

CÔNG TY TÀI CHÍNH
CỔ PHẦN ĐIỆN LỰC
*EVNFINANCE JOINT STOCK
COMPANY*

Số 3/TB-TCĐL
No.: 3/TB-TCĐL

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập – Tự do – Hạnh phúc
*THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness*

Hà Nội, ngày 05 tháng 4 năm 2025
Hanoi, April 5, 2025

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODIC INFORMATION DISCLOSURE

Kính gửi: Ủy ban Chứng khoán Nhà nước
Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh
To: *State Securities Commission of Vietnam*
Hochiminh Stock Exchange

1. Tên tổ chức/*Organization name*: Công ty Tài chính Cổ phần Điện lực (EVNFinance)/*EVNFinance Joint Stock Company*
 - Mã chứng khoán/*Stock code*: EVF
 - Địa chỉ/*Address*: Tầng 14, 15 & 16 Tháp B Tòa nhà EVN – số 11 Cửa Bắc, Trúc Bạch, Ba Đình, Hà Nội/*Floors 14, 15 & 16 Building B, EVN Tower, No. 11 Cua Bac Street, Truc Bach Ward, Ba Dinh District, Hanoi, Vietnam*
 - Điện thoại/*Tel*: 024.2222.9999 Fax: 024.2222.1999
 - Email: lienhe@evnfc.vn

2. Nội dung thông tin công bố/*Content of disclosure*:

Công ty Tài chính Cổ phần Điện lực (EVNFinance) công bố thông tin về Biên bản họp Đại hội đồng cổ đông thường niên năm 2025 và Nghị quyết Đại hội đồng cổ đông thường niên năm 2025, được tổ chức vào ngày 05/4/2025.

EVNFinance Joint Stock Company (EVNFinance) announces information regarding the Minutes of the 2025 Annual General Meeting of Shareholders and the Resolution of the 2025 Annual General Meeting of Shareholders, which was held on April 5, 2025.

3. Thông tin này được công bố trên trang thông tin điện tử của Công ty Tài chính Cổ phần Điện lực ngày 05/4/2025 theo đường dẫn: <https://www.evnfc.vn/thong-tin-co-dong>
This information is announced on EVNFinance's website on April 5, 2025 by path: <https://www.evnfc.vn/regular-information>



Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố./.

We hereby commit that the information disclosed above is true and will fully take responsibility legally for the content of the information disclosed./.

Nơi nhận/Recipients:

- Như kính gửi/As above;
- Tổng Giám đốc (để báo cáo)/
General Director (for reporting);
- Lưu/Archives: K.QTĐH/
Governance Office.

**NGƯỜI ĐƯỢC ỦY QUYỀN CBTT
AUTHORIZED PERSON TO DISCLOSE
INFORMATION**



NGUYỄN THỊ PHONG LAN





SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

MINUTES

**OF THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
EVNFINANCE JOINT STOCK COMPANY (EVNFINANCE)**



- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to License No. 187/GP-NHNN dated July 7, 2008, issued by the State Bank of Vietnam on the establishment and operation of EVNFinance Joint Stock Company and its amendments and supplements;
- Pursuant to the Charter on Organization and Operation of EVNFinance Joint Stock Company.,

Today, at 8:10 AM on April 5, 2025, EVNFinance Joint Stock Company (Headquarters: Floors 14, 15 & 16, Tower B, EVN Building, No. 11 Cua Bac, Truc Bach Ward, Ba Dinh District, Hanoi City; Enterprise Registration Number: 0102806367) convened the 2025 Annual General Meeting of Shareholders (hereinafter referred to as the "Meeting") at Muong Thanh Luxury Da Nang Hotel – No. 270 Vo Nguyen Giap, My An Ward, Ngu Hanh Son District, Da Nang City, with the following key agenda items:

A. ATTENDEES, LEGALITY, AND VALIDITY OF THE MEETING

I. Attendees

1. Shareholders of EVNFinance Joint Stock Company and legally authorized representatives of shareholders.

Attending the Meeting were 54 delegates who are shareholders or representatives of shareholders, holding a total of 410,192,582 shares, accounting for 53.93% of the Company's voting shares.

2. Delegates representing State regulatory agencies

1. Mr. Vo Minh – Deputy Director, State Bank of Vietnam – Region 9.
2. Ms. Ho Thi Cam Phuong – Deputy Chief Inspector, State Bank of Vietnam – Region 9.
3. Mr. Pham Quang Phuong – Officer of the Agency for Management and Supervision of Credit Institutions, State Bank of Vietnam.

3. Board of Directors of EVNFinance Joint Stock Company

1. Mr. Pham Trung Kien – Chairman of the Board of Directors
2. Mr. Le Manh Linh – Vice Chairman of the Board of Directors
3. Mr. Mai Danh Hien – Member of the Board of Directors, General Director
4. Mr. Nguyen Van Hai – Independent Member of the Board of Directors
5. Mr. Le Hoai Nam – Independent Member of the Board of Directors

4. Board of Supervisors of EVNFinance Joint Stock Company

1. Mr. Le Long Giang – Head of the Board of Supervisors
2. Ms. Le Khanh Ngoc – Member of the Board of Supervisors
3. Mr. Nghiem Khac Dat – Member of the Board of Supervisors

5. Members of the Board of Management, the Chief Accountant, and Branch Directors

6. Guests

1. Mr. Duong Quoc Anh – Former Vice Chairman of the National Assembly's Economic Committee, Senior Advisor to the Board of Directors of EVNFinance Joint Stock Company.
2. Mr. Hoang Van Ninh – Former Chairman of the Board of Directors of EVNFinance Joint Stock Company, Senior Advisor to the Board of Directors of EVNFinance Joint Stock Company.
3. Mr. Le Van Khoa – Deputy Director of the Hanoi Branch, Representative of the Company's Leadership of A&C Auditing and Consulting Co., Ltd.

7. Company employees assigned to support the Meeting.

II. Legality and validity of the Meeting

According to the Shareholder eligibility verification minutes prepared at 8:13 AM on April 5, 2025, a total of 54 attendees were present as shareholders or representatives of shareholders, representing 410,192,582 shares, accounting for 53.93% of the Company's voting shares. This meets the conditions required by the Law on Enterprises and the Company's Charter to convene the Meeting. The procedures for convening the General Meeting of Shareholders have been carried out in full compliance with legal regulations.

B. CONTENT AND PROCEEDINGS OF THE MEETING

I. Election of the Presidium, the Vote-Counting Committee, appointment of the Secretariat, and approval of the Meeting Agenda and Working Regulations

I.1. After the Organizing Committee conducted the opening formalities and reported on the verification of attendees eligibility, the Meeting was informed about the voting method, which was conducted by raising voting ballots as stipulated in the Meeting Regulations. The Meeting then sought opinions and approved the list of the Presidium, the Vote-Counting Committee, the Meeting Agenda, and the Working Regulations by raising voting ballots. The specific results are as follows:

• **Presidium of the Meeting:**

- | | |
|-------------------------------|-------------------------------------|
| 1. Mr. Pham Trung Kien | - Chairperson/Head of the Presidium |
| 2. Mr. Le Manh Linh | - Member |
| 3. Mr. Mai Danh Hien | - Member |
| 4. Mr. Le Long Giang | - Member |

- Total voting shares: 410,192,582 shares, including:
 - ✓ Total valid votes: 410,192,582 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 410,192,582 votes, accounting for 100% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, the "**List of the Presidium**" was approved by the Meeting with 410,192,582 votes in favor, accounting for 100% of the total voting shares of attending shareholders.

- **Vote-Counting Committee of the Meeting:** To carry out the voting process, the Meeting elected the Vote-Counting Committee, consisting of:
 1. Mr. Nguyen Tien Hung – Deputy Director of the Digital Technology Division, Head of the Committee
 2. Mr. Pham Le Minh – Deputy Director of the Legal and Compliance Division, Member
 3. Mr. Hoang Van Thinh – Legal and Compliance Division, Member
 4. Ms. Do Thu Huong – Member
 5. Ms. Le Khanh Ngoc, a member of the Board of Supervisors, supervised the working process of the Vote-Counting Committee.
- Total voting shares: 410,192,582 shares, including:
 - ✓ Total valid votes: 410,192,582 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 410,192,582 votes, accounting for 100% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, "**List of the Vote-Counting Committee of the Meeting**" was approved by the Meeting with 410,192,582 votes in favor, accounting for 100% of the total voting shares of attending shareholders.

- **Appointment of the Meeting Secretariat:**

To record the proceedings of the Meeting and draft the Meeting Resolution, the Presidium appointed the Meeting Secretariat, consisting of:

1. Ms. Nguyen Thi Phong Lan – Head of the Secretariat
2. Ms. Nguyen Thi Quynh Nga – Member

I.2. The Meeting voted to approve the Working Agenda and Working Regulations of the 2025 Annual General Meeting of Shareholders. The results are as follows:

- Total voting shares: 410,192,582 shares, including:
 - ✓ Total valid votes: 410,192,582 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 410,192,582 votes, accounting for 100% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, “**Working Program and Working Regulations**” was approved by the Meeting with 410,192,582 votes in favor, accounting for 100% of the total voting shares of attending shareholders.

II. Key Contents of the Meeting

1. Reports and Statements Presented at the Meeting

1.1. Mr. Mai Danh Hien, Member of the Board of Directors and General Director, presented the 2024 Business Performance Report and the 2025 Business Plan.

1.2. Mr. Pham Trung Kien, Chairman of the Board of Directors, presented the following contents:

1.2.1. The Board of Directors’ Report on operations in 2024 and orientations for 2025.

1.2.2. The implementation status of the resolutions approved at the 2024 Annual General Meeting of Shareholders (AGM) and the 2024 AGM’s Resolution adopted via written consultation of shareholders, specifically:

- ✓ **2023 Profit Distribution:** Based on the approval of the 2024 AGM, EVNFinance allocated various funds. The remaining profit after allocation was VND 269.27 billion.

- ✓ **Dividend Payment from 2023 Profit and Previous Retained Earnings, and Charter Capital Increase for Dividend Payment:**

The 2024 AGM approved a dividend payment plan of 8% from 2023 profit and retained earnings from previous years, as well as a plan to increase charter capital for dividend payment. In 2024, EVNFinance completed the

dividend payment at 8% and increased charter capital by VND 563.1 billion. On January 20, 2025, the Company received Decision No. 122/QĐ-NHNN from the State Bank of Vietnam amending its establishment and operation license, with the new charter capital at VND 7,605,658,020,000.

✓ **Implementation of charter capital increase through issuance of shares to employees under the Employee Stock Ownership Plan (ESOP):**

The 2024 Annual General Meeting of Shareholders approved the plan to increase charter capital by issuing shares to employees under the ESOP, with a total capital increase of VND 75 billion. In August 2024, the State Bank of Vietnam approved EVNFinance's charter capital increase through the issuance of shares to employees under the ESOP, with a maximum increase of VND 75 billion as approved by the 2024 AGM. The Company is currently carrying out procedures to implement the capital increase.

✓ **Remuneration for the Board of Directors and Supervisory Board; Bonuses for the Board of Directors, Supervisory Board, and Board of Management:**

- Total remuneration for the Board of Directors and the Supervisory Board in 2024: VND 6,000,000,000.
- Bonus for the Board of Directors, Supervisory Board, and Board of Management in 2024: The AGM approved that in the event the actual pre-tax profit exceeds the plan by more than 10%, a bonus of up to 1.5% of after-tax profit may be allocated, but not exceeding the additional after-tax profit achieved. Based on the Company's 2024 business results, the Board of Directors proposes a bonus of 1.5% of the 2024 after-tax profit for the Board of Directors, Supervisory Board, and Board of Management, equivalent to VND 8.412 billion.

✓ **Adjustment to the Maximum Foreign Ownership Ratio of EVNFinance – 15%**

The Company has completed the procedures for reporting and registering with the State Securities Commission of Vietnam (SSC) and received the SSC's official letter approving the application, with information disclosed on June 25, 2024. The current maximum foreign ownership ratio of EVNFinance is 15%.

✓ **Strategic Direction for EVNFinance Toward Integrating Sustainability into Business Operations**

The Board of Directors has closely directed and supervised the integration of sustainability elements into EVNFinance's business operations.

✓ **Seeking Strategic Investors for EVNFinance**

EVNFinance has developed and gradually implemented plans to seek strategic investors with the objective of identifying partners who can bring long-term value and have a positive impact on the Company's development.

✓ **Restructuring Plan Associated with the Handling of Non-performing Loans for the 2021–2025 Period**

The Board of Directors has completed the submission to the State Bank of Vietnam of the Restructuring Plan associated with the handling of non-performing loans for the 2021–2025 period of EVNFinance and has directed the implementation of the Plan in accordance with SBV regulations.

✓ **Selection of Independent Auditors for the 2024 and 2025 Financial Statements**

The Board of Directors selected Ernst & Young Vietnam Co., Ltd. to review the semi-annual financial statements for 2024, and A&C Auditing and Consulting Co., Ltd. to audit the financial statements for 2024.

The Board of Directors is considering selecting A&C Auditing and Consulting Co., Ltd. to audit the financial statements for 2025. The necessary procedures will be carried out and information disclosed in accordance with legal regulations.

✓ **Amendment and issuance of the Charter of Organization and Operation of EVNFinance, the Regulation on Organization and Operation of the Board of Directors, and the Internal Governance Regulations:**

On March 27, 2024, the Board of Directors issued the 13th amended Charter of the Company, the 5th amended Regulation on Organization and Operation of the Board of Directors, and the 3rd amended Internal Governance Regulations.

According to the results of the shareholders' written consultation in December 2024, the draft 14th amended Charter was not approved by the General Meeting of Shareholders. Therefore, the currently effective Charter remains the 13th amended version. The draft Regulation on Organization and Operation of the Board of Directors and the Internal Governance Regulations were approved. However, to ensure consistency between the current Charter and the Company's internal regulations, the Board of Directors reports and submits to the 2025 Annual General Meeting of Shareholders a proposal to continue amending/supplementing these Regulations in alignment with the draft Charter submitted to this AGM 2025.

1.3. Mr. Le Hoai Nam, Independent Member of the Board of Management, presents the Independent Member's Report for 2024.

1.4. Mr. Le Long Giang, Head of the Supervisory Board, presents the following contents:

1.4.1. Report on the Activities of the Board of Supervisors in 2024 and the Operational Plan for 2025.

1.4.2. Proposal on the Selection of an Independent Auditing Firm for the Audit of the Financial Statements and Internal Control System Operations for 2026.

1.5. Mr. Le Manh Linh, Vice Chairman of the Board of Management, presents Proposal No. 08/TTr-HĐQT-TCĐL dated March 7, 2025, of the Board of Management regarding the approval of the audited Financial Statements for 2024; the Profit Distribution Plan for 2024; Remuneration, Bonuses, and Operating Costs for the Board of Management, Supervisory Board, and Board of Management for 2025; Amendments and Supplements to the Articles of Association and Operations Regulations, the Regulations of the Board of Management, and the Internal Governance Regulations; the Reissuance/Amendment of the Establishment and Operation License of EVNFinance; Proposal No. 18/TTr-HĐQT-TCĐL dated April 2, 2025, of the Board of Management regarding the Change of the Company's Name; Proposal No. 19/TTr-HĐQT-TCĐL dated April 2, 2025, of the Board of Management regarding the Change of the Company's Headquarters Location; and Proposal No. 20/TTr-HĐQT-TCĐL dated April 2, 2025, of the Board of Management regarding the Dismissal of Mr. Nguyen Trung Thanh from the position of Member of the Board of Management.

Regarding Proposal No. 19/TTr-HĐQT-TCĐL dated April 2, 2025, of the Board of Directors on the change of the headquarters location of the Company, in Section I. Reason for proposing the change of the headquarters location of EVNFinance, the Company clarifies the information: "EVNFinance has increased its charter capital by more than 3 times, reaching 7,605.6 billion VND at the current time.

2. The directive opinion of the representative of the State Bank of Vietnam – Region 9

Mr. Vo Minh – Deputy Director of the State Bank of Vietnam – Region 9, on behalf of the leadership of the State Bank of Vietnam – Region 9, delivers a directive speech at the Meeting, acknowledging the achievements of EVNFinance Joint Stock Company in 2024, while also assessing the Company's plan for 2025 as very challenging given the forecasted volatility in the international market.

3. Receiving and Addressing Shareholders' Questions

Shareholders expressed their opinions and raised questions to the Presidium.

Shareholders with code 021, 019, 022, 086, 082 asked related questions about: The Company's strategy for the development of Credit activities, evaluating the competitive strengths of its current and target credit customer base, whether it can share its business results for Q1/2025, and clarifying the issue regarding the foreign ownership ratio of 15%, which has been approved by the General Meeting of Shareholders, addressing the issues and questions raised by shareholders. Specifically, the Company develops its business activities in alignment with sustainable development, with products focusing on ESG (Environmental, Social, and Governance) factors and digitization to enhance operational efficiency; regarding the foreign ownership ratio at the 2024 General Meeting of Shareholders, the Company's plan to allow foreign investors to participate in the capital contribution; the dividend distribution for 2023; the 2024 financial statements are presented in full in the provided materials; the Company's lending

activities regarding related parties; providing further clarification on the business cash flow in the Financial Statements; whether the remuneration and bonuses for the Board of Directors, the Board of Supervisors, and the Board of Management for 2024 should be reconsidered and presented again to the General Meeting of Shareholders; the Company is working on finding strategic foreign investors, evaluating the challenges of ensuring ROE and ROA when increasing capital, and what strategies and plans the Company has for this?

