

(Adopted by way of the Second Solicitation of Shareholders' Written Opinions in 2026)

- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024, as amended and supplemented;*
- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/6/2020, as amended and supplemented;*
- *Pursuant to the Charter of Vietcredit General Finance Joint Stock Company (VietCredit);*
- *Pursuant to the Minutes of Vote Counting for the Solicitation of Shareholders' Written Opinions No. 1991/2026/VietCredit-BB dated 16/11/2026 of Vietcredit General Finance Joint Stock Company.*

RESOLVES

Article 1. Approval of the adjustment to the 2025 Profit Distribution Plan, as follows:

Unit: VND

No.	Item	2025
1	Profit after tax	1,072,634,873,961
2	Appropriation to the reserve fund for supplementing charter capital	107,263,487,396
3	Appropriation to the financial reserve fund	96,537,138,656
4	Appropriation to the Bonus Fund *(formerly the Executive Bonus Fund)*	5,160,000,000
5	Remaining distributable profit	822,366,683,147
6	Issuance of shares to existing shareholders to increase charter capital from the remaining distributable profit	822,366,680,000
7	Remaining undistributed profit	3,147

Article 2. Approval of the adjustment to the 2026 Business Plan, as follows:

Unit: VND million

Indicator	2026 Plan (As adjusted)
Total assets	27,554,000

Total mobilized capital	22,261,000
Outstanding credit balance	24,453,505
Total profit before tax	1,800,000
Non-performing loan ratio	7.00%

Article 3. Approval of the adjustment to the 2026 Charter Capital Increase Plan of Vietcredit General Finance Joint Stock Company, with the following contents:

1. Approval of the entire contents set forth in Proposal to the GMS No. 1789/2026/VietCredit-TT dated 29/10/2026 of the BOD regarding the adjustment to the 2026 Charter Capital Increase Plan;

2. Approval of the amendment to the Company's Charter with respect to charter capital upon completion of the issuances under the Revised Plan approved by the GMS and based on the actual results of each issuance;

3. Approval of the registration for depository of all additional shares issued in each issuance with the Vietnam Securities Depository and Clearing Corporation (VSDC), and the registration of such shares for trading on the UPCoM market in accordance with applicable laws;

4. Authorization of the BOD to carry out the following matters:

   In addition to the matters assigned and authorized to the BOD under the Revised Plan, the GMS authorizes the BOD to decide all matters relating to the charter capital increase, specifically as follows:

   - Adjust the plan for use of proceeds from the issuances, where necessary, to align with actual circumstances, the Company's investment strategy and development orientation, and to ensure compliance with applicable laws. In the event of any change to the plan for use of proceeds from an issuance/offering, the BOD shall report such change to the GMS at its nearest meeting;
   - Accurately calculate figures; amend, supplement, prepare and explain the application dossier for the share issuance to increase charter capital for submission to the State Bank of Vietnam and the State Securities Commission of Vietnam; and proactively adjust the issuance plan and related dossiers as required by the State Bank of Vietnam, the State Securities Commission of Vietnam and other competent authorities;
   - Adjust the charter capital increase amount and the planned number of shares to be issued in each issuance, where necessary, to reflect actual circumstances, provided that the charter capital increase amount does not exceed the maximum amount approved by the GMS;
   - Decide the timing of the share issuances and adjust the sequence of the above two issuances (if necessary) to increase charter capital under the approved Plan;
   - Issue the Regulations on the Issuance of Shares under the Employee Stock Ownership Plan (ESOP Regulations) to implement the Plan;

- Approve the list of officers and employees eligible to participate in the ESOP and the number of shares to be allocated to each officer and employee;
- Decide the specific charter capital increase based on the approval of the competent State authority in accordance with applicable laws and the actual issuance results;
- Decide the plan to ensure that the share offering in each issuance complies with legal requirements on foreign ownership ratios; complies with legal limits on share ownership by shareholders and their affiliated persons; and complies with legal requirements applicable to major shareholders and their affiliated persons;
- Decide and supervise the implementation of procedures following completion of the Charter Capital Increase Plan;
- Carry out the necessary procedures to report the results of each offering/issuance to the State Securities Commission of Vietnam;
- Carry out the procedures for amending and supplementing the License of Establishment and Operation and the Company's Charter to reflect the new charter capital upon completion of the share issuance to increase charter capital;
- Update the registered number of securities with the Vietnam Securities Depository and Clearing Corporation (VSDC) and amend the trading registration on the UPCoM market at the Hanoi Stock Exchange (HNX) for all shares actually issued;
- Perform other related tasks necessary to complete the assigned matters;
- Depending on the specific circumstances, the BOD may authorize the Chief Executive Officer to perform one or more of the specific tasks stated above.

