

**VIETCREDIT FINANCE
JOINT STOCK COMPANY**
No.:235/2025/VietCredit-No.

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
Hanoi, 3 Apr 2025

REPORT ON THE APPROVAL OF THE AUDITED FINANCIAL STATEMENTS AND PROFIT DISTRIBUTION PLAN FOR 2024

Pursuant to:

- Law on Credit Institutions No. 32/2024/QH15 dated 2024-01-18;
- Enterprise Law No. 59/2020/QH14 dated 2020-06-17 and its amendments and supplements;
- Guidance in Decree No. 93/2017/ND-CP dated 2017-08-07 of the Government on Financial Regime for Credit Institutions;
- Charter of Tin Viet Joint Stock Finance the Company;
- Resolution No. 443/2023/VietCredit-NQ dated 2023-04-27 of VietCredit's General Meeting of Shareholders (GMS) approving the list of audit firms selected to audit the Financial Statements and the operation of the internal control system for the two-year period 2024-2025;
- Resolution No. 1492/2023/VietCredit-NQ dated 2023-12-29 of the Board of Directors (BOD) on the Selection of an independent audit firm to audit the Financial Statements and the operation of the internal control system for the two-year period 2024-2025.

The Board of Directors (BOD) (BOD) of Tin Viet Joint Stock Finance the Company (VietCredit) respectfully submits to the General Meeting of Shareholders (GMS) (GMS) for approval the audited Financial Statements for 2024, the profit distribution plan, fund allocation, and dividend distribution for 2024 as follows:

1. Regarding the Audited Financial Statements

KPMG Vietnam Limited has audited VietCredit's 2024 Financial Statements, and the Audit STATEMENT on the 2024 Financial Statements was issued on 2025-03-25 with the following key indicators:

Unit: VND

N o.	Indicator	Year 2024
1	Total Assets	8.163.104.127.086
2	Equity	926.188.131.968
	<i>Of which: Charter Capital</i>	<i>911.783.310.000</i>
3	Profit before tax	-155.667.890.589
4	Profit after tax	

(The audited 2024 Financial Statements have been published on the the Company's website - Investor Relations section)

KPMG Vietnam Limited's opinion on the Financial Statements for the fiscal year ending 2024-12-31 is as follows: "In our opinion, the financial statements present fairly, in all material respects, the financial position of the the Company as at December 31, 2024, and its financial performance and its cash flows for the year then ended in accordance with Vietnamese Accounting Standards, the Accounting System for Credit Institutions of Vietnam and other relevant legal regulations on the preparation and presentation of financial statements".



2. Regarding the Profit Distribution Plan, Fund Allocation, and Dividend Distribution for 2024

Based on the audited 2024 Financial Statements, the the Company's after-tax profit in 2024 was negative (no profit). Therefore, the BOD respectfully submits to the GMS for approval the decision not to distribute profits, allocate funds, and distribute dividends for 2024.

Respectfully submitted to the General Meeting of Shareholders (GMS) for consideration and approval!

TM. BOARD OF DIRECTORS
CHAIRMAN

Recipient:

- Member of the Board of Directors (BOD), Board of Supervisors (BOS);
- Archived at the Document Department, Internal Audit Department, Control Board, Board of Directors Office.



Nguyễn Dục Phương