The Presidium addressed and responded to the issues and questions raised by the shareholders. The details are as follows: The Company develops business activities in the direction associated with sustainable development, products that the Company focuses on associated with ESG and digitalization to improve operational efficiency; Regarding the foreign ownership rate, the Company is currently working with foreign investors, with the current maximum foreign ownership rate, the Company has prepared conditions to welcome strategic investors who are ready to accompany the Company in the coming time; The information that is working with investors for permission not to be shared at the present time according to the agreement with partners; Regarding the full financial statements, the Company has printed them in the form of an appropriate link to send to shareholders attending the meeting; The company has completed the payment of dividends in 2023 in 2024; Regarding lending to related customer groups, the Company fully complies with regulations on limits on lending to related customer groups according to the regulations of the State Bank and is closely supervised by the State Bank; Regarding the deduction of bonuses for the Board of Directors, Supervisory Board and Board of Directors in 2024, the Company complies with the Resolution of the 2024 Annual General Meeting of Shareholders and the appropriate level compared to the system of credit institutions; Business cash flow in the Financial Statement shows the professional activities of a credit institution, credit growth according to the plan; In 2025, the Company will not issue additional shares; When working and looking for strategic investors, the Company has identified the challenges of asset growth and capital performance, has gradually planned and implemented the plan in the direction of asset size and profit growth, etc along with risk control.

4. Voting results on the resolutions are as follows:

During the Meeting, additional shareholders continued to register for participation. By the time of voting on the key matters, there were 84 attendees, including shareholders and authorized representatives, representing 411,242,250 shares, equivalent to 54.07% of the total voting shares of EVNFinance participating in the voting. The Meeting conducted voting by raising voting ballots:

4.1. Approval of the Business Performance Report in 2024 and the Audited 2024 Financial Statements, including the following key indicators:

Unit: billion VND

No.	Indicator	2024 plan	2024 Actual
1	Total Assets	54,500	59,598.5
2	Pre-Tax Profit	585	703.7

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, “**Report on Business Performance in 2024 and the Audited 2024 Financial Statements**” was approved by the Meeting with 411,242,250 votes in favor, accounting for 100% of the total voting shares of attending shareholders.

4.2. Approval of the Business Plan for 2025

The key business targets for 2025 are as follows:

Unit: billion VND

No.	Indicator	2025 plan
1	Total Assets	80,000
2	Pre-Tax Profit	960

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, **“Business Plan for 2025”** was approved by the Meeting with 411,242,250 votes in favor, accounting for 100% of the total voting shares of attending shareholders.

4.3. Approval of the report of the Board of Directors on the performance in 2024 and the operating orientation for 2025

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, **“Report of the Board of Directors on the performance in 2024 and the operating orientation for 2025”** was approved by the Meeting with 411,242,250 votes in favor, accounting for 100% of the total voting shares of attending shareholders.

4.4. Approval of the Report of the Independent Member of the Board of Directors in 2024

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, **“Report of the Independent Member of the Board of Directors in 2024”** was approved by the Meeting with 411,242,250 votes in favor, accounting for 100% of the total voting shares of attending shareholders.

4.5. Approval of the Report on the performance of the Board of Supervisors in 2024 and the Plan for 2025.

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, “**Report on the performance of the Board of Supervisors in 2024 and the Plan for 2025**” was approved by the Meeting with 411,242,250 votes in favor, accounting for 100% of the total voting shares of attending shareholders.

4.6. Approval of the Profit Distribution Plan for 2024 regarding fund allocations as stated in Proposal No. 08/TTr-HĐQT-TCĐL dated March 7, 2025, specifically as follows:

4.6.1. Distribute to Funds:

Unit: VND

No.	Indicators	Amount	Explanation
1	Profit after corporate income tax in 2024	560,822,212,854	
2	Distribute to Funds	109,360,331,507	
2.1	Distribute to Charter Capital Supplementary Reserve Fund	28,041,110,643	Distribute 5% of net profit
2.2	Distribute to Financial Reserve Fund	56,082,221,285	Distribute 10% of net profit
2.3	Distribute to Commendation Fund	8,412,333,193	Distribute 1.5% of net profit
2.4	Distribute to Reward Fund for the Board of Directors, the Board of Supervisors, and the Executive Board.	8,412,333,193	Distribute 1.5% of net profit
2.5	Distribute to Welfare Fund	8,412,333,193	Distribute 1.5% of net profit
3	The remaining undistributed profits of 2024 after distributing to funds	451,461,881,347	

4.6.2. The profit for 2024 after setting aside the funds and retained earnings from previous years is VND 459,139,886,573 (including VND 451,461,881,347 as the profit for 2024 after setting aside the above-mentioned funds and VND 7,678,005,226 as retained earnings from previous years) will be retained to support business operations.

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 410,780,118 votes, accounting for 99.888% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 462,132 votes, accounting for 0.112% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, “**Profit Distribution Plan for 2024**” was approved by the Meeting with 410,780,118 votes in favor, accounting for 99.888% of the total voting shares of attending shareholders.

4.7. Approval of the Remuneration, bonuses, and operating expenses plan for the Board of Directors, the Board of Supervisors, and the Board of Management for 2025 as stated in Proposal No. 08/TTr-HĐQT-TCĐL dated March 7, 2025.

4.7.1. The total remuneration for the Board of Directors and the Board of Supervisors for the year 2025, amounting to VND 9,000,000,000 (*In words: Nine billion*).

4.7.2. In case the Company's actual pre-tax profit in 2025 exceeds the pre-tax profit target assigned by the General Meeting of Shareholders, the maximum bonus for the Board of Directors, the Board of Supervisors, and the Board of Management shall be 1% of after-tax profit, ensuring that the total bonus does not exceed the additional after-tax profit compared to the plan.

4.7.3. The operating expenses of the Board of Management and the Supervisory Board will be carried out in accordance with the Company's internal regulations.

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.

- Total votes against/disapproved: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, **“Remuneration, bonuses, and operating expenses plan for the Board of Directors, the Board of Supervisors, and the Board of Management for 2025”** was approved by the Meeting with 411,242,250 votes in favor, accounting for 100% of the total voting shares of attending shareholders.

4.8. Approval of the Draft amendments and supplements to the Charter of Organization and Operation of EVNFinance Joint Stock Company as stated in Proposal No. 08/TTr-HĐQT-TCĐL dated March 7, 2025; Authorization/Delegation to the Board of Directors to carry out the procedures for amending the Charter of organization and operation of the Company in accordance with the approved content.

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, **“Draft amendments and supplements to the Charter of Organization and Operation of the Company; Authorization/Delegation to the Board of Directors to carry out the procedures for amending the Charter of organization and operation of the Company in accordance with the approved content”** was approved by the Meeting with 411,242,250 votes in favor, accounting for 100% of the total voting shares of attending shareholders.

4.9. Approval of the draft Amendments and supplements to the Regulations on the Organization and Operation of the Board of Directors of EVNFinance Joint Stock Company as stated in Proposal No. 08/TTr-HĐQT-TCĐL dated March 7, 2025; Authorization/Delegation to the Board of Directors to carry out the procedures for amending the Regulations on the Organization and Operation of the Board of Directors of EVNFinance Joint Stock Company in accordance with the approved content.

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, **“Draft amendments and supplements to the Regulations on the organization and operation of the Board of Directors of EVNFinance Joint Stock Company; Authorization/Delegation to the Board of Directors to carry out the procedures for amending the Regulations on the organization and operation of the Board of Directors of EVNFinance Joint Stock Company in accordance with the approved content”** was approved by the Meeting with 411,242,250 votes in favor, accounting for 100% of the total voting shares of attending shareholders.

4.10. Approval of the Draft Amendments and Supplements to the Internal governance regulations of EVNFinance Joint Stock Company as stated in Proposal No. 08/TTr-HĐQT-TCĐL dated March 7, 2025; Authorization/delegation to the Board of Directors to carry out the procedures for amending the Internal governance regulations of EVNFinance Joint Stock Company in accordance with the approved content.

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, **“Draft Amendments and Supplements to the Internal governance regulations of EVNFinance Joint Stock Company; Authorization/delegation to the Board of Directors to carry out the procedures for amending the Internal governance regulations of EVNFinance Joint Stock Company in accordance with the approved content”** was approved by the Meeting with 411,242,250 votes in favor, accounting for 100% of the total voting shares of attending shareholders.

4.11. Approval of the reissuance, amendment of the establishment and operation license of EVNFinance Joint Stock Company as stated in Proposal No. 08/TTr-HĐQT-TCDL dated March 7, 2025; Authorization/delegation to the Board of Directors to carry out the procedures for the reissuance, amendment of the establishment and operation license of EVNFinance Joint Stock Company in accordance with the approved contents.

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, **“Reissuance, amendment of the establishment and operation license of EVNFinance Joint Stock Company; Authorization/delegation to the Board of Directors to carry out the procedures for the reissuance, amendment of the establishment and operation license of EVNFinance Joint Stock Company in accordance with the approved contents”** was approved by the Meeting with 411,242,250 votes in favor, accounting for 100% of the total voting shares of attending shareholders.

4.12. Approval of the selection of an auditing firm to audit the financial statements and internal control system activities for 2026, as stated in Proposal No. 032025/TTr-BKS-TCDL dated March 5, 2025, of the Board of Supervisors.

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 410,943,810 votes, accounting for 99.927% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 298,440 votes, accounting for 0.073% of the total voting shares of attending shareholders.

Thus, **“Selection of an auditing firm to audit the financial statements and internal control system activities for 2026”** was approved by the Meeting with 410,943,810 votes in favor, accounting for 99.927% of the total voting shares of attending shareholders.

4.13. Approval of the change of the name of EVNFinance Joint Stock Company; approval of the amendment to the Company’s name in the Charter of organization and operation after obtaining approval from the State Bank of Vietnam; Authorization/delegation to the Board of Directors to carry out the necessary procedures in accordance with the approved contents as stated in Proposal No. 18/TTr-HĐQT-TCĐL dated April 2, 2025 of the Board of Directors.

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 410,938,641 votes, accounting for 99.926% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 303,609 votes, accounting for 0.074% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, **“Approval of the change of the name of EVNFinance Joint Stock Company; approval of the amendment to the Company’s name in the Charter of organization and operation after obtaining approval from the State Bank of Vietnam; Authorization/delegation to the Board of Directors to carry out the necessary procedures in accordance with the approved contents as stated in Proposal No. 18/TTr-HĐQT-TCĐL dated April 2, 2025 of the Board of Directors”** was approved by the Meeting with 410,938,641 votes in favor, accounting for 99.926% of the total voting shares of attending shareholders.

4.14. Approval of the change of the headquarters location of EVNFinance Joint Stock Company; approval of the amendment to the Company’s headquarters address in the Charter of organization and operation after obtaining approval from the State Bank of Vietnam; Authorization/delegation to the Board of Directors to carry out the necessary procedures in accordance with the approved contents as stated in Proposal No. 19/TTr-HĐQT-TCĐL dated April 2, 2025 of the Board of Directors.

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.

- ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 410,939,103 votes, accounting for 99.926% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 303,147 votes, accounting for 0.074% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, **“Approval of the change of the headquarters location of EVNFinance Joint Stock Company; approval of the amendment to the Company’s headquarters address in the Charter of organization and operation after obtaining approval from the State Bank of Vietnam; Authorization/delegation to the Board of Directors to carry out the necessary procedures in accordance with the approved contents as stated in Proposal No. 19/TTr-HĐQT-TCĐL dated April 2, 2025 of the Board of Directors”** was approved by the Meeting with 410,939,103 votes in favor, accounting for 99.926% of the total voting shares of attending shareholders.

4.15. Approval of the dismissal of Mr. Nguyen Trung Thanh from the position of Member of the Board of Directors of EVNFinance Joint Stock Company for the 2023–2028 term, in accordance with the contents of Proposal No. 20/TTr-HĐQT-TCĐL dated April 2, 2025.

- Total voting shares: 411,242,250 shares, including:
 - ✓ Total valid votes: 411,242,250 votes, accounting for 100% of the total voting shares of attending shareholders.
 - ✓ Total invalid votes: 0 votes, accounting for 0% of the total voting shares of attending shareholders.
- Total votes in favor/approved: 410,939,103 votes, accounting for 99.926% of the total voting shares of attending shareholders.
- Total votes against/disapproved: 303,147 votes, accounting for 0.074% of the total voting shares of attending shareholders.
- Total votes with no opinion/other opinions: 0 votes, accounting for 0% of the total voting shares of attending shareholders.

Thus, **“4.15. Approval of the dismissal of Mr. Nguyen Trung Thanh from the position of Member of the Board of Directors of EVNFinance Joint Stock Company for the 2023–2028 term, in accordance with the contents of Proposal No. 20/TTr-HĐQT-TCĐL dated April 2, 2025”** was approved by the Meeting with 410,939,103 votes in favor, accounting for 99.926% of the total voting shares of attending shareholders.

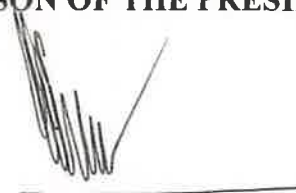
The minutes were prepared at 11:43 AM on April 5, 2025, and were read in full at the 2025 Annual General Meeting of Shareholders. The minutes were approved by shareholders representing 100% of the voting shares present at the Meeting and authorized for signing by the Chairperson of the Presidium and the Head of the Secretariat. The minutes consist of 18 pages and were prepared in two equally valid copies./.

**ON BEHALF OF THE SECRETARIAT
HEAD OF THE SECRETARIAT**

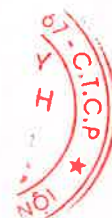


NGUYEN THI PHONG LAN

**ON BEHALF OF THE PRESIDIUM
CHAIRPERSON OF THE PRESIDIUM**



PHAM TRUNG KIEN



Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.

In case of any discrepancy in the meaning between the English disclosure and the Vietnamese disclosure, the Vietnamese disclosure shall prevail.

No.: 01/NQ-ĐHĐCĐ-TCĐL

Hanoi, April 5, 2025

RESOLUTION

**OF THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
EVNFINANCE JOINT STOCK COMPANY**

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to License No. 187/GP-NHNN dated July 7, 2008, issued by the State Bank of Vietnam regarding the establishment and operation of EVNFinance Joint Stock Company and its amendments and supplements;
- Pursuant to the Charter of Organization and Operation of EVNFinance Joint Stock Company;
- Pursuant to the Minutes of the 2025 Annual General Meeting of Shareholders of EVNFinance Joint Stock Company dated April 5, 2025;

**THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
EVNFINANCE JOINT STOCK COMPANY
RESOLVES:**

Article 1. Approve the 2024 Business Performance Report and the 2024 Audited Financial Statements with the following indicators:

Unit: Billion VND

No.	Indicator	Plan of 2024	Implementation2024
1	Total Assets	54,500	59,598.5
2	Pre-tax Profit	585	703.7

Article 2. Approve the Business Plan for 2025 with the following business indicators:

Unit: Billion VND

No.	Indicator	Plan for 2025
1	Total Assets	80,000
2	Pre-tax Profit	960

Article 3. Approve the Report of the Board of Directors on the results of operations in 2024 and the orientation of operations in 2025.

Article 4. Approve the Report of independent members of Board of Directors in 2024.

Article 5. Approve the Report on the activities of the Board of Supervisors in 2024 and Plan for 2025.

Article 6. Approve the Profit Distribution Plan of 2024 as stated in Statement No. 08/TTr-HĐQT-TCĐL dated March 7, 2025 by the Board of Directors, as follow:

6.1. Distribute to Funds

Unit: Dong

No.	Indicators	Amount	Explanation
1	Profit after corporate income tax in 2024	560,822,212,854	
2	Distribute to Funds	109,360,331,507	
2.1	Distribute to Charter Capital Supplementary Reserve Fund	28,041,110,643	Distribute 5% of net profit
2.2	Distribute to Financial Reserve Fund	56,082,221,285	Distribute 10% of net profit
2.3	Distribute to Commendation Fund	8,412,333,193	Distribute 1.5% of net profit
2.4	Distribute to Reward Fund for the Board of Directors, the Board of Supervisors, and the Board of Management.	8,412,333,193	Distribute 1.5% of net profit
2.5	Distribute to Welfare Fund	8,412,333,193	Distribute 1.5% of net profit
3	The remaining undistributed profits of 2024 after distributing to funds	451,461,881,347	

6.2. The profit for the year 2024 after fund allocation and retained earnings from previous years, totaling VND 459,139,886,573 (including VND 451,461,881,347 of profit for 2024 after the aforementioned fund allocations and VND 7,678,005,226 of retained earnings from previous years), will be retained to serve business operations.

Article 7. Approve the Remuneration, bonuses, and operating expenses of the Board of Directors, Board of Supervisors and Board of Management in 2025 as stated in Statement No. 08/TTr-HĐQT-TCĐL dated March 7, 2025 by the Board of Directors.

- 7.1. The total remuneration for the Board of Directors and the Board of Supervisors for the year 2025, amounting to VND 9,000,000,000 (*In words: Nine billion*).
- 7.2. In case the Company's actual pre-tax profit in 2025 exceeds the pre-tax profit target assigned by the General Meeting of Shareholders, the maximum bonus for the Board of Directors, the Board of Supervisors, and the Board of Management shall be 1% of after-tax profit, ensuring that the total bonus does not exceed the additional after-tax profit compared to the plan.
- 7.3. The operating expenses of the Board of Directors and the Board of Supervisors shall be implemented in accordance with the Company's internal regulations

Article 8. Approve the Draft Amendment and Supplement to the Charter of Organization and Operation of EVNFinance Joint Stock Company as stated in Statement No. 08/TTr-HĐQT-TCĐL dated March 7, 2025 by the Board of Directors; authorize the Board of Directors to carry out the procedures for amending the Charter according to the approved content.

Article 9. Approve the Draft Amendment and Supplement to the Regulations on the Organization and Operation of the Board of Directors of EVNFinance Joint Stock Company as stated in Statement No. 08/TTr-HĐQT-TCĐL dated March 7, 2025 by the Board of Directors; authorize the Board of Directors to carry out the procedures for amending the Regulations according to the approved content.

Article 10. Approve the Draft Amendment and Supplement to the Internal Governance Regulations of EVNFinance Joint Stock Company as stated in Statement No. 08/TTr-HĐQT-TCĐL dated March 7, 2025 by the Board of Directors; authorize the Board of Directors to carry out the procedures for amending the Internal Governance Regulations according to the approved content.