Article 4. Implementation provisions

This Resolution is unanimously approved in its entirety by the GMS and shall take effect from the date of signing. Members of the Board of Directors, the Board of Supervisors and the Company's Chief Executive Officer shall be responsible for implementing this Resolution and organizing the implementation of matters falling within their respective functions and duties in accordance with applicable laws and the Charter of Vietcredit General Finance Joint Stock Company./.

ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOD

CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN TÍN VIỆT

Nguyen Duc Phuong

Recipients:
- *As stated in Article 4;*
- *SBV (for reporting);*
- *SSC/HNX;*
- *Archived: Admin Dept., BOD's Office*

VIETCREDIT GENERAL FINANCE
JOINT STOCK COMPANY

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 1787/2026/VietCredit-TT

Hanoi, October 29, 2026

PROPOSAL
ON ADJUSTMENT TO THE 2025 PROFIT DISTRIBUTION PLAN OF VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

- *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 Law on Securities No. 54/2019/QH14 dated 26/11/2019 and its amendments and supplements;*
- *Pursuant to the Government's Decree No. 135/2025/ND-CP dated 12/06/2025 on the financial regime applicable to credit institutions and foreign bank branches, financial supervision, and assessment of the effectiveness of state capital investment in credit institutions with 100% of charter capital held by the State and credit institutions with state capital (Decree No. 135/2025/ND-CP);*
- *Pursuant to the Charter of Vietcredit General Finance Joint Stock Company ("VietCredit");*
- *Pursuant to Resolution No. 496/2026/VietCredit-NQ dated 24/04/2026 of the 2026 Annual General Meeting of Shareholders of Vietcredit General Finance Joint Stock Company;*
- *Pursuant to VietCredit's 2025 financial statements audited by KPMG Limited;*
- *Pursuant to Resolution No. 1786/2026/VietCredit-NQ dated 29/10/2026 of the Board of Directors on approval of the contents and documents for the second solicitation of shareholders' written opinions in 2026;*
- *Pursuant to the Company's actual business operations.*

The Board of Directors (BOD) of Vietcredit General Finance Joint Stock Company respectfully submits to the General Meeting of Shareholders (GMS) for approval the adjustment to the 2025 profit distribution plan, with the following contents:

1. Basis for proposal

Based on a review of accounting and tax regulations, and in keeping with the prudence principle in accounting and finance, the BOD considers the adjustment to the 2025 profit distribution plan to be consistent with applicable laws and the Company's actual operations.

2. Contents submitted to the GMS for approval

Unit: VND

No.	Item	2025 (Plan approved by the GMS)	2025 (Currently adjusted plan)
1	**Profit after tax**	1,072,634,873,961	**1,072,634,873,961**

No.	Item	2025 (Plan approved by the GMS)	2025 (Currently adjusted plan)
2	***Appropriation to the reserve fund for supplementing charter capital***	*103,132,730,920*	***107,263,487,396***
3	*Remaining undistributed profit after appropriation to the reserve fund for supplementing charter capital*	*928,194,578,280*	*965,371,386,565*
4	***Appropriation to the financial reserve fund***	*92,819,457,828*	***96,537,138,656***
5	*Remaining undistributed profit after appropriation to the financial reserve fund*	*835,375,120,452*	*868,834,247,908*
6	***Appropriation to the Bonus Fund (formerly the Executive Bonus Fund)***	*5,160,000,000*	***5,160,000,000***
7	**Remaining undistributed profit after appropriation to the executive bonus fund**	871,522,685,213	**863,674,247,908**
8	**Accumulated losses from previous years**	41,307,564,761	**41,307,564,761**
9	**Remaining distributable profit**	830,215,120,452	**822,366,683,147**
10	**Issuance of shares to existing shareholders to increase charter capital from the remaining distributable profit**	830,215,120,000	**822,366,680,000**
11	**Remaining undistributed profit**	452	**3,147**

Respectfully submitted for approval!

