

**VietCredit Finance
Joint Stock Company**

No: 234/2025/VietCredit-BC

**THE SOCIALIST REPUBLIC OF VIETNAM
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Hanoi, 3 Apr 2025

2025 SELF-ASSESSMENT REPORT OF THE BOARD OF SUPERVISORS AND EACH MEMBER OF THE BOARD OF SUPERVISORS

- Pursuant to the Charter of Organization and Operation of Tin Viet Joint Stock Finance the Company and its amendments and supplements;
- Pursuant to the functions, duties, and powers of the Board of Supervisors (BOS) of Tin Viet Joint Stock Finance the Company;
- Pursuant to the Resolutions of the General Meeting of Shareholders (GMS) and the Resolutions of the Board of Directors (BOD) of Tin Viet Joint Stock Finance the Company.

The Board of Supervisors (BOS) hereby reports to the General Meeting of Shareholders (GMS) on the self-assessment of the activities of the Board of Supervisors (BOS) and each member of the Board of Supervisors (BOS) in 2024 as follows:

I. ASSESSMENT OF THE ACTIVITIES OF THE BOARD OF SUPERVISORS IN 2024

During the year, the Board of Supervisors (BOS) has properly performed its rights and obligations as prescribed in the the Company's Charter and the Regulations on Organization and Operation of the Board of Supervisors (BOS). Specifically:

- Supervised the Board of Directors (BOD) and the General Director (CEO) in managing and operating the the Company; inspected the reasonableness, legality, honesty, and prudence in management and business operations; and the consistency, uniformity, and appropriateness of accounting, statistics, and financial reporting.
- Supervised the the Company's management and operations in compliance with laws, internal regulations, the Charter, and resolutions and decisions of the General Meeting of Shareholders (GMS) and the Board of Directors (BOD); monitored the the Company's financial situation.
- Attended and participated in discussions at meetings of the General Meeting of Shareholders (GMS), the Board of Directors (BOD), and other meetings of the the Company.
- Reviewed, amended, and supplemented the Regulations on Organization and Operation of the Board of Supervisors (BOS) and the Internal Audit Policy in accordance with the Law on Credit Institutions 2024 and Circular 14/2023/TT-NHNN stipulating the internal control system of non-bank credit institutions.
- Reviewed, inspected, and evaluated the effectiveness and efficiency of the the Company's internal control, internal audit, and risk management systems; implemented internal audit activities, directed the Internal Audit Department to conduct audits and issue internal audit reports, and completed the plan set out for 2024 with the following contents/activities:



No.	Document Title	Document Number	Issue Date
1	Anti-Money Laundering Audit	86/2024/VietCredit-BC	2024-02-02
2	Debt Collection Audit	184/2024/VietCredit-BC	2024-03-15
3	2023 Financial Statement Audit	214/2024/VietCredit-BC	2024-03-27
4	Thematic Audit of Administrative and Archival Activities	338/2024/VietCredit-BC	2024-04-25
5	Credit Limit Lending Product Audit	344/2024/VietCredit-BC	2024-04-26
6	Customer Loan Audit	451/2024/VietCredit-BC	2024-06-18
7	Capital Mobilization and Business Audit	466/2024/VietCredit-BC	2024-06-19
8	IT Operations Audit	509/2024/VietCredit-BC	2024-07-08
9	Thematic Audit of Semi-Annual Financial Review and Financial Planning Activities	595/2024/VietCredit-BC	2024-08-20
10	Thematic Audit of Project Management and Investment Activities, Procurement, Management, and Periodic Maintenance of Fixed Assets/Long-Term Assets	723/2024/VietCredit-BC	2024-10-07
11	Human Resources Audit	837/2024/VietCredit-BC	2024-11-07
12	Audit of Business Development, Product Development, and Marketing Risk Management	937/2024/VietCredit-BC	2024-12-18
13	Internal Control System Report (in collaboration with independent auditors)	Report issued on 2025-03-31	

- Conducted an internal audit of the financial statements for the year ended 2024-12-31 according to report number 201/2025/VietCredit-BC dated 2025-03-27. In the opinion of the Board of Supervisors (BOS), the figures presented in the the Company's 2024 financial statements audited by KPMG Vietnam Limited are true and fair.
- Supervised compliance with legal regulations on limits to ensure safety in the the Company's operations, whereby in 2024 VietCredit met the safety assurance indicators as prescribed by law.
- Monitored, reviewed, and updated changes in the list of founding shareholders, shareholders owning 1% or more of the charter capital, and related persons of members of the Board of Directors (BOD), members of the Board of Supervisors (BOS), the General Director (CEO) of the the Company, and shareholders owning 1% or more of the charter capital.

- Supervised the approval and implementation of investment projects, purchase and sale of fixed assets, contracts, and other transactions of the the Company under the authority of the General Meeting of Shareholders (GMS) and the Board of Directors (BOD).

II. ASSESSMENT OF MEMBERS OF THE BOARD OF SUPERVISORS

The number of members of the Board of Supervisors (BOS) maintained in 2024 was 3 members. The structure of the Board of Supervisors (BOS) as of 2024-12-31 is as follows:

No.	Full Name	Position	Appointment Date	Dismissal Date	VietCredit Share Ownership of VietCredit	
					Number of Shares	Ownership Percentage
1	Mr. Tran Viet Phuong	Head of Board of Supervisors (BOS)	2018-04-23		356.000	0,39%
2	Mr. Tran Hong Giang	Member	2018-04-23		0	0,00%
3	Mr. Ho Hong Hai	Member	2022-04-29	2024-04-19	0	0,00%
4	Ms. Dang Ngoc Thao Uyen	Member	2024-04-19		2.720.603	2,98%

All members of the Board of Supervisors (BOS) satisfy the requirements prescribed by law in Articles 168 and 169 of the Law on Enterprises 2020 and Article 41 of the Law on Credit Institutions.

Evaluation of the activities of each member of the Board of Supervisors (BOS):

- In 2024, each member clearly demonstrated their competence and sense of responsibility for their assigned tasks; performing regular monitoring and consulting in an independent and objective spirit with the the Company's activities.
- Closely directed each internal audit, from the planning stage to the audit implementation, reporting, and monitoring the implementation of recommendations.
- Attended and contributed opinions at the Board of Directors (BOD) meetings.
- Participated in other activities of the the Company.

Respectfully reported!

**ON BEHALF OF THE BOARD OF SUPERVISORS
HEAD OF THE BOARD**

Recipient:

- As respectfully submitted;
- Archived at the Documents Department, Internal Audit Department, and Control Board.



Bùi Thị Nhật Linh