Article 11. Approve the reissuance/amendment of the Establishment and Operation License of EVNFinance Joint Stock Company as stated in Statement No. 08/TTr-HĐQT-TCĐL dated March 7, 2025 by the Board of Directors; authorize the Board of Directors to carry out the procedures to amend the License to ensure compliance with legal regulations.

Article 12. Approve the selection of an auditing company to audit the Financial Statements and internal control system operations for 2026 as stated in Statement No. 032025/TTr-BKS-TCĐL dated March 5, 2025 by the Board of Supervisors.

Article 13: Approval of the change of name of EVNFinance Joint Stock Company; Approval of the amendment of the Company's name in the Charter on the Organization and Operation after obtaining approval from the State Bank; Authorize/delegate the Board of Directors to carry out the necessary procedures in accordance with the approved contents as stated in Proposal No. 18/TTr-HĐQT-TCĐL dated April 2, 2025, of the Board of Directors.

Article 14: Approval of the change of headquarters location of EVNFinance Joint Stock Company; Approval of the amendment of the headquarters address in the Charter on the Organization and Operation after obtaining approval from the State Bank, Authorize/delegate the Board of Directors to carry out the necessary procedures in accordance with the approved contents as stated in Proposal No. 19/TTr-HĐQT-TCĐL dated April 2, 2025, of the Board of Directors.

Article 15: Approval of the dismissal of Mr. Nguyen Trung Thanh from the position of Member of the Board of Directors for the 2023-2028 term. Authorize/delegate for the Board of Directors to implement the necessary procedures in compliance with legal and internal regulations of EVNFinance.



This Resolution of the 2025 Annual General Meeting of Shareholders of EVNFinance Joint Stock Company takes effect from the date of signing. The Board of Directors, the Board of Supervisors and relevant units and individuals are responsible for implementing this Resolution./.

ON BEHALF OF THE GENERAL
MEETING OF SHAREHOLDERS



PHAM TRUNG KIEN

Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.

In case of any discrepancy in the meaning between the English disclosure and the Vietnamese disclosure, the Vietnamese disclosure shall prevail.

T.C.P

**EVNFINANCE JOINT
STOCK COMPANY**

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 19 /BC-TCĐL

Hanoi, March 07 2025

**REPORT OF THE BOARD OF MANAGEMENT
ON 2024 BUSINESS RESULTS,
2025 BUSINESS PLAN**

To: General Meeting of Shareholders of EVNFinance Joint Stock Company,

The Board of Management of EVNFinance Joint Stock Company (EVNFinance) kindly reports to the General Meeting of Shareholders on the 2024 business performance results and the orientation and goals of the Business Plan in 2025.

**PART I
2024 BUSINESS RESULTS**

In 2024, Vietnam's economy has made significant progress, overcoming challenges to achieve positive results. Gross domestic product (GDP) of 2024 increased by 7.09% over the previous year, exceeding the target of 6.5 - 7% set by the National Assembly. Inflation is controlled with the average consumer price index (CPI) in 2024 increasing by 3.63%, lower than the target set by the National Assembly.

Vietnam's banking sector continues to be a pillar supporting the economy with outstanding results. The State Bank maintains a flexible monetary policy, supporting economic growth and effectively controlling inflation. Credit growth in the entire economy reached 15.08%, in line with the target orientation. The stock market maintained stable growth. Non-cash payment activities grew strongly, with the number of transactions via electronic channels increasing by nearly 60%, promoting the digitalization trend in the financial sector.

In that context, the operations of credit institutions in general and EVNFinance Joint Stock Company in particular achieved positive results, contributing significantly to the development of the country's economy.

I. 2024 BUSINESS RESULTS

1. Key performance indicators

- As of December 31, 2024, total assets achieved 59,598 billion VND, increased of 21% compared to 2023.
- Pre-tax profit of 2024 achieved 703.7 billion VND, completing 120% of the annual plan, equivalent to 171.9% compared to 2023.

- Total mobilized capital as of December 31, 2024 achieved 49,088.6 billion VND, increased of 24.7% compared to 2023, ensuring liquidity and business needs.
- NPL Non-performing loan ratio as of December 31, 2024 is 0.72%, down from 2023 (1.08%).
- The cost-to-income ratio (CIR) of 2024 is at 10.19%, 62.5% lower than in 2023 (27.16%), presenting that the Company's cost management is increasingly improved and more effective.

Unit: billion VND

No.	Targets	2024 Plan	Implementation in 2024	
			Actual results	%/Plan
1	Total assets	54,500	59,598.5	109%
2	Profit before tax	585	703.7	120%
3	NPL	< 2%	0.72%	Satisfied
4	Capital adequacy ratio (CAR)	> 9%	12.47%	Satisfied

2. 2024 Business Performance Review

2.1. Complete the target of increasing Total Assets

EVNFinance's total assets as of December 31, 2024 achieved 59,598.5 billion VND, completed 109% of the set plan, equivalent to 121% compared to December 31, 2023. This growth mainly comes from the growth of the loan portfolio and investment portfolio, demonstrating the Company's effective and safe business strategy.

EVNFinance's total outstanding credit balance as of December 31, 2024 achieved 46,802.9 billion VND, completing the credit growth plan. The Company also implemented synchronous solutions to optimize credit granting efficiency, supporting businesses and customers to access credit capital with interest rates suitable to the Company's capital mobilization reality. The results of credit growth create a foundation for asset scale for the next development stages of EVNFinance.

In 2024, EVNFinance continued to diversify lending industries and sectors, especially in promoting credit in the energy sector, developing the green economy, combining supporting capital for sectors serving production and business development and lending for living needs, contributing to economic growth.

2.2. Good control of asset quality

EVNFinance's asset quality is always strictly controlled, ensuring compliance with the regulations of the State Bank. The Company's total Non-performing loan ratio as of December 31, 2024 is 0.72%, fulfilling the set plan target; at the same time, it is much lower than the level below 3% according to the general orientation of the State Bank in recent years.

The Company always ensures the safety ratios of its operations according to the regulations of the State Bank at all times. The Company always operates and strictly complies with the system of regulatory documents, and at the same time builds strict monitoring and early warning mechanisms to promptly adjust the asset portfolio, minimizing the risks that arise.

2.3. Optimize capital structure, increase capital efficiency

EVNFinance continues to focus on capital management, ensuring a balance between risk, profit and liquidity. In 2024, EVNFinance continues to diversify mobilized capital sources. The market-one customers of the Company was expanded as well, combined with determining the appropriate capital term structure at each period, which has helped the Company reduce liquidity pressures at times of market fluctuations, and on the other hand, helped the Company control capital costs reasonably and in line with the Company's growth strategy.

In 2024, the total assets of EVNFinance achieved 59,598 billion VND, accordingly, capital sources must also grow to serve business operations, but the Company's capital mobilization costs in 2024 decreased compared to 2023 (Details in the Business Performance Report of the Company's 2024 Audited Financial Statement). This is the Company's most outstanding result in 2024, reflecting the effectiveness of business strategy and enhanced profit margins.

Along with operational efficiency, the Company complies with safety indicators as prescribed by the State Bank, ensuring sustainability in business operations.

2.4. Maintain service operations

The re-lending trust management activity is the core service activity of the Company. As of December 31, 2024, EVNFinance is managing disbursement and re-lending projects with a total committed funding value of nearly 5 billion USD. Expenditure control, debt disbursement, and post-lending management activities are being implemented on schedule as required. Debt collection and repayment are carried out in accordance with the regulations in the credit documents, with non-performing loan or overdue debts arising under the risk-bearing re-lending program (DPL2). Revenue from re-lending trust management services achieved nearly 75 billion VND in 2024.

2.5. Promote transformation and application of digital technology

The year of 2024 marks a strong development step of EVNFinance in digital transformation. EVNFinance strengthens connections and strategic cooperation with domestic and overseas payment intermediaries and leading financial technology companies (Fintech). Through exploiting and developing a business model based on digital technology platforms, EVNFinance has brought convenient, safe and cost-effective experiences to many customers.

EVNFinance has promoted comprehensive digital transformation such as continuing to expand the implementation of process automation via AI applications, upgrading the big data analysis system, allowing faster data collection and processing, optimizing operational efficiency. Business processes continue to be digitized and optimized through advanced technology solutions, as a result, EVNFinance has reduced transaction processing time, increased service speed and improved customer experience quality. The Company also invested heavily in modern security solutions such as data protection, attack detection and prevention, improving information security standards, ensuring customer data, personal data and ensuring the highest protection for the operating system.

With the goal of becoming a comprehensive digital financial institution, EVNFinance constantly develops financial products, improves operational efficiency and creates competitive advantages.

2.6. Strengthen risk management, operational support, improve labor productivity

Banking and finance activities are risky businesses. Therefore, effective risk management will help the Company operate stably in the face of fluctuations. In 2024, the Company has strengthened early warning of risks from liquidity risk, interest rate risk, exchange rate risk, etc. to minimize impacts from the market and control risks that may arise. As a result, the Company's non-performing ratio in 2024 was 0.36% lower than in 2023. The capital adequacy ratio (CAR) reached 12.47%, much higher than the base of 9% as prescribed by the State Bank. Risk management helps the Company limit adverse fluctuations, maintain profit margins and growth.

The company also optimizes the organization, helping to increase labor productivity. As of December 31, 2024, the total number of employees of the Company is 289 employees, decreased of 8% compared to 2023, but this number still ensures revenue and profit growth. Digital application and transformation also helps employees have more time for creativity and innovation, improving labor efficiency. Digital application helps reduce transaction processing time, increasing customer service speed.

In addition, EVNFinance continues to build a professional corporate culture, complying with ISO 9001:2015 standards on quality management and ISO/IEC

27001:2013 on information security, creating a solid foundation for sustainable development.

The audited 2024 Financial Report of EVNFinance Joint Stock Company is attached.

PART II

2025 BUSINESS PLAN

I. Orientation - Goal

It is forecasted that in 2025, the global economy will continue to face many challenges from geopolitical tensions, tight monetary policies of developed countries and instability of international financial markets. Commodity prices and inflation tend to be more stable than the year of 2024, but still have many potential fluctuations.

Domestically, the Government targets GDP growth of 8% or more, inflation fluctuates at 3.5% ~ 4.5% as experts forecast, ensuring stability in the monetary and foreign exchange markets and the banking system. The banking industry continues to implement policies to support credit growth, control non-performing loan and promote digital transformation in operations.

Based on the achieved foundations, EVNFinance's orientation and goals in 2025 are to focus on strong growth, market expansion, technology application and system optimization, in details:

1. General orientation

i. Sustainable and comprehensive development: The company aims to develop a balance between the main areas of finance, products - customers, technology and systems. EVNFinance aims for a business model that not only focuses on profit growth but also focuses on stability, long-term efficiency and market adaptability.

ii. Digital transformation and modernization: EVNFinance innovates towards investment in technology and digital transformation; applying modern technology to improve competitiveness and operational efficiency.

iii. Focus on customers and products: EVNFinance implements a customer-centric strategy to meet diverse needs and increase market share.

2. Business objectives

i. Financial Sector

- Profit growth: ~36% comparing to 2024
- Stabilize and control risks: control NPL below 2%, ensure credit quality and operational safety.
- Diversify income, increase revenue sources outside of traditional credit.

ii. Product and Customer Sector

- Expand wholesale and retail customer base, increase of 15 ~ 35% comparing to 2024, depending on product group.

- Develop products based on detailed planning and product construction to meet customer needs, combining strict control for highest efficient guarantee.

iii. Technology Field

- Promote the application of technology in management and operation.
- Continue to improve labor productivity based on digital applications.
- Training and developing human resource: promote training and self-training to improve skills, service quality and high adaptability to new technology.

iv. System field

- Create an organizational structure that is suitable for business methods and development goals, ensuring efficiency and flexibility.
- Strengthen internal controls and ensure compliance.
- Establish and officially open 02 new branches.
- Seek strategic partners, continue to position EVNFinance by international credit rating systems.

II. 2025 Business Plan submitted to 2025 Annual General Meeting of Shareholder

2025 Business plan targets

Unit: billion VND

No.	Target	Implementation in 2024	2025 Plan	
			Plan	%/Achieved
1	Total Assets	59,598.5	80,000	134%
2	Profit before tax	703,7	960	136%

Kindly report and submit to the 2025 Annual General Meeting of Shareholders./.

Recipients:

- AGM;
- Board of Directors, Board of Supervisors;
- Archives: Office, Finance-Accounting Department

GENERAL DIRECTOR

M.S.D.N: 031234567 - C.T.C.P.
CÔNG TY
TÀI CHÍNH
CỔ PHẦN
ĐIỆN LỰC
THÀNH PHỐ HÀ NỘI

MAI DANH HIEN

Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.

In case of any discrepancy in the meaning between the English disclosure and the Vietnamese disclosure, the Vietnamese disclosure shall prevail.

No.: 07/BC-HĐQT-TCĐL

Hanoi, March 07, 2025

**REPORT OF THE BOARD OF DIRECTORS
ON THE PERFORMANCE IN 2024 AND ORIENTATION FOR 2025**

To: General Meeting of Shareholders of EVNFinance Joint Stock Company

The Board of Directors of EVNFinance Joint Stock Company (BOD) hereby presents to the General Meeting of Shareholders the report on the business performance in 2024 and the strategic orientation for 2025 as follows:

PART I. REPORT ON THE PERFORMANCE IN 2024

1. General Overview

In 2024, the global economic landscape remained complex and unpredictable, characterized by numerous risks and uncertainties. However, signs of stabilization emerged as global trade rebounded, inflationary pressures gradually eased, and financial market conditions continued to relax. According to most international organizations, global economic growth was projected to range between 2.7% and 3.2%, aligning with the growth rate recorded in 2023.

Domestically, Vietnam's economy showed signs of recovery, albeit with periods of fragility. Businesses continued to face challenges due to weak domestic market demand and financial difficulties. The State Bank implemented stabilization policies to ensure that financial institutions could access capital at stable costs, supporting economic recovery.

2. Evaluation of the Implementation of tasks assigned by the General Meeting of Shareholders

2.1. Business Performance in 2024

The Board of Directors has closely directed and supervised the implementation of the company's 2024 business plan objectives, as assigned by the General Meeting of Shareholders. The Board of Directors and the Board of Management have closely monitored unpredictable market conditions, strengthened risk management, and focused on loan disbursement growth in secured assets while enhancing debt resolution. As a result, the company has consistently maintained asset quality, liquidity safety, and a low non-performing loan (NPL) ratio, ensuring that all asset quality, capital adequacy, and



liquidity indicators remain above the regulatory thresholds set by the State Bank. This strong financial foundation has been a key factor in EVNFinance receiving a B2 credit rating with a stable outlook from Moody's for the fourth consecutive year.

The company achieved its 2024 business performance with the following key indicators:

- Total Assets reached VND 59,598.5 billion, increasing 21% compared to 2023, achieving 109% of the target set by the General Meeting of Shareholders.
- Pre-tax profit amounted to VND 703,7 billion, achieving 120% of the target assigned by the General Meeting of Shareholders.
- Non-performing loan (NPL) ratio as of December 31, 2024, was 0.72%, marking a reduction compared to 2023.
- Capital adequacy ratio (CAR) as of December 31, 2024, stood at 12.47%, consistently maintained above the 9% minimum requirement set by the State Bank throughout the year.

Details on business activities are presented in the Board of Management's Report submitted to the General Meeting of Shareholders.

2.2. Profit Distribution for 2023, Dividend Payment Plan for 2023, and Charter Capital Increase Plan for Dividend Payment in Shares

2.2.1. Distribution of funds

Based on the approval of the General Meeting of Shareholders, EVNFinance has allocated funds to the reserves. The remaining profit after appropriation for 2023 amounts to VND 269.27 billion.

2.2.2. Dividend Payment from 2023 Profits, Retained Earnings from Previous Years, and Charter Capital Increase for Dividend Payment

The General Meeting of Shareholders approved the dividend payment plan at a rate of 8%, funded by 2023 profits and retained earnings from previous years, along with a charter capital increase plan to facilitate dividend distribution. In 2024, EVNFinance successfully executed the 8% dividend payment and increased its charter capital by VND 563.1 billion. On January 20, 2025, the company received Decision No. 122/QĐ-NHNN from the State Bank approving the amendment of its Establishment and Operation License, officially recognizing the new charter capital of VND 7,605,658,020,000.

2.3. Implementation of Charter Capital Increase through the issuance of shares to the Company's employees under the Employee Stock Ownership Plan (ESOP)

The General Meeting of Shareholders approved the charter capital increase plan through the issuance of shares to employees (ESOP program), with a total capital

increase of VND 75 billion. In August 2024, the State Bank approved EVNFinance's charter capital increase through ESOP, allowing a maximum increase of VND 75 billion, as approved by the 2024 Annual General Meeting of Shareholders. The company is currently proceeding with the necessary capital increase procedures.

2.4. Remuneration and Bonuses for the Board of Directors, Supervisory Board, and Board of Management

- Total remuneration for the Board of Directors and Supervisory Board in 2024: VND 6,000,000,000.
- Performance bonuses for the Board of Directors, Supervisory Board, and Board of Management in 2024: The General Meeting of Shareholders approved a bonus scheme in cases where pre-tax profit exceeded 10% of the target, with the bonus capped at 1.5% of post-tax profit, not exceeding the additional post-tax profit. Based on EVNFinance's 2024 business performance, the Board of Directors proposes a total bonus of VND 8.412 billion (1.5% of post-tax profit) for the Board of Directors, Supervisory Board, and Board of Management.

2.5. Adjustment of the Maximum Foreign Ownership Ratio of EVNFinance Joint Stock Company, with a ratio of 15%

The company has completed the necessary reporting and registration procedures with the State Securities Commission of Vietnam (SSC) and has received official approval from the SSC. The information was publicly disclosed on June 25, 2024. The maximum foreign ownership ratio of EVNFinance is currently 15%.