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN



Nguyen Duc Phuong

Recipients:
- *GMS;*
- *Members of the BOD and BOS;*
- *Archived: Admin Dept., BOD's Office.*

VIETCREDIT GENERAL FINANCE
JOINT STOCK COMPANY

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 1788/2026/VietCredit-TT

Hanoi, October 29, 2026

PROPOSAL
ON ADJUSTMENT TO THE 2026 BUSINESS PLAN OF VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

- *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 Law on Securities No. 54/2019/QH14 dated 26/11/2019 and its amendments and supplements;*
- *Pursuant to the Charter of Vietcredit General Finance Joint Stock Company ("VietCredit");*
- *Pursuant to Resolution No. 496/2026/VietCredit-NQ dated 24/04/2026 of the 2026 Annual General Meeting of Shareholders of Vietcredit General Finance Joint Stock Company;*
- *Pursuant to Resolution No. 1786/2026/VietCredit-NQ dated 29/10/2026 of the Board of Directors on approval of the contents and documents for the second solicitation of shareholders' written opinions in 2026;*
- *Pursuant to the Company's actual business operations.*

The Board of Directors (BOD) respectfully submits to the General Meeting of Shareholders (GMS) for approval the adjustment to the 2026 business plan, with the following contents:

1. Basis for proposal

- In 2026, under the direction of the State Bank of Vietnam (SBV), certain credit institutions, including VietCredit, have been permitted to proactively manage credit growth to ensure that their credit operations are aligned with their risk management capacity, liquidity position and funding capacity; maintain credit quality and operational efficiency; and comply with applicable laws.
- However, the global economy in 2026 continues to experience mixed developments and potential uncertainties. The United States imposed an additional tariff of 12.5% on various goods imported from Vietnam effective 24/7/2026, increasing risks to exports and domestic economic growth. In addition, the U.S. Federal Reserve (Fed) raised its policy rate by 0.25 percentage points in 9/2026 to 3.75%-4.00%, adding further pressure on the exchange rate and funding costs.
- Domestically, the consumer finance sector has shown signs of recovery, with the sector-wide non-performing loan ratio decreasing from 11.2% in 2023 to 7.2% in 2025; however, credit cost remains high at 11.5%. This calls for selective credit growth, strict control over portfolio quality and provisioning costs, and improved capital utilization efficiency amid rising funding costs.

- Based on market developments, funding conditions and actual operations, the proposed downward adjustment of certain targets under the 2026 business plan approved by the GMS is appropriate to actual market conditions, while balancing growth objectives with efficiency and risk control and ensuring the Company's operational safety.

2. Contents submitted to the GMS for approval

Based on the foregoing, the BOD respectfully submits to the GMS for approval the adjustment to the 2026 business plan to ensure alignment with actual business developments and meet the Company's governance and management requirements, specifically:

Unit: VND million

Indicator	**2025 Actual**	**2026 Plan** (Approved by the GMS)	**2026 Plan** (After adjustment)	**Growth vs. 2025** (After adjustment)
Total assets	17,641,694	32,881,000	27,554,000	56.19%
Total mobilized capital	14,783,853	27,717,000	22,261,000	50.58%
Outstanding credit balance	15,151,760	30,923,338	24,453,505	61.39%
Total profit before tax	1,302,973	2,400,000	1,800,000	38.15%
Non-performing loan ratio	6.06%	5.00%	7.00%	-

Respectfully submitted for approval!

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN



Nguyen Duc Phuong

Recipients:
- GMS;
- Members of the BOD and BOS;
- Archived: Admin Dept., BOD's Office.

VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY

No.: 1789/2026/VietCredit-TT

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, October 29, 2026

PROPOSAL
ON ADJUSTMENT TO THE 2026 CHARTER CAPITAL INCREASE PLAN

- *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 Law on Securities No. 54/2019/QH14 dated 26/11/2019 and its amendments and supplements;*
- *Pursuant to Decree No. 155/2020/ND-CP dated 31/12/2020 detailing the implementation of a number of articles of the Law on Securities and its amendments and supplements;*
- *Pursuant to Decree No. 245/2025/ND-CP dated 11/09/2025 amending and supplementing a number of articles of Decree No. 155/2020/ND-CP dated 31/12/2025 detailing the implementation of a number of articles of the Law on Securities;*
- *Pursuant to Circular No. 118/2020/TT-BTC dated 31/12/2020 guiding certain matters concerning public offerings and issuance of securities, public tender offers, share repurchases, registration of public companies and cancellation of public company status, and its amendments and supplements;*
- *Pursuant to Circular No. 49/2025/TT-NHNN dated 23/12/2025 prescribing dossiers and procedures for approval of changes to non-bank credit institutions;*
- *Pursuant to the Charter of Vietcredit General Finance Joint Stock Company ("VietCredit");*
- *Pursuant to Resolution No. 496/2026/VietCredit-NQ dated 24/04/2026 of the 2026 Annual General Meeting of Shareholders of Vietcredit General Finance Joint Stock Company;*
- *Pursuant to Resolution No. 1786/2026/VietCredit-NQ dated 29/10/2026 of the Board of Directors on approval of the contents and documents for the second solicitation of shareholders' written opinions in 2026;*
- *Pursuant to the Company's actual business operations.*

The Board of Directors (BOD) respectfully submits to the General Meeting of Shareholders (GMS) for approval the adjustment to the 2026 Charter Capital Increase Plan of Vietcredit General Finance Joint Stock Company, with the following contents:

1. Basis for proposal

1) Pursuant to Proposal No. 1787/2026/VietCredit-TT dated 29/10/2026, the remaining undistributed profit available for use in the issuance of shares to increase share capital from owners' equity is submitted to the GMS for approval of adjustment as follows:

Unit: VND

Adjustment item	Plan approved by the GMS	Proposed adjusted plan
Issuance of shares to existing shareholders to increase charter capital from the remaining distributable profit	830,215,120,000	822,366,680,000

⇨ ***Consequently, the value of shares to be issued to existing shareholders to increase share capital from owners' equity must be adjusted correspondingly.***

2) Regarding the adjustment to the issuance price and transfer restriction conditions applicable to shares issued under the ESOP:

❖ ***Regarding the issuance price adjustment, pursuant to Clause 1, Article 64 of Decree No. 155/2020/ND-CP, as amended and supplemented by Decree No. 245/2025/ND-CP:***

"Conditions for a public company to issue shares under an employee stock ownership plan:

An employee stock issuance plan must be approved by the General Meeting of Shareholders and must specify the eligible participants, number of shares to be issued, eligibility criteria for employees participating in the plan, issuance price or principles for determining the issuance price, and authorization for the Board of Directors to determine the issuance price."

⇨ ***The issuance plan under the ESOP must be submitted to the GMS for approval with a specific issuance price or principles for determining the issuance price and authorization for the Board of Directors to determine the issuance price.***

❖ ***The adjustment to the transfer restriction conditions applicable to shares issued under the ESOP is intended to encourage employees' contributions and long-term commitment to the Company.***

2. Adjustments to the 2026 Charter Capital Increase Plan submitted to the GMS for approval:

1) Approval of the 2026 Charter Capital Increase Plan (Adjusted Plan), as detailed in Appendix No. 01 attached to this Proposal, with the following summary:

a) *Approval of the adjustment to the number of shares to be issued and the expected increase in charter capital under the 2026 Charter Capital Increase Plan, summarized as follows*

No.	Eligible persons and form of issuance/offering	Contents approved by the GMS		Proposed adjustments submitted to the GMS for approval	
		Maximum planned number of shares to be issued	Maximum planned increase in charter capital at par value (VND 1,000)	Maximum planned number of shares to be issued	Maximum planned increase in charter capital at par value (VND 1,000)
1	**Issuance of shares to existing shareholders to increase share capital from owners' equity**	83,849,250	838,492,500	**83,064,406**	**830,644,060**

	- Capital increase from undistributed profit after tax	*83,021,512*	*830,215,120*	***82,236,668***	***822,366,680***
	- Capital increase from the Reserve Fund for Supplementing Charter Capital	*827,738*	*8,277,380*	*827,738*	*8,277,380*
2	**Issuance of shares under the Employee Stock Ownership Plan (ESOP)**	920,894	9,208,933,1	**920,893**	**9,208,930**
	Total	**84,770,144**	**847,701,433,1**	**83,985,299**	**839,852,990**

b) Approval of the adjustment to the issue price and transfer restriction conditions applicable to shares issued under the ESOP

