

**VIETCREDIT FINANCE
JOINT STOCK COMPANY**

Number: 238/2025/VietCredit-TT

**SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

Hanoi, April 3, 2025

**STATEMENT
ON THE STRUCTURE OF THE BOARD OF DIRECTORS AND THE
ELECTION OF ADDITIONAL INDEPENDENT MEMBERS OF THE BOARD
OF DIRECTORS FOR THE TERM 2023 - 2028 OF TIN VIET JOINT STOCK
FINANCE COMPANY, REGULATIONS ON THE ELECTION OF
ADDITIONAL INDEPENDENT MEMBERS OF THE BOARD OF
DIRECTORS AT THE 2025 ANNUAL GENERAL MEETING OF
SHAREHOLDERS**

**Respectfully submitted to: General Meeting of Shareholders (GMS) of VietCredit Finance
Joint Stock Company**

Based on:

- *Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;*
- *Enterprise Law No. 59/2020/QH14 dated June 17, 2020 and amended and supplemented documents;*
- *Charter of Viet Credit Joint Stock Company;*
- *Regulations on organization and operation of the Board of Directors (BOD) (BOD);*

VietCredit's Board of Directors (BOD) reports and submits to the General Meeting of Shareholders (GMS) (GMS) for consideration and approval of the Board of Directors (BOD) structure and election of additional independent members of the Board of Directors (BOD) (BOD) for the 2023 - 2028 term with the following contents:

I. The need to elect additional independent members of the Board of Directors (BOD) (BOD)

On July 1, 2024, the new Law on Credit Institutions (Law on Credit Institutions) took effect, which stipulates enhanced requirements for governance and management to further limit some shortcomings in governance and management activities of credit institutions in the past. In addition, based on the practical governance needs of VietCredit in the process of transformation, restructuring of business models and orientations, the Board of Directors (BOD) assessed the need to add more independent members to the Board of Directors (BOD) to ensure better implementation of the role of the Board of Directors (BOD) in VietCredit's business activities.

II. Approving the Board of Directors (BOD) structure and electing additional independent members of the Board of Directors (BOD) (BOD) for the 2023 - 2028 term

With the above assessment, the Board of Directors (BOD) respectfully submits to the General Meeting of Shareholders (GMS) to approve the Board of Directors (BOD) structure and elect additional independent members of the Board of Directors (BOD) (BOD) for the 2023 - 2028 term with the following contents:

1) Board of Directors (BOD) structure for term 2023 – 2028:

STT	Total number of members of the Board of Directors (BOD)	06 members
1	Number of Members of the Board of Directors who are executives	01 member



2	Number of Members of the Board of Directors who are not executives	05 members
	- In which: Independent member of Board of Directors (BOD)	02 members

2) Election of additional independent members of the Board of Directors (BOD) of the Board of Directors (BOD) (BOD)

- Number of independent members of the Board of Directors (BOD) (BOD) that need to be elected: 01 member.

List of candidates for election of additional independent members of the Board of Directors (BOD) (BOD)

STT	Full Name	Date of birth	ID card number	Current position/work unit	Expected position at VietCredit	Professional qualifications
1	Ngo Quang Tuan	July 30, 1979	031079000176	Member of Internal Audit Board of Vietnam Cement Corporation	Independent Member of Board of Directors (BOD)	Master of Economics

- + The curriculum vitae (CV) of the candidate for election as an additional independent member of the Board of Directors (BOD) is attached to this this Statement.
- + newly elected independent member of the Board of Directors (BOD) : Remaining term of office of the Board of Directors (BOD) from 2023 to 2028;
- + The proposed personnel commit to ensure compliance with the standards and conditions prescribed by law and VietCredit's Charter at the time of being elected as an independent member of the Board of Directors (BOD) for the 2023-2028 term and throughout the term of office.

III. Approval of the Regulations on electing additional independent members of the Board of Directors (BOD) (BOD) for the 2023 - 2028 term

The Draft Regulations on the election of additional independent members of the Board of Directors (BOD) (BOD) for the 2023-2028 term at the 2025 Annual General Meeting of Shareholders (GMS) are attached to this Submission.

Respectfully submit!

Recipient :

- General meeting of shareholders;
- Archived at Board of Directors (BOD) Office .

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



Nguyen Duc Phuong