2.6. Selecting EVNFinance's development strategy towards integrating sustainability factors into business operations.

The Board of Directors has closely supervised the integration of sustainability principles into EVNFinance's business operations through three key pillars, balancing economic objectives with environmental and social goals, aiming towards a responsible financial institution model. Accordingly, EVNFinance has focused on implementing action plans to achieve the following objectives:

- Sustainable Governance: Strengthening corporate governance structures, human resources, and workforce development at EVNFinance.
- Sustainable Risk Management: Identifying sustainability-related risks in business operations and integrating them into EVNFinance's existing risk management framework.

- Sustainable Product Framework: Enhancing EVNFinance's contributions to society, communities, and the environment through responsible financial products, such as green bonds, green credit, and responsible lending and investment.

To establish and operate a dedicated unit for sustainability initiatives, in May 2024, the Board of Directors established the ESG Implementation Steering Committee at EVNFinance to execute specific tasks towards the established goals. Mr. Le Manh Linh, Vice Chairman of the Board and Chairman of the Strategy Committee, was assigned as Head of the Committee, responsible for leading key ESG implementation initiatives, conducting research, and advising the Board on ESG strategy at EVNFinance.

2.7. Search for Strategic Investors for EVNFinance Joint Stock Company

EVNFinance has developed and gradually implemented plans to seek strategic investors with the goal of identifying partners who can bring long-term value and positively contribute to the company's development. The company aims to attract investors who do not merely focus on short-term profits but are also committed to EVNFinance's long-term growth and sustainable development. These strategic partners are expected to provide not only capital to enhance financial capacity, drive growth, and expand business scale, revenue, and profitability but also expertise in developing new products, adopting advanced technologies, improving operational processes, optimizing costs, and enhancing customer experience. Additionally, they should bring valuable experience in financial risk management, support sustainable development, and offer a network of partners, customers, or new collaboration opportunities to help EVNFinance expand its business and operations.

2.8. Restructuring Plan and Non-Performing Loan (NPL) Resolution for the 2021 - 2025 Period of EVNFinance Joint Stock Company

The Board of Directors has completed and submitted to SBV the Restructuring Plan and Non-Performing Loan (NPL) Resolution for the 2021 - 2025 Period of EVNFinance Joint Stock Company. The Board is overseeing the implementation of this plan in compliance with the State Bank regulations.

2.9. Selection of Independent Auditors for the 2024 and 2025 Financial Statements

The Board of Directors has selected Ernst & Young Vietnam to conduct the 2024 semi-annual financial statement review and A&C Auditing and Consulting Co., Ltd. to conduct the 2024 financial statement audit.

The Board of Directors is considering selecting A&C Auditing and Consulting Co., Ltd. to continue auditing the 2025 financial statements. All necessary procedures will be conducted, and information will be disclosed in accordance with legal regulations.

2.10. Implementation of Procedures for Amending and Issuing the Charter of Organization and Operation of EVNFinance Joint Stock Company, the Organization and Operation Regulations of the Board of Directors, and the Internal Governance Regulations

Based on the approval of the 2024 Annual General Meeting of Shareholders, under Resolution No. 01/NQ-HĐQT-TCĐL dated March 15, 2024, the Board of Directors (BOD) issued on March 27, 2024, the 13th amended Charter of Organization and Operation of the Company, the 5th amended Organization and Operation Regulations of the Board of Directors, and the 3rd amended Internal Governance Regulations of the Company.

According to Resolution No. 02/NQ-DHĐCD-TCĐL dated December 25, 2024, which was passed through a written consultation process, the 14th draft amendment to the Company's Charter was not approved by the General Meeting of Shareholders. As a result, the currently effective Charter remains the 13th amended version. However, under this resolution, the draft amendments to the Organization and Operation Regulations of the Board of Directors and the Internal Governance Regulations of the Company were approved. To ensure consistency between the current Charter and the company's internal regulations, the Board reports and submits to the General Meeting of Shareholders a proposal for further amendments and supplements to these regulations, aligning them with the 14th draft Charter, which will be presented at the 2025 Annual General Meeting of Shareholders.

3. Activities of the Board of Directors in 2024

3.1. Governance and Supervisory Activities of the Board of Directors

- The Board of Directors of EVNFinance has defined specific objectives in alignment with the strategic plan approved at the 2023 Annual General Meeting of Shareholders, including:

- ✓ Continuing to expand the company's operational scale and increase profitability in accordance with the successful charter capital increase in 2023.
Ensuring an efficient and stable capital structure, maintaining liquidity under all circumstances, and effectively allocating capital to key business sectors.
- ✓ Remaining committed to the strategic orientation of risk management system development at EVNFinance, aiming for compliance with international standards and best practices within the legal framework; establishing and implementing a comprehensive and strategic approach to identify, assess, and manage risks affecting EVNFinance to ensure operational security and maximize profitability.
- ✓ Maintaining compliance oversight across the entire system, ensuring that company operations adhere to legal regulations and general governance standards.
- ✓ Integrating ESG (Environmental, Social, and Governance) factors into business operations.

Staying aligned with EVNFinance's strategic development direction, the Board assigned the Board of Management the responsibility of implementing approved business activities and supervising the CEO and Board of Management in executing the business plan objectives. By the end of 2024, EVNFinance exceeded the business targets set by the General Meeting of Shareholders.

The Board of Directors holds regular quarterly meetings as well as extraordinary meetings to ensure timely decision-making and resolution of business matters. In 2024, the Board of Directors conducted 15 official meetings to directly address and resolve governance, management, and business operations matters. Additionally, informal meetings were held weekly at the Company's headquarters for internal discussions and/or engagements with Board of Management members to resolve emerging issues and handle necessary business matters. Non-Board of Management of Directors members also held separate discussions on certain Company-related areas. Throughout the year, the Board of Directors issued 76 Resolutions, 26 Decisions, and multiple notices to direct the Company's activities.

- The Board of Directors has supervised and directed the Board of Management's operations by overseeing, reviewing, and reinforcing internal regulations (rules, policies, and procedures) to ensure timely updates that comply with legal requirements and align with the Company's strategic direction. Throughout the year, the Board of Directors issued new regulations and amendments to regulatory frameworks to strengthen and enhance the system's rigor. The internal regulatory documents issued include: Regulation on interest waivers and reductions, Regulation on the organization and operation of the Risk Management Committee, Regulation on secured transaction

measures, Quality policy, Environmental and social policy, Regulation on delegation of authority in approving business activities, Regulation on restructuring repayment terms and maintaining debt classification for customers facing financial difficulties. Credit granting regulation, Investment regulation, Debt purchase and sale regulation, Asset quality assessment regulation and capital adequacy ratio (CAR) compliance, Regulation on asset classification, provisioning methods, and risk reserve utilization, Network management regulation, among others, etc.

- To strengthen and consolidate the company's system while building a solid foundation for scaling operations and improving quality in line with the direction set by the General Meeting of Shareholders, in 2024, the Board directed the development of a plan and approved the establishment of 02 new branches in Hanoi and Hai Phong. EVNFinance submitted the proposal and received approval from the State Bank. On December 2024, the Board appointed the Director of the Hanoi Branch and instructed preparations for its launch in early 2025, reinforcing business operations in the northern region.

- In accordance with the 2024 Annual General Meeting of Shareholders' resolution on increasing charter capital for dividend payments, the Board successfully executed the capital increase in 2024, raising an additional VND 563,175,130,000. On January 20, 2025, the Company received Decision No. 122/QĐ-NHNN from the State Bank of Vietnam regarding the amendment of the Company's Establishment and Operation License, with the new charter capital set at VND 7,605,658,020,000. This capital level provides a solid foundation for the Company's development objectives in the coming period..

- The Board also supervised information disclosure activities, ensuring that EVNFinance fully complied with legal requirements and that shareholders and investors received accurate and timely information.

- Aligned with the strategic direction approved by the 2024 General Meeting of Shareholders and in response to global and national sustainability trends, the Board continued integrating ESG (Environmental, Social, and Governance) principles into EVNFinance's corporate strategy. This initiative is guiding the company towards adopting new sustainability standards, further reinforcing EVNFinance's commitment to environmental responsibility, community engagement, and social governance.

- The Board also accelerated the search for strategic investors, following the plan outlined in Section 2 of this report.

- Each member of the Board of Directors is assigned specific responsibilities for overseeing and supervising key areas of the company's operations and is appointed to participate in the BOD Committees, including:

+ Human Resources Committee: Mr. Pham Trung Kien - Chairman, Mr. Mai Danh Hien - Member, Mr. Le Manh Linh - Member

+ Risk Management Committee: Mr. Le Hoai Nam - Chairman, Mr. Nguyen Van Hai - Member, Mr. Nguyen Trung Thanh - Member

+ Strategy Committee: Mr. Le Manh Linh - Chairman, Mr. Pham Trung Kien - member, Mr. Mai Danh Hien - Member, Mr. Nguyen Van Hai - Member.

The Chairman of the Board of Directors assessed that all members of the Board of Directors have fulfilled their responsibilities and duties in their assigned positions, actively participated in all activities of the Board of Directors and its committees, and achieved the operational results as stated above.

3.2. Activities of the Risk Management Committee, Human Resources Committee, and Strategy Committee

The Board of Directors (BOD) and the Chairman of the Board assessed that the activities of the Human Resources Committee, Risk Management Committee, and Strategy Committee played a crucial role in enhancing the efficiency of the Board, ensuring timely decisions related to human resources, risk management, and corporate strategy. Specifically:

- During the period, the Human Resources Committee provided recommendations to the Board of Directors on reviewing and proposing enhancements to the human resource management framework, ensuring its adaptability to the company's development strategy, business expansion, and operational efficiency. Accordingly, the Human Resources Committee conducted an in-depth assessment and advised the Board of Directors on various aspects, including performance evaluation from unit to individual levels, reward and incentive policies to effectively motivate employees, and ensuring that these measures provide practical and timely incentives. Additionally, the committee advised on remuneration, allowances, and bonuses for the Board of Directors, Supervisory Board, and Board of Management, which were submitted for approval at the 2024 Annual General Meeting of Shareholders. The committee also provided recommendations on recruitment, training, appointment, and dismissal policies, salary structures aligned with the company's operational model, and the delegation of authority in human resource management, etc.
- The Risk Management Committee provided strategic recommendations on risk management, defining risk appetite and risk tolerance limits. The committee

conducted policy reviews, assessed the relevance and effectiveness of current risk management processes and regulatory compliance, and made recommendations for adjustments to ensure effective risk governance. Additionally, it proposed specific risk-focused priorities for the Board, particularly in addressing non-performing loans and outstanding debt resolution. During the year, based on recommendations from the Risk Management Committee, the Board officially defined EVNFinance's risk appetite framework.

- The Strategy Committee is responsible for advising the Board of Directors on defining the company's strategic direction and objectives, monitoring and overseeing implementation, and recommending the approval of corporate development policies and solutions at different stages. During the period, the Strategy Committee focused on advising the Board of Directors on developing a strategy aligned with ESG principles and successfully presented the strategic direction for EVNFinance-integrating sustainability factors into business operations-for approval at the 2024 Annual General Meeting of Shareholders. The committee also assigned specific tasks to the Board of Directors to ensure effective execution. Additionally, the Strategy Committee proposed detailed work programs, leveraging global and Vietnamese best practices and aligning with Vietnamese government policies to provide strategic guidance to the Board of Management, ensuring that their actions align with the company's development strategy. For the second consecutive year, EVNFinance has published a standalone Sustainability Report for 2023, reinforcing its commitment to sustainable development.

PART II. BUSINESS ORIENTATION FOR 2025

1. Basis for Business Orientation in 2025

Vietnam's economic outlook for 2025 is projected to be positive, with a GDP growth target set above 8% and an ambition to reach 10% under favorable conditions. However, the country is expected to face several challenges, including a potentially slow global economic recovery, inflationary pressures, and the need to improve growth quality. To overcome these challenges, structural reforms, innovation, and digital transformation must be actively and decisively implemented.

2. Business Orientation for 2025

The Board of Directors has outlined the business orientation for 2025 and the following years, focusing on the following objectives:

- Expanding total assets and increasing profitability.
- Enhancing corporate governance, management, and control capabilities.

- Developing relationships with strategic investors to strengthen capital capacity, technical expertise, business networks, and technology transfer.
- Accelerating digital transformation across all aspects of corporate governance, management, and business operations.
- Fast-tracking the integration of ESG (Environmental, Social, and Governance) principles into business activities.
- Continuing to focus on branding, corporate image, and marketing strategies, while enhancing international recognition through increased transactions with global financial institutions.
- Key Business Targets for 2025:
 - ✓ Total Assets: VND 80 trillion, a 34% increase from 2024.
 - ✓ Pre-tax Profit: VND 960 billion, a 36% increase from 2024.

A detailed 2025 business plan is presented in the Board of Management's Report submitted to the General Meeting of Shareholders.

The above is the report of the Board of Directors presented at the 2025 Annual General Meeting of Shareholders. We respectfully submit it for approval.

On behalf of the Board of Directors, I would like to express my sincere gratitude and extend my best wishes for health and peace to all esteemed shareholders of the Company!

Recipients:

- As stated above;
- BOD, BOS, BOM;
- Filed in Corporate Governance Archives.

ON BEHALF OF THE BOARD OF DIRECTORS



PHAM TRUNG KIEN

Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.

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No.: 06/BC-HĐQT-TCĐL

Hanoi, March 07, 2025

**REPORT ON THE ASSESSMENT OF THE INDEPENDENT BOARD MEMBER
ON THE ACTIVITIES OF THE BOARD OF DIRECTORS IN 2024**

To: General Meeting of Shareholders of EVNFinance Joint Stock Company

Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of certain provisions of the Securities Law and the Charter of EVNFinance, the Independent Board Member of EVNFinance hereby reports to the 2025 Annual General Meeting of Shareholders on the activities of the Board of Directors (BOD) in 2024 as follows:

1. Assessment of the Consolidation of the Board of Directors

- The Board of Directors of EVNFinance for the 2023-2028 term consists of 06 members with the following structure: 03 non-executive members, 01 executive member, and 02 independent members, specifically as follows:

No.	Member	Gender	Position	Appointment Date
1	Mr. Pham Trung Kien	Male	Board Member (Non-Executive)	March 17, 2023
			Chairman of the Board of Directors (Non-Executive)	March 24, 2023
2	Mr. Mai Danh Hien	Male	Board Member cum General Director	March 17, 2023
3	Mr. Le Manh Linh	Male	Board Member (Non-Executive)	March 17, 2023
			Vice Chairman of the Board of Directors (Non-Executive)	May 16, 2024
4	Mr. Nguyen Trung Thanh	Male	Board Member (Non-Executive)	March 17, 2023
5	Mr. Le Hoai Nam	Male	Independent Board Member	March 17, 2023
6	Mr. Nguyen Van Hai	Male	Independent Board Member	March 17, 2023

- With a total of 6 members on the Board of Directors, including 2 independent members, the structure of the Board of Directors is ensured to comply with the Charter and the provisions of the Law on Credit Institutions 2024.

2. General Assessment of the Board of Directors' Activities

- Based on the experience of its members, the Board of Directors has assigned specific responsibilities to each member to maximize their strengths. The Board of Directors

has developed an operational plan and a schedule of regular meetings for 2024 as a foundation for implementing its tasks.

- Based on the approval of the General Meeting of Shareholders (GMS), the Board of Directors has issued and disclosed the documents approved by the GMS, including:
 - (1) Charter on the Organization and Operations of the Company
 - (2) Regulations on the Organization and Operations of the Board of Directors
 - (3) Internal Corporate Governance Regulations
- The activities of the Board of Directors have been carried out in accordance with the established plan. The Board members have demonstrated a high sense of responsibility and prudence in fulfilling their roles and duties.
- In 2024, the Board of Directors held fifteen (15) in-person meetings at the Company's headquarters. All Board members fully attended the meetings, diligently studying policy planning, strategy, risk appetite, organizational structure, business plans, internal regulations, and other key matters. The Board closely monitored the activities of the Executive Board and supervised the implementation of resolutions approved by the General Meeting of Shareholders. This ensured compliance with the Company's Charter, the Regulations on the Organization and Operations of the Board of Directors, the Internal Corporate Governance Regulations, other internal regulations, and applicable legal provisions.
- All meetings were attended by the Supervisory Board and conducted in accordance with the proper procedures and regulations. Meeting materials were fully provided, ensuring compliance with the Company's internal regulations and legal requirements.
- Matters related to organizational structure development, functions and duties of departments, business plans, operational activities, charter capital increase, personnel changes, environmental and social policies, especially digital transformation in operations management and business activities, etc., have all been thoroughly discussed between the Board of Directors and the Executive Board. Comprehensive discussions and assessments were conducted to make appropriate decisions that maximize the Company's benefits.
- In addition to holding full-board meetings as required, the non-executive Board members (without the participation of the Board member who also serves as General Director) also hold discussion sessions to exchange views on various matters such as evaluating and assessing domestic and international economic developments and financial market trends and their impacts on the system and EVNFinance; market trends in ESG; trends in credit growth within the system; digital transformation trends, etc., in order to gain a multi-dimensional perspective and thereby provide objective assessments of the Company's activities. The independent members actively contributed their opinions, especially in the areas of risk management and ESG.
- In 2024, the Board of Directors issued 76 resolutions and 26 decisions on various aspects of the Company's operations, with particularly notable highlights being Resolution No. 31 and Decision No. 12 on ESG, and Resolution No. 15A on environmental and social policies.
- In 2024, EVNFinance conducted a shareholder consultation by written ballot. The Board of Directors organized the consultation process, ensuring full compliance with legal regulations and the proper disclosure of information.
- Regarding corporate culture development, in 2024, Board members participated in engagement activities with EVNFinance employees, initiated by the Executive Board

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and the Trade Union. These activities included charity programs, blood donation drives, and running events, etc. aiming to place EVNFinance's people at the heart of sustainable development.