No	Adjustment	Contents approved by the GMS	Proposed adjustments submitted to the GMS for approval
1	Issue price and price determination principles	The GMS authorizes the BOD to determine the issue price, provided that it is not lower than VND 10,000 per share	The BOD is authorized to determine the share issue price based on actual circumstances and in accordance with the following principles: *The issue price shall be determined within a range of 20% to 50% of the average closing price of TIN shares on the UPCoM market over the 60 trading sessions immediately preceding the date on which the BOD issues the resolution determining the issue price, but shall not be lower than the par value of VND 10,000 per share.*
2	Transfer restrictions	The issued shares shall be subject to a transfer restriction for one year from the completion date of the issuance (being the closing date for collection of share purchase payments from employees)	Shares issued under the Employee Stock Ownership Plan (ESOP) shall be subject to transfer restrictions for three years from the completion date of the issuance and shall be released gradually as follows: - *40% of the ESOP shares shall become freely transferable after one year from the completion date of the issuance;* - *30% of the ESOP shares shall become freely transferable after two years from the completion date of the issuance;* - *30% of the ESOP shares shall become freely transferable after three years from the completion date of the issuance.*

2) Approval of the amendment to the Company's Charter with respect to charter capital upon completion of the issuances under the Revised Plan approved by the GMS and based on the actual results of each issuance.

3) ***Approval of the registration for depository of all additional shares issued in each issuance with the Vietnam Securities Depository and Clearing Corporation (VSDC), and the registration of such shares for trading on the UPCoM market in accordance with applicable laws.***

4) ***Authorization of the BOD to carry out the following matters:***

In addition to the matters assigned and authorized to the BOD under the Revised Plan, the GMS authorizes the BOD to decide all matters relating to the charter capital increase, specifically as follows:

- Adjust the plan for use of proceeds from the issuances, where necessary, to align with actual circumstances, the Company's investment strategy and development orientation, and to ensure compliance with applicable laws. In the event of any change to the plan for use of proceeds from an issuance/offering, the BOD shall report such change to the GMS at its nearest meeting;
- Accurately calculate figures; amend, supplement, prepare and explain the application dossier for the share issuance to increase charter capital for submission to the State Bank of Vietnam and the State Securities Commission of Vietnam; and proactively adjust the issuance plan and related dossiers as required by the State Bank of Vietnam, the State Securities Commission of Vietnam and other competent authorities;
- Adjust the charter capital increase amount and the planned number of shares to be issued in each issuance, where necessary, to reflect actual circumstances, provided that the charter capital increase amount does not exceed the maximum amount approved by the GMS;
- Decide the timing of the share issuances and adjust the sequence of the above two issuances (if necessary) to increase charter capital under the approved Plan;
- Issue the Regulations on the Issuance of Shares under the Employee Stock Ownership Plan (ESOP Regulations) to implement the Plan;
- Approve the list of officers and employees eligible to participate in the ESOP and the number of shares to be allocated to each officer and employee;
- Decide the specific charter capital increase based on the approval of the competent State authority in accordance with applicable laws and the actual issuance results;
- Decide the plan to ensure that the share offering in each issuance complies with legal requirements on foreign ownership ratios; complies with legal limits on share ownership by shareholders and their affiliated persons; and complies with legal requirements applicable to major shareholders and their affiliated persons;
- Decide and supervise the implementation of procedures following completion of the Charter Capital Increase Plan;
- Carry out the necessary procedures to report the results of each offering/issuance to the State Securities Commission of Vietnam;

- Carry out the procedures for amending and supplementing the License of Establishment and Operation and the Company's Charter to reflect the new charter capital upon completion of the share issuance to increase charter capital;
- Update the registered number of securities with the Vietnam Securities Depository and Clearing Corporation (VSDC) and amend the trading registration on the UPCoM market at the Hanoi Stock Exchange (HNX) for all shares actually issued;
- Perform other related tasks necessary to complete the assigned matters;
- Depending on the specific circumstances, the BOD may authorize the Chief Executive Officer to perform one or more of the specific tasks stated above.

Respectfully submitted for approval!

