

VIETCREDIT GENERAL FINANCE
JOINT STOCK COMPANY

Number: 347/2026/VietCredit-TT

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, March 27, 2026

REPORT

**Subject: CANCELLATION OF THE PRIVATE OFFERING OF SHARES BY
VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY**

**Respectfully submitted to: The General Meeting of Shareholders of VietCredit
General Finance Joint Stock Company**

Base:

- Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and its amendments and supplements;
- Law on Securities No. 54/2019/QH14 dated November 26, 2019 and its amendments and supplements;
- Charter of VietCredit General Finance Joint Stock Company (the Company);
- Resolution No. 24/2025/VietCredit-NQ dated January 10, 2025, of the Extraordinary General Meeting of Shareholders 2025 of VietCredit General Finance Joint Stock Company (Resolution No. 24);
- The actual situation.

The Extraordinary General Meeting of Shareholders of 2025, held on January 10, 2025, approved the private placement of shares under Resolution No. 24, whereby the number of shares to be offered is 20,000,000, corresponding to a total expected offering value at par value of VND 200,000,000,000 to reputable domestic and foreign investors with financial capacity; professional securities investors; the entire amount expected to be raised from the offering will be used to supplement working capital for the Company's lending activities.

In 2025, after reviewing and evaluating the market situation, business performance, and development direction of the Company, the Board of Directors assessed and determined that the aforementioned private placement plan is not suitable for the Company at the present time.

The Board of Directors reports and respectfully submits to the GENERAL SHAREHOLDERS' MEETING for approval the cancellation of the private placement of shares that was approved by the GENERAL SHAREHOLDERS' MEETING in Resolution No. 24/2025/VietCredit-NQ dated January 10, 2025.

Respectfully submitted!

ON BEHALF OF THE BOARD OF DIRECTORS

Recipient :

- General Shareholders' Meeting;
- Filed: Documents, Board of Directors Office .



Nguyen Duc Phuong