3. Assessment of the Activities of the Committees established by the Board of Directors

- The committees of the Board of Directors, as required by law, include the Human Resources Committee and the Risk Management Committee. These committees maintain regular and ad-hoc meetings to provide timely consultations to the Board of Directors, enhancing operational efficiency and facilitating prompt decision-making on the company's human resources policies and risk management strategies.
- The Strategy Committee, responsible for advising the Board of Directors on defining the Company's strategic direction and planning objectives, has focused on providing recommendations to the Board regarding development strategies aligned with ESG principles. It has also guided and directed the Executive Board to take appropriate actions in line with the Company's growth strategy.

4. Assessment of the Board of Directors' Supervision of the General Director and the Executive Board

- The Board of Directors supervises the activities of the General Director through regular oversight and direction in strengthening the system of regulations and procedures. The Board's approach is to establish fundamental regulatory frameworks that comply with legal requirements by issuing overarching regulations, consolidating separate business regulations into comprehensive operational guidelines tailored to each business segment. Based on this framework, the General Director is empowered to develop appropriate operational procedures to ensure the effective functioning of the system.
- The Board of Directors has strengthened its supervisory function over the Executive Board through periodic business programs and plans on a monthly, quarterly, and annual basis. Additionally, it closely monitors the implementation of the Board's resolutions and the execution of its recommendations.
- The Board of Directors interacts with the Corporate Governance Officer and various departments within the Company to gain a clearer understanding of the Company's operations.
- The Independent Board Members have provided objective assessments of the Company's internal regulatory document system, offered guidance on developing and improving the internal regulatory framework, and provided feedback to the General Director to further optimize the internal document retrieval system.
- The Independent Board Members (under the Risk Management Committee) have proactively supported the General Director and the Executive Board in risk management, helping to identify potential risks early and ensuring the stability and sustainability of the Company's operations.
- Additionally, the Board of Directors has supervised the General Director and Executive Board members in information disclosure, particularly regarding transactions related to EVT share ownership, ensuring compliance with legal regulations.
- The Board of Directors has effectively supervised information disclosure and internal transaction management, with no serious violations detected.




5. Information Disclosure and Internal Transaction Management

- The Board of Directors has implemented English-language information disclosure since 2024, facilitating quick and convenient access for foreign investors.
- All internal transactions strictly comply with legal regulations and the Company's charter, ensuring full and transparent disclosure.
- In 2024, the Board of Directors approved a transaction with a related party of an EVNFinance insider (Mr. Le Hoai Nam) concerning EVNFinance's purchase of health insurance for its employees.
- All transactions with related parties of insiders were fully disclosed in a timely manner, approved by the appropriate authority, and conducted within the transaction limits in accordance with internal regulations and legal requirements

6. Conclusion and Recommendations

- The Board of Directors operated transparently, effectively, and proactively complied with legal regulations in 2024.
- It is recommended to continue strengthening professional training for management personnel, developing a modern governance and internal control system, and applying technology in internal transaction monitoring to enhance transparency in all Company activities.

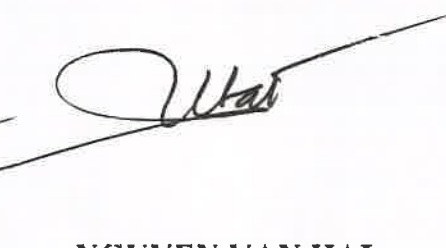

The above is the assessment report of the Independent Board Member on the activities of the Board of Directors in 2024. Respectfully submitted to the General Meeting of Shareholders.

Respectfully submitted. 

Recipients:

- As above;
- Board of Directors, Supervisory Board;
- Archives: Governance Office

INDEPENDENT BOARD MEMBERS



LE HOAI NAM

NGUYEN VAN HAI

Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.

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**EVNFINANCE JOINT
STOCK COMPANY**

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, March 05th, 2025

REPORT OF THE BOARD OF SUPERVISORS ON THE PERFORMANCE IN 2024 AND THE PLAN FOR 2025

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 approved by the National Assembly on January 18th, 2024;

Pursuant to the Charter of Organization and Operation of EVNFinance Joint Stock Company and the Regulations on the Organization and Operation of the Board of Supervisors;

The Board of Supervisors reports to the General Meeting of Shareholders on the performance for 2024 and the plan for 2025 as follows:

I. PERFORMANCE RESULTS OF THE BOARD OF SUPERVISORS FOR 2024

1. Organization and Operations of the Board of Supervisors in 2024:

1.1 Board of Supervisors Personnel

From January 1st, 2024 to December 31th, 2024, the Board of Supervisors had three members. The Board of Supervisors personnel remained unchanged throughout 2024, ensuring a staffing structure in accordance with the provisions of the Law on Credit Institutions and the Company's Charter.

Under the Board of Supervisors is the Internal Audit Department, which consists of 05 members.

1.2. Meetings of the Board of Supervisors

The Board of Supervisors ensures a regular meeting schedule in accordance with the Company's Charter and the Regulations on the Organization and Operation of the Board of Supervisors. In 2024, the Board of Supervisors held 12 regular meetings. These meetings focused on discussing and agreeing upon work items according to their functions and duties, including selecting an independent audit firm, finalizing the assessment results of the financial report, establishing the work orientation of the Board of Supervisors, assigning tasks among its members, and approving the internal audit plan for 2024.



The Board of Supervisors meetings were convened by the Head of the Board of Supervisors and were attended by all members of the Board of Supervisors. The minutes of the meetings were duly recorded and archived as required.

2. Supervision of compliance with the provisions of the Law and the Charter on governance, management, and the implementation of the General Meeting of Shareholders' resolutions:

2.1 Supervision of governance and management activities:

✓ Regarding governance: The Board of Directors ensures that the organizational structure complies with legal provisions: The Board comprises 06 members, including 01 Chairman, 01 member concurrently serving as General Director, 02 non-executive members, and 02 independent members. On May 16th, 2024, the Board unanimously resolved to elect Mr. Le Manh Linh as Vice Chairman of the Board.

The Board of Directors holds meetings or collects written opinions to pass resolutions and decisions in accordance with legal requirements and the Company's Charter. The main topics of the Board's resolutions and meetings include the implementation of the resolutions of the 2024 Annual General Meeting of Shareholders; finalizing the organizational structure; issuing the Charter and Internal Regulations; selecting the audit firm for 2024; implementing the plan to pay dividends in shares; and supervising the operations of the Board of Management in accordance with legal provisions.

✓ Regarding business operations: The Board of Management has actively organized and focused on managing business activities, implementing the items approved by the resolutions of the General Meeting of Shareholders, and exceeding the target plan for total assets and pre-tax profit assigned for 2024. The business results for 2024 are as follows:

Unit: billion VND

Content	Plan 31/12/2024	Implementation 31/12/2024	Completion Rate (%)
Total Assets	54,500	59,599	109%
Pre-tax Profit	585	704	120%

✓ Regarding the development of the internal control system and risk management: The documents, regulations, and procedures have been actively revised and supplemented under the direction of the Board of Directors and the Board of Management in order to create an internal framework of rules and guidance to

minimize risks, such as (1) adjusting the delegation of authority to align with changes in the scale of total assets and specifying the responsibilities for approvals at various levels; and (2) using the regulations and operational procedures as the basis for establishing control checkpoints and risk management measures.

The Company continues to develop and standardize the responsibilities of its internal control system based on the three lines of defense model, enhancing governance quality to ensure sustainable development.

In addition, the Company undertook an engagement with Moody's in 2024 to obtain an international credit rating. Accordingly, based on the achieved results, EVNFinance has maintained a B2 rating for the fourth consecutive year. This is a positive outcome within the system of credit institutions rated and published by Moody's in Vietnam.

However, the Board of Supervisors assesses that the Board of Management still needs to strengthen and focus on risk control activities, such as:

- Enhancing credit quality control, intensifying post-lending supervision and debt recovery, and managing risks to ensure operational safety.
- Reviewing, supplementing, and updating internal regulations, as well as reassessing information security for digital products.

2.2 Supervision of the implementation of the General Meeting of Shareholders' resolutions:

a. The items under the resolution of the General Meeting of Shareholders dated March 15th, 2024:

The items that have been implemented include:

- ✓ Completed the 2024 business plan.
- ✓ Implemented the 2024 profit distribution plan in accordance with the resolution.
- ✓ Completed the dividend payments from the 2023 profits and retained earnings from previous years at 8%.
- ✓ Remuneration and allowances for Board of Directors and Board of Supervisors members were provided within the approved limits.
- ✓ Successfully revised the Company's foreign ownership limit to a maximum of 15%.
- ✓ Issued the Sustainability Report to provide shareholders with information on the strategy for integrating sustainable factors into business operations.

✓ Reported the implementation results of the restructuring plan related to non-performing loans for the period 2021-2025 to the State Bank on a quarterly basis as required.

✓ Issued the Company's Charter of Organization and Operation per Resolution 07/QĐ-HĐQT-TCĐL, the Regulations on the Organization and Operation of the Board of Directors per Resolution 08/QĐ-HĐQT-TCĐL, and the Internal Governance Regulations per Resolution 09/QĐ-HĐQT-TCĐL.

The item in the General Meeting of Shareholders' resolution regarding increasing charter capital through the issuance of shares to employees under the employee stock option program for 2024 has not been implemented as the Company is currently seeking the opinion of the competent state authority.

b. The items under the resolution of the General Meeting of Shareholders dated December 25th, 2024:

The items that have been implemented include:

✓ The selection of A&C Audit and Consulting Co., Ltd as the provider of auditing services for 2024.

✓ The issuance of the Regulations on the Organization and Operation of the Board of Supervisors.

The item regarding the issuance of the Regulations on the Organization and Operation of the Board of Directors, as well as the Internal Governance Regulations, have not been implemented. The report submitted by the Board of Directors to the General Meeting of Shareholders explains the reasons for not implementing these items. The Board of Supervisors considers the explanation provided in the Board of Directors' report to be cautious and reasonable, taking into account the interrelationship among the Company's internal documents.

3. Financial Statement Appraisal and Financial Performance Supervision

Assessment of the Independent Audit Firm: The audit quality of A&C Auditing and Consulting Co., Ltd. is objective, independent, and aligned with the audit scope.

The Board of Supervisors has conducted an appraisal and agreed with the opinions and findings of the independent audit firm – A&C Audit and Consulting Co., Ltd., as follows: *“The financial statements have been fairly and faithfully presented, in all material respects, reflecting the Company's financial position as of December 31th, 2024, as well as the business performance and cash flow situation for the financial year ended on the same day, in accordance with Vietnamese Accounting Standards,*

the Accounting System for Credit Institutions in Vietnam, and the relevant legal regulations regarding the preparation and presentation of financial statements.”

Some key indicators regarding the Company's capital, assets as of December 31th, and the overall business performance for 2024 are as follows (data audited by A&C Audit and Consulting Co., Ltd.):

+ Total Assets:	59,599 billion VND
+ Pre-tax Profit:	704 billion VND

All safety indicators comply with the provisions of the Law on Credit Institutions and the regulations of the State Bank, including a minimum Capital Adequacy Ratio (CAR) of 12.47% (the minimum requirement is 9%).

4. Review of contracts and transactions with related parties under the authority of the Board of Directors and the General Meeting of Shareholders.

In 2024, the Company undertook transactions with a related party, namely BSH Thang Long Insurance Company (a related party of a member of the Board of Directors).

The contract and transactions with this related party were approved by the Board of Directors and executed in accordance with the provisions of the Company's Charter, with proper information disclosure as required.

5. Prepare a list of founding shareholders, shareholders holding at least 1% of the charter capital, capital-contributing members, and related parties of the members of the Board of Directors, the Board of Supervisors, and the Board of Management of the Company.

The Board of Supervisors, in coordination with the Executive Management Division and the Human Resources Division, has prepared and updated the list in accordance with the regulations.

The list of related parties of the Company's insiders has changed compared to the beginning of 2024 due to the dismissal of two Deputy General Directors and the appointment of the Director of the Hanoi Branch.

6. Implement the supervision by senior management over the internal audit.

✓ Supervision and evaluation of compliance with professional ethics standards by members of the Board of Supervisors and internal auditors:

The Board of Supervisors has issued regulations on the organization and operation of the Board of Supervisors and Internal Audit, which define the principles, standards,

and professional ethics for its members and internal auditors. During the execution of their duties, the Board of Supervisors monitored the activities of the Internal Audit Department and found no violations of ethical standards.

✓ Supervision of the Internal Audit in carrying out its tasks according to the 2024 plan.

In 2024, the Internal Audit completed 18 planned audits as approved and conducted 1 surprise audit on the provisioning for risk management in accordance with Circular 8861/NH-CSTT dated November 16th, 2023, issued by the Board of Supervisors regarding certain issues in the operations of credit institutions.

The Internal Audit independently and objectively reviewed and evaluated the appropriateness, completeness, and effectiveness of the internal control system, and provided recommendations for changes to the internal control system to mitigate risks and enhance its operational efficiency.

✓ Review and evaluate the effectiveness of the Internal Audit: All Internal Audit reports underwent a self-assessment for quality in accordance with the 2024 Internal Audit Process. The quality evaluation results reflected both the effectiveness of the Internal Audit and the performance of the Head of Internal Audit. In 2024, the Board of Supervisors assessed that the Internal Audit fulfilled its duties as required, but it needs to continuously enhance its professional capabilities to align with the Company's development orientation.

7. Coordination Mechanism between the Board of Supervisors, the Board of Directors/Management, and Shareholders.

✓ The coordination between the Board of Supervisors and the Board of Directors, the General Director, and the shareholders essentially ensures compliance with the provisions of the Law and EVNFinance's regulations, and serves the common interests of EVNFinance. In 2024, the coordination between the Board of Supervisors and the Board of Directors, as well as the General Director, was maintained with independence and regular continuity, with specific activities as follows:

+ The Board of Supervisors is provided with information and documents on the management, operations, and business activities of EVNFinance, which supports its supervision as required.

+ The Board of Supervisors fully participates in the regular meetings of the Board of Directors and frequently exchanges views with Board members on governance and management matters.

+ Through its regular meetings, periodic reports, and audit findings, the Board of Supervisors/Internal Audit has made recommendations to the Board of Directors and Management regarding measures to enhance controls and amend/improve internal regulations. The Board of Directors and Management have directed the relevant units to implement these recommendations and report on the results.

✓ In 2024, the Board of Supervisors did not receive any written opinions from shareholders regarding the review of accounting records, documents, or inspection requests related to the Company's business operations and management.

8. Implementation of the duties of the Board of Supervisors' members and the compensation for the Board of Supervisors.

In 2024, the Board of Supervisors fully executed all of its functions and responsibilities as stipulated in the Charter of Organization and Operation of EVNFinance and the Regulations on the Organization and Operation of the Board of Supervisors. All members of the Board of Supervisors fulfilled their assigned tasks, participated fully in all meetings of the Board of Supervisors, and actively engaged in discussions and voting on issues within the Board's mandate.

The operating expenses of the Board of Supervisors are executed in accordance with the Company's regulations. The compensation for 2024 for the members of the Board of Supervisors was implemented within the limits approved by the 2024 General Meeting of Shareholders. The total pre-tax compensation for the Board of Supervisors in 2024 amounts to VND 2.22 billion. Details of the compensation for each member of the Board of Supervisors in 2024 are as follows:

Member Name	Position	Compensation (Million VND)
Mr. Le Long Giang	Head of the Board of Supervisors	1,078
Ms. Le Khanh Ngoc	Member of the Board of Supervisors	742
Mr. Nghiem Khac Dat	Member of the Board of Supervisors	405

II. ORIENTATION AND ACTIVITY PLAN FOR 2025 OF THE BOARD OF SUPERVISORS

The Board of Supervisors has set the following key priorities for 2025:

1. Carry out its functions and duties in accordance with the Law and the Charter, and implement the additional functions and responsibilities provided under the Law on Credit Institutions 2024.
2. Orient and effectively implement the internal audit work, strengthen the personnel structure, actively conduct internal training to enhance the competencies of internal auditors, and encourage staff to pursue professional audit certifications.
3. Enhance the coordination mechanism with the Board of Directors, Management Board, the lines of defense, and competent authorities to timely identify and monitor risks, particularly those issues flagged by the State Bank.

III. SOME RECOMMENDATIONS FROM THE BOARD OF SUPERVISORS

Based on the results of monitoring the business activities and management of the Board of Directors and the Management Board, the Board of Supervisors has several proposals and recommendations as follows:

1. Continue to implement the items approved by the resolutions of the Annual General Meeting of Shareholders dated March 15th, 2024, and the General Meeting of Shareholders' written opinions dated December 25th, 2024.
2. Implement the approval of the State Bank for the establishment of two branches in Hanoi and Hai Phong as stated in Official Letter No. 5908/NHNN-TTGSNH dated July 16th, 2024.
3. Review, amend, supplement, and perfect internal procedures, regulations, and policies to comply with new legal provisions and to better suit the practical business operations.
4. Enhance proactive monitoring, early warning, and timely handling of potential violations and risks within the Company according to the documents and conclusions from the Governor of the State Bank, such as liquidity risk, credit risk (including concentrated credit risk to specific customer groups/fields, common collateral risk, etc.), market risk, and operational risk (including the storage of key documents, critical data, and IT systems).

5. Direct the prompt and comprehensive resolution of the recommendations resulting from the internal audit and the inspections conducted by the relevant authorities.

The Board of Supervisors sincerely thanks the shareholders, the Board of Directors, the Management Board, and all employees of the Company for providing favorable conditions that enabled us to carry out our duties in accordance with the Law and to fulfill the tasks entrusted by the shareholders.

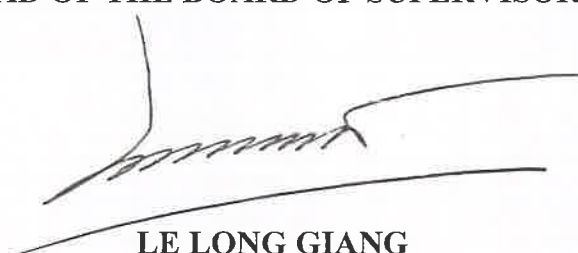
Below is the complete report of the Board of Supervisors. We respectfully submit it for the approval of the General Meeting of Shareholders.