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

M.S.D.N: 0102764770 - C.T.C.P
CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN TÍN VIỆT
THÀNH PHỐ HÀ NỘI

Nguyen Duc Phuong

Recipients:
- GMS;
- Members of the BOD and BOS;
- Archived: Admin Dept., BOD's Office.

APPENDIX NO. 01
2026 CHARTER CAPITAL INCREASE PLAN

1. Overview of the 2026 Charter Capital Increase Plan

No	Eligible persons and form of issuance/offering	Maximum planned shares to be issued	Maximum planned increase in charter capital at par value (VND)
1	**Issuance of shares to increase share capital from owners' equity**	**83,064,406**	**830,644,060,000**
-	*Capital increase from undistributed profit after tax*	*82,236,668*	*822,366,680,000*
-	*Capital increase from the Reserve Fund for Supplementing Charter Capital*	*827,738*	*8,277,380,000*
2	**Issuance of shares under the Employee Stock Ownership Plan (ESOP)**	**920,893**	**9,208,930,000**
Total		**83.985.299**	**839,852,990,000**

2. Details of the Charter Capital Increase Plan

2.1. Issuance of shares to increase share capital from owners' equity

No	Plan	Contents (As adjusted)
1	Issuer	Vietcredit General Finance Joint Stock Company
2	Name of shares	Shares of Vietcredit General Finance Joint Stock Company
3	Stock symbol	TIN
4	Listing/trading registration market	UPCoM
5	Type of shares	Ordinary shares
6	Par value	VND 10,000/share
7	Current charter capital	VND 920,893,310,000 (charter capital upon the SBV's issuance of the decision amending and supplementing the License of Establishment and Operation following completion of the 2025 ESOP)
8	Number of outstanding shares	92,089,331 shares (number of outstanding shares following the SBV's issuance of the decision amending and supplementing the License of Establishment and Operation)
9	Number of treasury shares	0 shares
10	Charter capital before the issuance	VND 920,893,310,000 (charter capital upon the SBV's issuance of the decision amending and supplementing the License of Establishment and Operation following completion of the 2025 ESOP)

No	Plan	Contents (As adjusted)
11	Planned number of shares to be issued	Up to 83,064,406 shares
12	Total planned issuance value at par value	Up to VND 830,644,060,000
13	Purpose of issuance	Issuance of shares to increase share capital from owners' equity
14	Entitlement ratio/Issuance ratio	90%, corresponding to an entitlement ratio of 100:90. On the record date for exercising the entitlement, a shareholder holding 01 (one) share shall receive 01 (one) right to receive additional shares, and every 100 (one hundred) rights shall entitle the holder to receive 90 (ninety) additional shares. Treasury shares (if any) shall not be entitled to receive additional shares.
15	Method of implementation	Existing shareholders shall receive additional shares by exercising their entitlements. The right to receive additional shares issued from owners' equity is non-transferable.
16	Eligible recipients	All existing shareholders whose names appear on the Company's shareholder list on the record date for exercising the right to receive additional shares.
17	Source of capital for the issuance	Owners' equity based on the audited 2025 financial statements, comprising undistributed profit after tax and the Reserve Fund for Supplementing Charter Capital, specifically: - VND 822,366,680,000 from undistributed profit after tax; - VND 8,277,380,000 from the Reserve Fund for Supplementing Charter Capital.
18	Rounding principles and plan for handling fractional shares (if any)	The number of additional shares to be issued shall be rounded down to the nearest whole share. Fractional shares (if any) shall be cancelled. Example: On the record date for the issuance of shares from owners' equity, shareholder Nguyen Van A holds 987 shares. At the entitlement ratio of 100:90, Shareholder A is entitled to receive (987/100) x 90 = 888.3 additional shares. Under the rounding principles and the plan for handling fractional shares, the number of shares to be received by shareholder Nguyen Van A after rounding down to the nearest whole share is 888 shares; the fractional 0.3 share shall be cancelled.
18	Expected implementation time	Before the 2027 Annual General Meeting of Shareholders. The BOD is assigned to determine the specific timing.
19	Related restrictions	Shares subject to transfer restrictions (if any) shall remain entitled to receive additional shares from the

No	Plan	Contents (As adjusted)
		issuance. Additional shares issued from owners' equity shall not be subject to transfer restrictions.