Wishing the General Meeting every success!

Recipients:

- As above;
- Archives: The Board of Supervisors
- Archives: Governance Office

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



LE LONG GIANG



Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.

In case of any discrepancy in the meaning between the English disclosure and the Vietnamese disclosure, the Vietnamese disclosure shall prevail.



EVNFINANCE JOINT

STOCK COMPANY

HANOI 03/2025/TTr - BKS- TCĐL

THE SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Hanoi, March 5th, 2025

PROPOSAL

Regarding the Selection of an Independent Auditing Firm for the Audit of the Financial Statements and Internal Control System Operations for the Year 2026

To: The General Meeting of Shareholders

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17th, 2020;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18th, 2024;
- Pursuant to Decree No. 155/2020/ND-CP dated December 31th, 2020, of the Government detailing the implementation of certain provisions of the Securities Law and related guiding documents;
- Pursuant to Circular No. 116/2020/TT-BTC dated December 31th, 2020, of the Ministry of Finance guiding certain corporate governance regulations applicable to public companies;
- Pursuant to Circular No. 51/2024/TT-NHNN dated November 29th, 2024 ("Circular 51") of the State Bank of Vietnam regulating independent audits for commercial banks, non-bank credit institutions, microfinance institutions, and branches of foreign banks;
- Pursuant to the Charter on Organization and Operation of EVN Finance Joint Stock Company.

The Board of Supervisors respectfully submits to the General Meeting of Shareholders for approval the selection of A&C Auditing and Consulting Co., Ltd. to conduct the review of the semi-annual financial statements, the audit of the financial statements, and the audit of the Company's internal control system operations for the year 2026, based on the selection process conducted according to two criteria:

- ✓ Included in the list of auditing firms approved by the State Securities Commission to audit public interest entities in the securities sector.
- ✓ Meeting the conditions stipulated in Circular 51/2024/TT-NHNN dated November 29th, 2024, regulating independent audits for commercial banks, non-bank credit institutions, microfinance institutions, and foreign bank branches.

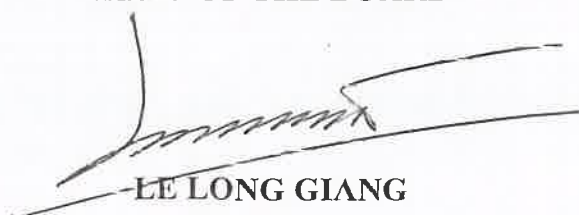
Respectfully submitted to the General Meeting of Shareholders for approval.

Recipients:

- As above;
- Archives: Supervisory Board, Governance Office

ON BEHALF OF THE BOARD OF SUPERVISORS

HEAD OF THE BOARD


LE LONG GIANG

No.: 08/TTr-HDQT-TCĐL

Hanoi, March 07 2025

PROPOSAL

Regarding Audited 2024 Financial statements, Profit Distribution Plan for 2024; Remuneration, bonuses, and operating expenses of the Board of Directors, Board of Supervisors, Board of Management in 2025; Amend and supplement the Charter of organization and operation of EVNFinance Joint Stock Company, Regulations on organization and operation of the Board of Directors, Company's Internal Governance regulations Company's Internal Governance regulations; Reissuance/Amendment of the Company's establishment and operation License

To: General Meeting of Shareholders of EVNFinance Joint Stock Company,

- Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to the Charter of organization and operation of EVNFinance Joint Stock Company;

The Board of Directors kindly submits to the Annual General meeting of shareholders 2025 the following contents:

I. Audited 2024 Financial statements by A&C Auditing and Consulting Co., Ltd.

The Board of Directors kindly submits to the Annual General Meeting of Shareholders 2025 for approval of the Company's 2024 Financial Statements. The Company's 2024 Financial Statements is published on the website of EVN Finance Joint Stock company, the mass media in accordance with the provisions of law and is attached to the documents provided at the General Meeting.

II. Profit Distribution Plan of 2024

The Board of Directors kindly submits to the Annual General Meeting of Shareholders 2025 for approval the Profit Distribution Plan for 2024, with the following specific contents:

2.1. Appropriate fund allocations as per regulations; reward funds, welfare funds

Unit: VND

No.	Indicators	Amount	Explanation
1	Profit after corporate income tax in 2024	560,822,212,854	
2	Distribute to Funds	109,360,331,507	
2.1	Distribute to Charter Capital Supplementary Reserve Fund	28,041,110,643	Distribute 5% of net profit
2.2	Distribute to Financial Reserve Fund	56,082,221,285	Distribute 10% of net profit
2.3	Distribute to Commendation Fund	8,412,333,193	Distribute 1.5% of net profit
2.4	Distribute to Reward Fund for the Board of Directors, the Board of Supervisors, and the Board of Management.	8,412,333,193	Distribute 1.5% of net profit
2.5	Distribute to Welfare Fund	8,412,333,193	Distribute 1.5% of net profit
3	The remaining undistributed profits of 2024 after distributing to funds	451,461,881,347	

2.2. The profit for the year 2024 after fund allocation and retained earnings from previous years, totaling VND 459,139,886,573 (including VND 451,461,881,347 of profit for 2024 after the aforementioned fund allocations and VND 7,678,005,226 of retained earnings from previous years), will be retained to serve business operations.

III. Implementation of Remuneration, Bonuses, and Operating Expenses for the Board of Directors, Board of Supervisors, Board of Management in 2024; Submission of Remuneration, Bonuses, and Operating Expenses for the Board of Directors, Board of Supervisors, Board of Management in 2025

3.1. Implementation of Remuneration, bonuses, and operating expenses of the Board of Directors, Board of Supervisors and Board of Management in 2024

- The total remuneration of the members of the Board of Directors and the Board of Supervisors implemented in 2024 is VND 6,000,000,000 (In words: Six billion VND), ensuring compliance with the regulations on remuneration of the Board of Directors and

the Board of Supervisors approved by the 2024 Annual General Meeting of Shareholders. The details of remuneration payments for members of the Board of Directors and the Board of Supervisors are as follows:

No.	Full name	Position	Amount (VND)
I	Board of Directors		3,775,280,899
1	Pham Trung Kien	Chairman of the Board of Directors	1,617,977,527
2	Le Manh Linh	Vice Chairman of the Board of Directors	539,325,843
3	Nguyen Trung Thanh	Board Member	539,325,843
4	Le Hoai Nam	Independent Board Member	539,325,843
5	Nguyen Van Hai	Independent Board Member	539,325,843
II	Board of Supervisors		2,224,719,101
1	Le Long Giang	Head of the Board of Supervisors	1,078,651,685
2	Le Khanh Ngoc	Board of Supervisors Member	741,573,034
3	Nghiem Khac Dat	Board of Supervisors Member	404,494,382
	Total		6,000,000,000

- According to the 2024 General Meeting of Shareholders' Resolution, if the Company's pre-tax profit exceeds the planned target by more than 10%, the bonus for the Board of Directors, the Board of Supervisors, and the Board of Management shall not exceed 1.5% of after-tax profit, ensuring that the total bonus does not exceed the additional after-tax profit compared to the plan. Based on the Company's business performance, with pre-tax profit in 2024 reaching VND 703.7 billion (120% of the target), the Board of Directors agrees to propose a bonus allocation for the Board of Directors, the Board of Supervisors, and the Board of Management according to the ratio approved by the 2024 Annual General Meeting of Shareholders, with a specific amount of VND 8.412 billion.
- Other operating expenses of the Board of Directors and the Board of Supervisors shall be implemented in accordance with the Company's internal regulations.

3.2. Submit the 2025 Remuneration, bonuses, and operating expense plan for the Board of Directors, the Board of Supervisors and the Board of Management in 2025.

Based on the business strategy, the Company's operational scale, and market reference information, the Board of Directors has developed a remuneration, bonuses and operating expense mechanism linked to assigned responsibilities, ensuring that corporate governance and operational oversight are carried out with the highest level of accountability. The Board of Directors respectfully submits to the General Meeting of Shareholders for approval:

- The total remuneration of the Board of Directors and the Board of Supervisors for the year 2025, amounting to **VND 9,000,000,000** (*In words: Nine billion VND*).
- In case the Company's actual pre-tax profit in 2025 exceeds the pre-tax profit target assigned by the General Meeting of Shareholders, the maximum bonus for the Board of Directors, the Board of Supervisors, and the Board of Management shall be 1% of after-tax profit, ensuring that the total bonus does not exceed the additional after-tax profit compared to the plan.
- The operating expenses of the Board of Directors and the Board of Supervisors shall be implemented in accordance with the Company's internal regulations.

IV. Amendment and supplementation of certain articles of the Charter on the organization and operation of EVNFinance Joint Stock Company

The Charter on the organization and operation of EVNFinance ("Charter") has been amended for the 13th time and was approved by the Annual General Meeting of Shareholders in 2024 on March 15, 2024. To ensure that the Charter is more aligned with legal regulations and the Company's actual operations, the Board of Directors respectfully submits to the General Meeting of Shareholders for approval the proposed amendments and supplements and requests authorization/delegation to carry out the necessary amendment procedures as approved. Accordingly, (i) 72 articles are amended and supplemented, (ii) 02 articles are removed, (iii) 02 new articles are added, and (iv) 08 articles remain unchanged.

Details of the amendments and supplements to the Charter are provided in Appendix 01 attached to this Proposal.

V. Amendment and supplementation of certain articles of the Regulation on the organization and operation of the Board of Directors

The Regulation on the organization and operation of the Board of Directors of EVN Finance Joint Stock Company ("BOD Organization and Operation Regulation") has been

amended for the 5th time and was approved by the Annual General Meeting of Shareholders in 2024 under Resolution No. 01/NQ-ĐHĐCĐ-TCĐL dated March 15, 2024.

According to the results of the 2024 shareholder opinion collection conducted in writing, the draft Board of Directors Regulation was approved under Resolution No. 02/NQ-ĐHĐCĐ-TCĐL of the General Meeting of Shareholders dated December 25, 2024. In this round of shareholder opinion collection, the 14th amendment to the Charter was not approved. Therefore, to ensure a strong alignment between the Charter and the Company's internal regulations, the Board of Directors reports and submits to the General Meeting of Shareholders for further amendments and supplements to the Regulation, in line with the provisions draft Charter to be presented at the 2025 Annual General Meeting of Shareholders. Additionally, the Board of Directors seeks authorization/delegation to carry out the necessary amendment procedures for this Regulation as approved. Accordingly, (i) 17 articles remain unchanged; (ii) 20 articles are amended and supplemented; (iii) 1 article is removed.

Details of the amendments and supplements to the Regulation on the Organization and Operation of the Board of Directors are provided in Appendix 02 attached to this Proposal.

VI. Amendment and supplementation of certain articles of the Internal Governance Regulation.

The Internal Governance Regulation of EVN Finance Joint Stock Company (“Internal Governance Regulation”) has been amended for the 3rd time and was approved by the Annual General Meeting of Shareholders in 2024 under Resolution No. 01/NQ-ĐHĐCĐ-TCĐL dated March 15, 2024.

According to the results of the 2024 shareholder opinion collection conducted in writing, the draft Internal Governance Regulation was approved under Resolution No. 02/NQ-ĐHĐCĐ-TCĐL of the General Meeting of Shareholders dated December 25, 2024. In this round of shareholder opinion collection, the 14th amendment to the Charter was not approved. Therefore, to ensure a strong alignment between the Charter and the Company's internal regulations, the Board of Directors reports and submits to the General Meeting of Shareholders for further amendments and supplements to the Regulation, in line with the provisions draft Charter to be presented at the 2025 Annual General Meeting of Shareholders. Additionally, the Board of Directors seeks authorization/delegation to carry out the necessary amendment procedures for this Regulation as approved. Accordingly, (i)

14 articles will remain unchanged, (ii) 21 articles will be amended and supplemented, and (iii) 01 article will be removed.

Details of the amendments and supplements to the Internal Governance Regulation are provided in Appendix 03 attached to this Proposal.

VII. Reissuance, amendment of the Establishment and Operation License of EVN Finance Joint Stock Company.

The Law on Credit Institutions No. 32/2024/QH15, dated January 18, 2024 (the Law on Credit Institutions), will take effect on July 1, 2024. In compliance with the new provisions of the Law on Credit Institutions and related circulars, EVN Finance will need to amend certain contents in the reissuance and modification of its Establishment and Operation License ("the License") to align with current legal regulations and facilitate business and operational activities. The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the amendment, reissuance of the License and requests authorization/delegation for the Board of Directors to carry out the necessary procedures to reissue/amend the License in compliance with legal regulations.

The Board of Directors kindly submits to General Meeting of Shareholders for consideration and approval./.

Recipients:

- As stated above;
- BOD, BOS, BOM;
- Filed in Corporate Governance Archives.

ON BEHALF OF BOARD OF DIRECTORS



PHAM TRUNG KIEN

Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.

In case of any discrepancy in the meaning between the English disclosure and the Vietnamese disclosure, the Vietnamese disclosure shall prevail.



APPENDIX 01.

EXPLANATORY TABLE ON AMENDING AND SUPPLEMENTING THE CHARTER OF ORGANIZATION AND OPERATION IN 2025 OF EVN FINANCE JOINT STOCK COMPANY

The content of the new Charter consists of 22 Chapters and 82 Articles, in which: (i) 72 articles have been amended and supplemented, (ii) 02 articles have been removed, (iii) 02 articles have been added, (iv) 08 articles remain unchanged, as detailed below:

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
1	Article 1. Definition		
	c. "Law on Enterprises" means the Law on Enterprises No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020; Law amending and supplementing a number of articles of the Law on Credit Institutions in 2017.	c. "Law on Enterprises" means the Law on Enterprises No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 and its amendments and supplements.	Add the phrase "and amended and supplemented documents"
	d. "Law on Credit Institutions" means the Law on Credit Institutions No. 47/2010/QH12 approved by the National Assembly of the Socialist Republic of	d. "Law on Credit Institutions" means the Law on Credit Institutions No. 32/2024/QH15 approved by the National Assembly of the Socialist Republic of	Update the legal basis according to the Law on Credit Institutions 2024

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	Vietnam on June 16, 2010 and its amendments and supplements.	Vietnam on January 18, 2024, effective from July 1, 2024 and its amendments and supplements.	
	f. "Business area" means the territory of Vietnam and foreign countries inscribed in the License of the State Bank.	Remove this content.	The term does not appear in the text
	Not regulated	f. "Law on Securities" means the Securities Law No. 54/2019/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 and its amendments and supplements.	Supplement the legal basis of the Law on Securities 2019
	h. "Electricity of Vietnam" (hereinafter referred to as EVN) is organized in the form of a single-member limited liability company owned by the State under the Prime Minister's Decision No. 975/QD-TTg dated June 25, 2010.	Remove this content	The term does not appear in the text

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	Not regulated	k. "Net value of charter capital" is determined by charter capital and surplus share capital, plus accumulated undistributed profits, minus accumulated losses not yet handled reflected in accounting books.	Supplement the term according to Clause 3, Article 28 of the Law on Credit Institutions 2024.
	v. "Related persons" are defined according to Clause 28, Article 4 of the Law on Credit Institutions for issues related to the organization and operation of EVN Finance which are prescribed by the law on credit institutions. For information disclosure and other matters not prescribed by law on credit institutions, related persons shall be determined respectively in accordance	v. "Related persons" are defined according to Clause 24, Article 4 of the Law on Credit Institutions for issues related to the organization and operation of EVN Finance which are prescribed by the law on credit institutions. For information disclosure and other matters not prescribed by law on credit institutions, related persons shall be determined respectively in	Update Legal Basis under the Law on Credit Institutions 2024

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	with the provisions of the Law on Enterprises and the Law on Securities	accordance with the provisions of the Law on Enterprises and the Law on Securities	
	Not regulated	aa. "Indirect ownership" means that an organization or individual owns the charter capital of EVN Finance through an investment trust or through an enterprise in which such organization or individual owns more than 50% of the charter capital.	Supplement the term according to Clause 33, Article 4 of the Law on Credit Institutions 2024
	Not regulated	bb. "Personal identification number" is a natural sequence of 12 digits established by the National Population Database for Vietnamese citizens, according to the provisions of the Law on Identity No. 26/2023/QH15 approved by the National Assembly of the Socialist Republic of Vietnam on November 27, 2023 and guiding documents, amended and supplemented.	Supplement the term according to the provisions of the Law on Identity No. 26/2023/QH15 approved by the National Assembly of the Socialist Republic of Vietnam on November 27, 2023 and guiding documents, amendments and supplements.

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	3) Terms, terms and concepts not defined in this Charter shall be construed in accordance with the relevant provisions of law defined in the Law on Credit Institutions and the Law on Enterprises (if they do not conflict with the subject and context) shall have the same meaning in this Charter	3) Terms, terms and concepts not defined in this Charter shall be construed in accordance with the relevant provisions of law defined in the Law on Credit Institutions, the Law on Securities and the Law on Enterprises (if they do not conflict with the subject matter and context) shall have the same meaning in this Charter	Supplementing the Law on Securities
	CHAPTER II. NAME, FORM, DURATION OF OPERATION AND HEAD OFFICE OF THE EVN FINANCE COMPANY	CHAPTER II. NAME, FORM, DURATION OF OPERATION, HEAD OFFICE AND LEGAL REPRESENTATIVE OF THE EVN FINANCE JOINT STOCK COMPANY	Supplement the content of Legal representative, revising the name
2	Article 2. Name, address and operating time of EVN Finance		
	3) Charter capital: 7,042,482,890,000 VND (Seven thousand zero hundred and forty-two billion four hundred and eighty	Remove this content	Transfer the contents of Article 11 of the Draft Charter 2025 to unify the contents of Charter Capital

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	two million eight hundred and ninety thousand VND)		
	Not regulated	3) EVN Finance is a general financial company in accordance with the Law on Credit Institutions.	Supplement content to clarify the type of Financial Company of EVN Finance according to the Law on Credit Institutions 2024 and Article 11 of Circular 35/2024/TT-NHNN
3	Not regulated	Article 3. Legal representative of EVN Finance 1) The legal representative of EVN Finance is the General Director of EVN Finance. 2) In case EVN Finance does not have a General Director, the Chairman of the Board of Directors is the legal representative of EVN Finance until the new General Director is appointed.	Supplement the Article on Legal Representative of EVN Finance to comply with the provisions at Point i, Clause 1, Article 39 of the Law on Credit Institutions 2024, Articles 11 and 12 of the Law on Enterprises 2020, the Model Charter attached to Circular 116/2020/TT-BTC

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
		<p>3) The legal representative of EVN Finance is an individual representing EVN Finance in exercising rights and obligations arising from EVN Finance's transactions, representing EVN Finance as the requester for settlement of civil matters, the plaintiff, the defendant, the person with related interests and obligations before the Arbitrator, Courts and other rights and obligations as prescribed by law.</p> <p>4) The legal representative of EVN Finance must reside in Vietnam, in case of absence in Vietnam, must authorize in writing another person who is the manager or executive of EVN Finance residing in Vietnam to perform the rights and obligations of</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
		<p>the legal representative in accordance with the law and internal regulations of EVN Finance.</p> <p>5) EVN Finance must notify the State Bank of the legal representative of EVN Finance within 10 days from the date of election, appointment of the title of legal representative as prescribed in the Charter of EVN Finance or change of legal representative.</p> <p>The legal representative of EVN Finance is re-authorized in writing to another person to perform the affairs of the legal representative in accordance with the provisions of law and internal regulations of EVN Finance.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
4	Article 4. Banking activities of EVN Finance	Article 5. Banking activities of EVN Finance	Update the order number of the new clause
	1) Receive deposits from organizations; 2) Issuing certificates of deposit, promissory notes, bills and bonds to mobilize capital of organizations; 3) Borrowing capital from domestic and foreign credit institutions and financial institutions in accordance with law; borrowing from the State Bank in the form of refinancing in accordance with the Law on the State Bank of Vietnam; 4) Loans, including installment loans, consumer loans, loans to credit institutions, foreign bank branches, domestic and foreign financial institutions in accordance with law; 5) Bank guarantee;	1) Receive non-term deposits and term deposits from organizations. 2) Issue certificates of deposit to mobilize the organization's capital. 3) Lending. 4) Bank guarantees. 5) Discounts, rediscounts. 6) Factoring. 7) Financial leasing. 8) Issuance of credit cards and other forms of credit extension as prescribed by the Governor of the State Bank.	Update the content of banking activities of general finance companies in accordance with the provisions of Article 115 of the Law on Credit Institutions 2024.

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	6) Discounting and rediscounting negotiable instruments and other valuable papers; 7) Factoring; 8) Financial leasing; 9) Issuance of credit cards and other forms of credit extension after being approved by the State Bank;		
5	Not regulated	Article 6. Borrowing, depositing, buying and selling valuable papers of EVN Finance 1) EVN Finance is allowed to borrow from the State Bank in the form of refinancing in accordance with the State Bank of Vietnam's Law. 2) EVN Finance is allowed to buy and sell valuable papers with the State Bank in	Update the content of borrowing, depositing, buying and selling valuable papers of general finance companies in accordance with the provisions of Article 116 of the Law on Credit Institutions 2024

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
		<p>accordance with the Law on the State Bank of Vietnam.</p> <p>3) EVN Finance is allowed to lend, borrow, deposit, receive deposits, buy and sell valuable papers with credit institutions and foreign bank branches in accordance with the regulations of the Governor of the State Bank.</p> <p>4) EVN Finance is entitled to foreign loans in accordance with the law.</p>	
6	<p>Article 5. Open an account of EVN Finance</p> <p>1) EVN Finance must open a deposit account at the State Bank and maintain an average balance on this deposit account not lower than the required reserve level.</p>	<p>Article 7. Open an account of EVN Finance</p> <p>1) EVN Finance must open a payment account at the State Bank and maintain the required reserve amount on this account.</p>	Update the order number of terms and update the content according to Article 117 of the Law on Credit Institutions 2024.
7	Article 6. Capital contribution, purchase of shares of EVN Finance	Article 8. Capital contribution, purchase of shares of EVN Finance	- Update Order Number Terms

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>1) EVN Finance may only use charter capital and reserve funds to contribute capital and purchase shares according to the following regulations:</p> <p>a. To contribute capital or purchase shares of enterprises and investment funds.</p> <p>b. To establish or acquire subsidiaries or associate companies operating in the fields of insurance, securities, debt management and asset exploitation after obtaining written approval from the State Bank.</p> <p>2) Conditions, dossiers, order and procedures for approving the establishment of EVN Finance's subsidiaries and associated companies are specified by the State Bank.</p>	<p>1) EVN Finance may only use charter capital and reserve funds to contribute capital and purchase shares according to the following regulations:</p> <p>a. To contribute capital or purchase shares of enterprises and investment funds.</p> <p>b. To establish or acquire subsidiaries or associate companies operating in the fields of insurance, securities, debt management and asset exploitation after obtaining written approval from the State Bank.</p> <p>Conditions, dossiers, order and procedures for approving the establishment and acquisition of EVN Finance's subsidiaries and associated companies; conditions for capital increase in subsidiaries and associated companies of EVN Finance; the activities of EVN Finance's subsidiaries</p>	<p>- Update the content of the provisions according to Article 118 of the Law on Credit Institutions 2024.</p> <p>- Transfer the content of cases in which EVN Finance is not allowed to contribute capital or buy shares from Clause 4, Article 9 of the current Charter to unify the regulations on "capital contribution and share purchase", and at the same time update the content according to the provisions of Clause 5, Article 137 of the Law on Credit Institutions 2024.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	3) Conditions, order and procedures for establishing subsidiaries and associated companies of EVN Finance shall comply with relevant laws.	<p>and associated companies in the field of debt management and asset exploitation are specified by the Governor of the State Bank.</p> <p>2) Conditions, order and procedures for establishment of EVN Finance's subsidiaries and associated companies shall comply with the current Law on Credit Institutions and other relevant laws.</p> <p>3) EVN Finance is not allowed to contribute capital or buy shares of the following enterprises:</p> <ul style="list-style-type: none"> - The enterprise is a shareholder of EVN Finance. - The enterprise is a related person of EVN Finance's major shareholder. 	
8	Article 7. Other business activities of EVN Finance	Article 9. Other business activities of EVN Finance	- Update the number of the order of the terms

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>1) Receiving entrusted capital from the Government, organizations and individuals to carry out investment activities in permitted production and business projects and granting credit; Entrusting capital to credit institutions to extend credit. The receipt of entrusted capital from individuals and entrustment of capital to credit granting credit institutions shall comply with the State Bank's regulations.</p> <p>2) Participate in the money market as prescribed in Article 104 of the Law on Credit Institutions.</p> <p>3) Buying and selling government bonds and corporate bonds.</p> <p>4) Underwriting the issuance of Government bonds and corporate bonds;</p>	<p>1) EVN Finance carry out the following other business activities in accordance with the regulations of the Governor of the State Bank:</p> <p>a. Receiving entrusted capital from organizations and individuals to carry out permitted credit granting activities; entrusting capital to other credit institutions to carry out credit extension activities of EVN Finance.</p> <p>b. Buying and selling State Bank bills, corporate bonds; purchase and sale of other valuable papers except for the purchase and sale of valuable papers specified at Point a, Clause 2 of this Article.</p> <p>c. Foreign exchange trading and provision of foreign exchange services.</p>	<p>- Update the contents of the terms as prescribed in Article 119 of the Law on Credit Institutions.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>agents to issue bonds, stocks and other valuable papers.</p> <p>5) Trading and providing foreign exchange services in accordance with the State Bank's regulations.</p> <p>6) An insurance agent.</p> <p>7) Providing consulting services in the fields of banking, finance and investment.</p> <p>8) Providing services for managing and preserving customers' assets.</p> <p>9) Arrange investment capital for projects, negotiate and sign domestic and foreign loan contracts for Vietnam Electricity, member units of Vietnam Electricity and other organizations and individuals under contracts.</p> <p>10) Capital management of member units of Vietnam Electricity.</p>	<p>d. Providing services for the preservation of customers' assets.</p> <p>e. Other services related to factoring.</p> <p>f. Consulting on banking activities and other business activities specified in the License.</p> <p>2) EVN Finance is allowed to carry out the following other business activities in accordance with relevant laws:</p> <p>a. Purchase and sale of debt instruments of the Government, Government-guaranteed bonds, local government bonds</p> <p>b. Issuance of bonds to raise capital of the organization</p> <p>c. To act as an insurance business agent in accordance with the law on insurance business and in accordance with the scope of insurance agency activities as</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>11) Perform cash collection and distribution services to customers.</p> <p>12) Consulting and developing clean development mechanism (CDM) projects, emission reduction.</p> <p>13) Consulting and supporting the purchase and sale of certified greenhouse gas emission reduction certificates.</p> <p>14) Depositing and receiving deposits of credit institutions, foreign bank branches, domestic and foreign financial institutions.</p> <p>15) Other business activities as prescribed by law.</p>	<p>prescribed by the Governor of the State Bank.</p> <p>3) EVN Finance may conduct other business activities related to banking activities other than the activities specified in Clauses 1 and 2 of this Article in accordance with the regulations of the Governor of the State Bank and other relevant provisions of law.</p>	
9	Article 8. Safety Assurance	Article 10. Safety Assurance	<p>- Update the number of the order of the terms</p> <p>- Adjust the name of the clause to match the terminology of the Law on</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
			Credit Institutions 2024 (in Vietnamese, in English the term stays the same)
10	Article 9. Charter capital	Article 11. Charter Capital	
	2) The charter capital of EVN Finance is VND 7,042,482,890,000 (Seven thousand zero hundred and forty-two billion four hundred and eighty-two million eight hundred and ninety thousand VND). This charter capital is divided into 704,248,289 shares (Seven hundred and four million, two hundred and forty-eight thousand, two hundred and eighty-nine shares) with a par value of 10,000 VND/share (ten thousand VND per share).	2) The charter capital of EVN Finance is: VND 7,605,658,020,000 <i>(In words: Seven trillion, six hundred five billion, six hundred fifty-eight million, twenty thousand VND)</i> .	- Update the new Charter Capital according to Decision No. 122/QĐ-NHNN dated January 20, 2025 of the Governor of the State Bank on amending the contents of the Establishment and Operation License of the EVN Finance Joint Stock Company. - Transfer the content of "shares" to Article 14. Stock
11	Article 10. Change of charter capital 3) When approved to change the charter capital, EVN Finance must:	Article 12. Change of charter capital 3) When approved to change the charter capital, EVN Finance must:	- Update the article order number - To add the words at Point a, Clause 3, Article 10 to clarify the meaning.

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	a. Amend and supplement EVN Finance's Charter with approved changes; b. To register with competent state agencies the change of charter capital ...	a. Amend and supplement EVN Finance's Charter in accordance with the approved changes. Delete the content at Point b, Clause 2, Article 10 of the 2024 Charter ...	- Delete the content of "registration with the competent state agency on the change of charter capital" because according to the Law on Credit Institutions 2024, credit institutions are not required to amend the Enterprise Registration Certificate
12	Article 11. Operating capital of EVN Finance Operating capital of EVN Finance: 1) Equity: a. Charter capital or allocated capital; b. Differences due to asset revaluation, exchange rate differences; c. Surplus of share capital;	Article 13. Operating capital of EVN Finance Operating capital of EVN Finance: 1) Equity: a. Charter capital; b. Differences due to asset revaluation, exchange rate differences; c. Surplus of share capital; d. Funds: Reserve fund to supplement charter capital, financial reserve fund and	- Update the number of the order of the terms - Remove the phrase "or allocated capital" at Point a, Clause 1, Article 11 of the current Charter because it is not suitable for the type of operation of EVN Finance; - To add the phrase "and other funds in accordance with the law and

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>d. Funds: Reserve fund for additional charter capital, development investment fund, financial reserve fund;</p> <p>e. Accumulated profits have not been distributed, accumulated losses have not been handled;</p> <p>f. Other capital is owned by EVN Finance;</p> <p>2) Mobilized capital:</p> <p>a. Capital mobilized for deposits of organizations; capital mobilized through the issuance of valuable papers;</p> <p>b. Investment entrusted capital;</p> <p>c. Loans from domestic and foreign credit institutions and financial institutions;</p> <p>d. Loans from the State Bank of Vietnam;</p> <p>3) Other capital as prescribed by law.</p>	<p>other funds in accordance with law and internal regulations of EVN Finance in each period;</p> <p>e. Accumulated profits have not been distributed, accumulated losses have not been handled;</p> <p>f. Other capital is owned by EVN Finance.</p> <p>2) Mobilized capital:</p> <p>a. Capital mobilized for deposits of organizations; capital mobilized through the issuance of valuable papers;</p> <p>b. Loans from domestic and foreign credit institutions and financial institutions;</p> <p>c. Loans from the State Bank of Vietnam.</p> <p>3) Other capital as prescribed by law.</p>	<p>internal regulations of EVN Finance in each period;"</p> <p>- Delete the content of "Investment entrusted capital" at Point b, Clause 2, Article 11 of the current Charter because EVN Finance is no longer allowed to receive investment trust in accordance with the provisions of the Law on Credit Institutions 2024.</p>
13	Article 12. Shares and shareholders	Article 14. Shares	<p>- Update the order number of the article, remove the phrase</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>1) EVN Finance must have at least 100 shareholders and there is no limit to the maximum number.</p> <p>2) Foreign organizations and individuals may purchase shares of EVN Finance in accordance with the provisions of law.</p> <p>3) EVN Finance has common shares, the owner of common shares is called an common shareholder.</p> <p>4) Shares of EVN Finance can be purchased in Vietnam Dong, freely</p>	<p>1) The charter capital of EVN Finance is divided into 760,565,802 shares (Seven hundred and sixty million, five hundred and sixty-five thousand, eight hundred and two shares) with a par value of 10,000 VND/share (ten thousand VND per share).</p> <p>2) Foreign organizations and individuals may purchase shares of EVN Finance in accordance with the provisions of law.</p> <p>3) EVN Finance has common shares, the owner of common shares is called an common shareholder. EVN Finance may have preferred shares, the owner of preferred shares is a preferred shareholder, depending on the provisions of the Charter and the provisions of the law depending on the period.</p>	<p>"shareholder" in the name of the clause because the contents about shareholders will be transferred to Chapter VII.</p> <p>- Transfer the content "1) EVN Finance must have at least 100 shareholders and no limit on the maximum number" to Clause 1, Article 22 of the Draft Charter amended and supplemented.</p> <p>- Include the content "The charter capital of EVN Finance is divided into 760,565,802 shares (Seven hundred and sixty million, five hundred and sixty-five thousand, eight hundred and two shares) with a par value of 10,000 VND/share (ten thousand VND per share)." to</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>convertible foreign currency, gold, land use right value, intellectual property value, technology, technical secrets, assets that can be valued in Vietnam Dong and other assets in accordance with the provisions of law and must be paid in full in one lump sum.</p> <p>5) In case of capital contribution with the value of land use rights and other assets other than Vietnam Dong or gold, they must be necessary assets directly serving EVN Finance's operations and must be approved by the General Meeting of Shareholders. The valuation and transfer of ownership of capital contributed assets shall comply with the provisions of Articles 35 and 36 of the Law on</p>	<p>4) Shares of EVN Finance can be purchased in Vietnam Dong, freely convertible foreign currency, gold, land use rights, value of intellectual property rights, technology, technical secrets, other assets that can be valued in Vietnam Dong and other assets in accordance with the provisions of law and must be paid in full in one lump sum.</p> <p>5) In case of capital contribution with land use rights and other assets other than Vietnam Dong or gold, they must be necessary assets directly serving EVN Finance's activities and must be approved by the General Meeting of Shareholders. The valuation and transfer of ownership of capital contributed assets shall comply with the provisions of Articles 35 and 36</p>	<p>Clause 1 of this Article to unify the regulations on shares.</p> <p>- Supplement the content "EVN Finance may have preferred shares, the owner of preferred shares is a preferred shareholder depending on the provisions of the Charter and legal regulations depending on the period" based on Article 114 of the Law on Enterprises 2020.</p> <p>- Amend the content of "land use right value" to "land use right" in Clauses 4 and 5 of this Article to be consistent with the contents of Articles 34 and 35 of the Law on Enterprises 2020.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	Enterprises and relevant provisions of law.	of the Law on Enterprises and relevant provisions of law.	
14	<p>Article 13. Share Ownership Limits</p> <p>1) An individual shareholder must not own more than 5% (five percent) of EVN Finance's charter capital;</p> <p>2) An organizational shareholder must not own more than 15% (fifteen percent) of EVN Finance's charter capital, except for the following cases:</p> <p>a. Ownership of shares in EVN Finance is specially controlled according to the restructuring plan approved by the competent authority; owning shares of EVN Finance in subsidiaries and associated companies as prescribed in Clauses 2 and 3, Article 103, Clause 3,</p>	<p>Article 15. Share Ownership Limits</p> <p>1) An individual shareholder is not allowed to own shares more than 05% (five percent) of EVN Finance's charter capital.</p> <p>2) An organizational shareholder is not allowed to own shares more than 10% (ten percent) of EVN Finance's charter capital.</p> <p>3) Shareholders and related persons of such shareholders are not allowed to own shares more than 15% (fifteen percent) of EVN Finance's charter capital.</p> <p>Major shareholders of EVN Finance and related persons of such shareholders are not allowed to own shares of 05% (five percent) or more of the charter capital of another credit institution.</p>	<ul style="list-style-type: none"> - Update the number of the order of the terms - To add the phrase "shares" in Clauses 1 and 2 of this Article. - Adjust the maximum share ownership ratio of an institutional shareholder from 15% to 10% according to the provisions of Clause 2, Article 63 of the Law on Credit Institutions 2024. - Adjust the maximum share ownership ratio of shareholders and related persons of that shareholder from 20% to 15% according to the provisions of Clause 3, Article 63 of the Law on Credit Institutions 2024.