2.2. Issuance of shares under the ESOP

No	Plan	Contents (As adjusted)
1	Issuer	Vietcredit General Finance Joint Stock Company
2	Name of shares	Shares of Vietcredit General Finance Joint Stock Company
3	Stock symbol	TIN
4	Listing/trading registration market	UPCoM
5	Type of shares	Ordinary shares
6	Par value	VND 10,000/share
7	Current charter capital	VND 920,893,310,000 (charter capital upon the SBV's issuance of the decision amending and supplementing the License of Establishment and Operation following completion of the 2025 ESOP)
8	Number of outstanding shares	92,089,331 shares (number of outstanding shares following the SBV's issuance of the decision amending and supplementing the License of Establishment and Operation)
9	Number of treasury shares	0 shares
10	Charter capital before the issuance	VND 920,893,310,000 (charter capital upon the SBV's issuance of the decision amending and supplementing the License of Establishment and Operation following completion of the 2025 ESOP)
11	Planned number of shares to be issued	Up to 920,893 shares
12	Total planned issuance value at par value	Up to VND 9,208,930,000
13	Purpose of issuance	The Company's Employee Stock Ownership Plan share issuance is intended to: - Recognize the contributions of officers and employees to the Company; - Motivate officers and employees to achieve excellent performance; - Encourage and enhance the roles, responsibilities and interests of officers and employees who strive together and share in the Company's success; - Attract and retain dedicated key officers and employees with strong professional capabilities and experience.

No	Plan	Contents (As adjusted)
14	Eligible share purchasers	Officers and employees of the Company included in the list approved by the Board of Directors (collectively referred to as the "Employees"). The GMS authorizes the Board of Directors to decide and issue the Regulations and the list of Employees eligible to purchase shares issued under the ESOP. Employees participating in this issuance shall not be entitled to receive shares from the issuance to increase share capital from owners' equity referred to in Section 2.1 above.
15	Eligibility criteria for Employees participating in the ESOP	The criteria for evaluating employees under the ESOP shall be based on: ▪ Length of service with the Company; ▪ Position and role held at the Company; ▪ Development potential and ability to contribute to the Company's future operations.
16	Principles for determining the number of shares allocated to each Employee	Details are provided in Appendix No. 02 attached to this Proposal
17	Issue price and price determination principles	The BOD is authorized to determine the share issue price based on actual circumstances and in accordance with the following principles: The issue price shall be determined within a range of 20% to 50% of the average closing price of TIN shares on the UPCoM market over the 60 trading sessions immediately preceding the date on which the BOD issues the resolution determining the issue price, but shall not be lower than the par value of VND 10,000 per share.
18	Transfer restrictions	Shares issued under the Employee Stock Ownership Plan (ESOP) shall be subject to transfer restrictions for three years from the completion date of the issuance and shall be released gradually as follows: - 40% of the ESOP shares shall become freely transferable after one year from the completion date of the issuance; - 30% of the ESOP shares shall become freely transferable after two years from the completion date of the issuance; - 30% of the ESOP shares shall become freely transferable after three years from the completion date of the issuance.
19	Plan for handling shares not fully subscribed where employees do not purchase or	The GMS authorizes the Board of Directors to reallocate the Shares for Reallocation to other employees on the original ESOP list at the same issue

No	Plan	Contents (As adjusted)
	purchase only part of their allocated shares ("Shares for Reallocation")	price.
20	Expected implementation time	Before the 2027 Annual General Meeting of Shareholders and concurrently with the issuance to increase share capital from owners' equity referred to in Section 2.1 above. The BOD is assigned to determine the specific timing.
21	Plan to ensure the share issuance complies with foreign ownership ratio requirements	The GMS authorizes the Board of Directors to decide the plan to ensure that the share issuance complies with foreign ownership ratio requirements.
22	Plan for handling shares subject to transfer restrictions held by Employees who leave the Company	The GMS authorizes the Board of Directors to decide the circumstances in which the Company may repurchase ESOP shares subject to transfer restrictions from employees who leave the Company. ESOP shares repurchased by the Company while subject to transfer restrictions shall no longer be subject to such restrictions; the Company may resell the repurchased shares in accordance with applicable laws. The GMS authorizes the BOD to determine the details of the plan for resale of ESOP shares repurchased by the Company in accordance with the Regulations on the Issuance of Shares under the Employee Stock Ownership Plan issued by the BOD.

3. ***Plan for Use of Proceeds from the Issuances***

The entire charter capital increase from the two issuances above, estimated at VND 839,852,990,000, will be used to supplement working capital for the Company's lending activities.

APPENDIX NO. 02

Principles for Determining the Number of Shares Allocated to Each Employee Participating in the Employee Stock Ownership Plan (ESOP) Share Issuance

The number of shares allocated to each eligible person shall be determined based on the converted scores for the following criteria: (i) length of service, (ii) position, and (iii) level of contribution and development potential for each group of eligible persons, as follows:

1.1. Eligible persons who are members of the BOD:

Position	Length of service	Converted score		
		Development potential	High development potential	Very high development potential
BOD member	Over 7 years	4.00	12.00	36.00
BOD member	From 3 to 7 years	4.00	12.00	24.00
BOD member	Under 3 years	4.00	8.00	12.00

1.2. Eligible persons who are members of the Board of Supervisors:

Position	Length of service	Converted score		
		Development potential	High development potential	Very high development potential
BOS member	Over 7 years	4.00	12.00	24.00
BOS member	From 3 to 7 years	4.00	6.00	12.00
BOS member	Under 3 years	4.00	6.00	8.00

1.3. Eligible persons who are members of the Board of Management (Chief Executive Officer, Deputy Chief Executive Officer and Chief Accountant):

Position	Length of service	Converted score			
		Development potential	High development potential	Very high development potential	Outstanding development potential
BOM member	Over 7 years	12.00	40.00	60.00	120.00
BOM member	From 3 to 7 years	12.00	32.00	40.00	100.00
BOM member	Under 3 years	8.00	20.00	24.00	80.00
BOM member	Under 1 year	4.00	12.00	20.00	40.00

1.4. Eligible persons who are Directors:

Position	Length of service	Converted score			
		Development potential	High development potential	Very high development potential	Outstanding development potential
Director	Over 5 years	8.00	10.00	12.00	14.00
Director	From 3 to 5 years	6.00	8.00	10.00	12.00
Director	From 1 to 3 years	4.00	6.00	8.00	10.00
Director	Under 1 year	2.80	4.00	6.00	8.00

1.5. Eligible persons who are Deputy Directors/Department Heads/Deputy Department Heads:

Position	Length of service	Converted score			
		Development potential	High development potential	Very high development potential	Outstanding development potential
Deputy Director / Dept. Head / Deputy Dept. Head	Over 3 years	2.80	4.00	8.00	10.00
Deputy Director / Dept. Head / Deputy Dept. Head	From 1.5 to 3 years	2.80	4.00	6.00	8.00
Deputy Director / Dept. Head / Deputy Dept. Head	From 1 to 1.5 years	2.00	2.80	6.00	8.00
Deputy Director / Dept. Head / Deputy Dept. Head	Under 1 year	1.00	2.80	4.00	6.00

1.6. Eligible persons who are Unit Heads/Project Managers (PM)/Specialists:

Position	Length of service	Converted score			
		Development potential	High development potential	Very high development potential	Outstanding development potential
Unit Head / PM / Specialist	Over 5 years	2.00	2.80	4.80	6.00
Unit Head / PM / Specialist	From 3 to 5 years	2.00	2.80	4.40	4.80
Unit Head / PM / Specialist	From 1 to 3 years	2.00	2.80	4.00	4.40
Unit Head / PM / Specialist	Under 1 year	1.00	2.00	2.80	4.00

1.7. Formula for Calculating the Number of Shares Each Eligible Person May Purchase

Number of shares each employee may purchase = Total number of shares issued under the ESOP x converted score of each employee participating in the ESOP / Total converted scores of

all employees participating in the ESOP.

1.8. Principles for Rounding the Number of Shares

The number of shares allocated to each employee shall be rounded to the nearest hundred shares. If the aggregate number of shares after rounding is lower than the total number of shares issued under the ESOP, the remaining shares (if any) shall be allocated to the employee with the highest converted score. If the aggregate number of shares allocated to all employees participating in the ESOP after rounding exceeds the total number of shares issued under the ESOP, the excess shares (if any) shall be deducted from the ESOP shares allocated to the employee with the highest converted score.