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Article 110 of the Law on Credit Institutions;</p> <p>b. Owning state shares in EVN Finance;</p> <p>c. The maximum foreign ownership rate in EVN Finance must not exceed 15% of EVN Finance's charter capital, complying with the Law on Credit Institutions;</p> <p>3) Shareholders and related persons of such shareholders are not allowed to own shares more than 20% (twenty percent) of EVN Finance's charter capital, except for the cases specified at Points a, b, c, Clause 2 of this Article.</p> <p>Major shareholders of EVN Finance and related persons of such shareholders are not allowed to own shares of 5% or more of the charter capital of another credit institution;</p>	<p>4) The provisions of Clauses 2 and 3 of this Article do not apply to the following cases:</p> <p>a. Owning shares in subsidiaries and associated companies as prescribed in Clauses 2 and 3, Article 111 of the Law on Credit Institutions;</p> <p>b. Owning state shares in EVN Finance;</p> <p>c. Owning shares of foreign investors under the provisions of Clause 7, Article 63 of the Law on Credit Institutions.</p> <p>5) The shareholding ratio specified in Clauses 1 and 2 of this Article includes the number of shares indirectly owned. The ownership ratio in Clause 3 of this Article includes the capital entrusted by shareholders to other organizations and individuals to purchase shares and does not include the ownership of shares of related</p>	<p>- Include the excluded cases in Clauses 2 and 3, Article 13 of the current Charter to Clause 4, Article 15 of the Draft Charter to conform to the structure and contents specified in Article 63 of the Law on Credit Institutions 2024.</p> <p>- Supplement the content on indirect share ownership in Clause 5, Article 15 of the Draft Charter to be consistent with the content in Clause 5, Article 63 of the Law on Credit Institutions 2024.</p> <p>- Supplement Clause 6, Article 15 of the Draft Charter on the maximum foreign ownership ratio at EVN Finance from the content at Point c, Clause 2, Article 13 of the current</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	4) The ownership ratio in Clauses 1, 2 and 3 of this Article includes the capital entrusted to other organizations and individuals to purchase shares	<p>persons who are subsidiaries of such shareholders as prescribed at Point a, Clause 9, Article 4 of the Law on Credit Institutions.</p> <p>6) The maximum foreign ownership rate in EVN Finance does not exceed 15% (fifteen percent) of EVN Finance's charter capital, complying with the provisions of the Law on Credit Institutions; Law on Investment; regulations on public and listed companies; and other relevant legal provisions.</p>	Charter, and referring to the applicable law, in order to clarify the regulations on the maximum ownership ratio of foreign shareholders at EVN Finance.
15	Article 14. Stocks of EVN Finance	Article 16. Stocks of EVN Finance 1) The issuance and management of EVN Finance shares in the form of bookkeeping. EVN Finance's stocks have contents that comply with the provisions of law	- Update the order number of the Article and the clauses in the Article. - New regulations on the issuance and management of EVN Finance shares in the form of bookkeeping entries and compliance with legal

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>1) Stocks must have the following principal contents:</p> <p>a. Name, business code, address of EVN Finance's head office;</p> <p>b. Number of shares and type of shares;</p> <p>c. The par value of each share and the total par value of the number of shares inscribed on the shares;</p> <p>d. Full name, contact address, nationality and number of legal papers of the individual for individual shareholders; name, enterprise code or number of legal papers of the organization, address of the head office of the shareholder being the organization;</p> <p>e. Signature of the legal representative and seal of EVN Finance (if any);</p>	<p>2) Each issued stock is classified as a common share.</p>	<p>regulations on securities; Deleting the provisions in Clauses 1, 2, 4, 5, 7, 9, Article 14 of the current Charter because it is no longer suitable when EVN Finance becomes a public company listed on the stock exchange. The deleted contents in case of arising will comply with current legal provisions.</p> <p>- Supplemented in Clause 3 of the Draft Charter: the content of registration, purchase, sale and transfer of shares and shares of EVN Finance will comply with the provisions of the law on securities.</p> <p>- Adjust the content in Clause 5 of the Draft Charter "EVN Finance's shares shall not be used as collateral</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>f. Registration number in EVN Finance's shareholder register and date of issuance of shares;</p> <p>g. Other contents as prescribed in Articles 116, 117 and 118 of the Law on Enterprises for stocks of preferred shares;</p> <p>2) Each shareholder will be granted shares or a certificate of share ownership by EVN Finance for each type of share to record the contributed capital.</p> <p>3) Each issued stock is classified as a common share.</p> <p>4) Subject to the provisions of this Charter, any person whose name is recorded in the Register of Shareholders in relation to any type of shares, shall be issued a certificate of ownership of shares after purchasing or receiving the</p>	<p>3) The registration, purchase, sale and transfer of shares and shares of EVN Finance complies with the provisions of the law on securities.</p>	<p>at EVN Finance itself" instead of Clause 8, Article 14 of the current Charter " EVNFinance's shares cannot be used as collateral within EVNFinance." This content aims to expand the scope of regulations, including other security measures such as mortgages, guarantees, etc.</p> <p>- Add the subject of "other legal representatives of EVN Finance" in case of handling the request of shareholders in case of loss or destruction of shares, specified at Point b, Clause 7, Article 16 of the Draft Charter.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>transferred shares within 30 (thirty) days (or a longer period as prescribed by the terms of issue or by the Board of Directors) on the transfer). Shares held by members of the Board of Directors, members of the Board of Supervisors and major shareholders, founding shareholders and foreign shareholders must be registered.</p> <p>5) In case of transfer of only a number of registered shares in one share, the old shares will be canceled and a new share with the remaining shares will be granted.</p> <p>6) EVN Finance can manage shares on behalf of shareholders or issue shares at the request of shareholders. In case the registered shares are lost, burned or destroyed in other forms, shareholders</p>	<p>4) EVN Finance can manage shares on behalf of shareholders or issue shares at the request of shareholders. In case the shares with the name are lost, burned or destroyed in other forms, shareholders must</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>must immediately notify and request EVN Finance to re-issue other shares as prescribed in Clause 11 of this Article and pay fees according to EVN Finance's regulations.</p> <p>7) Unnamed stock holders are solely responsible for the safe management of shares and EVN Finance will not be responsible for any loss or use of fraudulent shares.</p> <p>8) EVNFinance's shares cannot be used as collateral within EVNFinance.</p> <p>9) Within 30 (thirty) days from the date of opening of operation or from the date on which shareholders fully pay the committed shares to buy when EVN Finance increases its charter capital, EVN</p>	<p>immediately notify and request EVN Finance to re-issue other shares as prescribed in Clause 7 of this Article and pay fees according to EVN Finance's regulations.</p> <p>5) EVNFinance's shares cannot be used as collateral within EVNFinance.</p> <p>6) In case of errors in the content and form of shares issued by EVN Finance, the rights and interests of its owners are not affected.</p> <p>The legal representative of EVN Finance is</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Finance must issue new shares to shareholders.</p> <p>10) In case of errors in the content and form of shares issued by EVN Finance, the rights and interests of its holders shall not be affected. The legal representative of EVN Finance is responsible for the damage caused by such errors.</p> <p>11) In case the shares are lost, destroyed or damaged in other forms, the shareholders shall be re-granted shares by EVN Finance at the request of such shareholders. Shareholders' proposals must contain the following contents:</p> <p>a) Stocks that have been lost, destroyed or damaged in other forms; in case of loss, it must be guaranteed that the search has been carried out to the fullest extent and if</p>	<p>responsible for the damage caused by such errors.</p> <p>7) In case the shares are lost, destroyed or damaged in other forms, the shareholder will be re-granted shares by EVN Finance at the request of that shareholder. Shareholders' proposals must contain the following contents:</p> <p>a) Stocks that have been lost, destroyed or damaged in other forms; in case of loss, it must be guaranteed that the search has been carried out to the fullest extent and if it is recovered, it will be returned to EVN Finance for destruction;</p> <p>b) Take responsibility for disputes arising from the re-issuance of new shares.</p> <p>For stocks with a total par value of over ten million VND, before receiving the</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>it is recovered, it will be returned to EVN Finance for destruction;</p> <p>b) Take responsibility for disputes arising from the re-issuance of new shares.</p> <p>For stocks with a total par value of over ten million VND, before receiving the application for new shares, EVN Finance's legal representative may request the stock owner to post a notice of the loss, destruction or damage of the shares in other forms and after 15 days, from the date of posting the notice, EVN Finance will be requested to issue new shares;</p>	<p>application for new shares, the legal representative or other legal representative of EVN Finance may request the stock owner to post a notice of the loss of shares, are destroyed or damaged in other forms and after 15 days from the date of posting the notice, EVN Finance will be requested to issue new shares.</p>	
16	<p>Article 15. Offering, transfer and redemption of shares</p> <p>1) Shareholders who are individuals, shareholders who are organizations whose representatives are members of the Board</p>	<p>Article 17. Offering, transfer and redemption of shares</p> <p>1) Shareholders who are individuals, shareholders who are organizations whose representatives of contributed capital at</p>	<p>- Update the order number of the terms;</p> <p>- Amend and supplement a number of phrases and contents in Clauses 1 and 2 of this Article to conform to</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>of Directors, members of the Board of Supervisors, and General Directors of EVN Finance are not allowed to transfer their shares during the period of holding their positions.</p> <p>2) During the time of handling the consequences due to the resolution of the General Meeting of Shareholders or according to the decision of the State Bank due to personal responsibility, members of the Board of Directors, members of the Board of Supervisors and the General Director are not allowed to transfer shares, except for one of the following cases:</p> <p>a. Members of the Board of Directors, members of the Board of Supervisors, and</p>	<p>EVN Finance are members of the Board of Directors, members of the Board of Supervisors, and the General Director of EVN Finance are not allowed to transfer their shares during the period of holding their positions.</p> <p>2) During the time of handling the consequences due to personal liability under resolutions or decisions of the General Meeting of Shareholders or decisions of the State Bank, members of the Board of Directors, members of the Board of Supervisors and the General Director are not allowed to transfer shares, except for one of the following cases:</p> <p>a. Members of the Board of Directors, members of the Board of Supervisors, and the General Director are authorized</p>	<p>the provisions of Clauses 1 and 2, Article 64 of the Law on Credit Institutions.</p> <p>- Adjust the content of Clause 4 of this Article to be consistent with the content specified in Article 65 of the Law on Credit Institutions 2024.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>the General Director are authorized representatives of shareholders of organizations subject to merger, consolidation, division, separation, dissolution or bankruptcy in accordance with law;</p> <p>b. Members of the Board of Directors, members of the Board of Supervisors, and the General Director are forced to transfer shares under the Court's decision;</p> <p>c. Members of the Board of Directors, members of the Board of Supervisors and the General Director transfer shares to other investors in order to implement the restructuring plan approved by the competent authority;</p>	<p>representatives of shareholders who are organizations subject to merger, consolidation, division, separation, dissolution or bankruptcy in accordance with law;</p> <p>b. Members of the Board of Directors, members of the Board of Supervisors, and the General Director are forced to transfer shares according to legally effective court judgments or decisions;</p> <p>c. Members of the Board of Directors, members of the Board of Supervisors, and the General Director transfer shares to other investors in order to implement the approved recovery plan, the plan for transfer of the entire contributed capital and the approved compulsory transfer plan.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>3) The offering and transfer of listed shares of EVN Finance shall comply with the provisions of the law on securities.</p> <p>4) EVN Finance is only allowed to repurchase shares of shareholders if, after paying all the repurchased shares, it still ensures the safety ratios in banking activities, the real value of charter capital does not fall lower than the legal capital; in case of share repurchase leading to the reduction of EVN Finance's charter capital, it must be approved in writing in advance by the State Bank.</p>	<p>3) The offering and transfer of listed shares of EVN Finance shall comply with the provisions of the law on securities.</p> <p>4) EVN Finance is only allowed to repurchase shares of shareholders if, after fully paying the amount corresponding to the number of shares to be repurchased, it still ensures the safety ratios in banking activities, the real value of the charter capital does not fall lower than the legal capital.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
17	Article 18. Staff to assist the General Director 1) Deputy General Directors; 2) Chief Accountant; 3) Committees; 4) Blocks, departments and departments; 5) Branches and affiliated units;	Article 20. Staff to assist the General Director 1) Deputy General Directors; 2) Chief Accountant; 3) Committees; 4) Blocks, departments and departments; 5) Branches, representative offices, non-business units; 6) Other individuals and units in accordance with the law and internal regulations of EVN Finance.	- Update the number of the order of the terms - Adding the subjects of "representative office" in Clause 5 and "other individuals and units in accordance with the law and internal regulations of EVN Finance" in Clause 6 of the Draft Charter to expand the scope of subjects of advising and assisting the General Director
18	Article 19. Register of Shareholders 1) EVN Finance must make and keep the shareholder register from the time it is granted the Enterprise Registration Certificate. The shareholder register can be a paper document, an electronic data set recording information about the share	Article 21. Register of Shareholders 1) EVN Finance must make and keep a shareholder register in accordance with law. EVN Finance's shareholder register can be a paper document, an electronic data set recording information on the ownership of shares of the company's shareholders	- Update the order number and clauses in this article; - Adjust the content of regulations on making and maintaining shareholder registers in accordance with the law on securities, VSD's regulations as

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>ownership of EVN Finance's shareholders.</p> <p>2) The register of shareholders must contain the following principal contents:</p> <p>a. Name and address of EVN Finance's head office;</p> <p>b. The total number of shares entitled to be offered, the types of shares entitled to be offered for sale and the number of shares entitled to be offered for sale of each type;</p> <p>c. The total number of sold shares of each type and the value of contributed share capital;</p> <p>d. Full name, permanent residence address, nationality, number of citizen identity card, identity card, passport or other lawful personal identification for</p>	<p>and stored simultaneously at the head office of EVN Finance and the Vietnam Securities Depository and Clearing Corporation (VSD). EVN Finance registers the list of shareholders of EVN Finance with VSD in accordance with the law on securities and VSD's policies.</p>	<p>well as the practice of implementation at EVN Finance.</p> <p>- Remove the provisions of Clause 2, Article 19 of the current Charter. The contents of the shareholder register shall comply with the provisions of law.</p> <p>- Remove the phrase "securities depository center" in Clause 3, Article 19 of the current Charter due to inappropriateness.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>individual shareholders; name, identification number of the enterprise or number of the establishment decision, address of the head office for shareholders being organizations;</p> <p>e. The number of shares of each type of shareholder, the date of share registration;</p> <p>3) The shareholder register is kept at EVN Finance's head office or the Securities Depository. Shareholders have the right to check, look up or extract and copy the names and contact addresses of shareholders in the shareholder register during working hours of EVN Finance or the Securities Depository.</p> <p>4) In case shareholders have changes in their contact address, they must promptly notify EVN Finance to update it in the</p>	<p>2) Shareholders have the right to check, look up or extract or copy the name and contact address of shareholders in the shareholder register during EVN Finance's working hours.</p> <p>3) In case shareholders change their contact address, they must promptly notify EVN Finance to update it in the shareholder</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>shareholder register. EVN Finance is not responsible for the failure to contact shareholders due to not being notified of the change of address of shareholders.</p> <p>5) EVN Finance is responsible for promptly updating and changing shareholders in the shareholder register at the request of relevant shareholders as prescribed in this Charter.</p>	<p>register. EVN Finance is not responsible for the failure to contact shareholders due to not being notified of the change of address of shareholders.</p> <p>4) EVN Finance is responsible for promptly updating and changing shareholders in the shareholder register at the request of relevant shareholders as prescribed in this Charter.</p>	
19	<p>Article 20. Rights of shareholders</p> <p>1) Shareholders are the owners of EVN Finance and have corresponding rights and obligations according to the number of shares and types of shares they own.</p>	<p>Article 22. Shareholders, Rights of Shareholders</p> <p>1) EVN Finance must have at least 100 shareholders and there is no limit to the maximum number.</p> <p>2) Shareholders are the owners of EVN Finance and have corresponding rights and obligations according to the number of shares and types of shares they own.</p>	<p>- Update the order number of the article, the name of the article, the number of the order number of the clauses in the Article;</p> <p>- Include the content "EVN Finance must have at least 100 shareholders and not limit the maximum number" from Clause 1, Article 12 of the</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>2) Common share holders have the following rights:</p> <p>a. Attend and express opinions at meetings of the General Meeting of Shareholders and exercise the right to vote directly or through authorized representatives or other forms prescribed by this Charter; Each common share has one voting vote;</p> <p>b. To receive dividends according to the resolution of the General Meeting of Shareholders;</p> <p>c. Priority is given to buy new shares when EVN Finance increases its charter capital in proportion to the number of existing shares of each shareholder. The offering of new shares shall be carried out by means of an offering notice stating the</p>	<p>3) Common shareholders have the following rights:</p> <p>a. Attend and express opinions at meetings of the General Meeting of Shareholders and exercise the right to vote directly or through authorized representatives or other forms prescribed by the Company's Charter and law. Each common share has one voting vote;</p> <p>b. Receive dividends according to the resolution of the General Meeting of Shareholders;</p> <p>c. To be given priority to purchase newly offered shares corresponding to the ratio of common shares of each shareholder at EVN Finance. The offering of new shares shall be carried out in accordance with the order and procedures in accordance with</p>	<p>current Charter to Clause 1, Article 22 of the Draft Charter.</p> <p>- Replace the phrase "common share holder" in Clause 2, Article 20 of the current Charter with the phrase "common shareholder" in Clause 3, Article 22 of the Draft Charter to unify the way to call common shareholders according to the provisions of Articles 60 and 61 of the Law on Credit Institutions 2024.</p> <p>- Adjust the contents at Points a, c, d, Clause 2, Article 20 of the current Charter to supplement additional grounds in accordance with the law on securities and internal regulations of EVN Finance;</p>

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	<p>number of shares offered for sale and the time of acceptance for purchase (not less than 15 (fifteen) days). In case the shareholders do not accept the purchase of new shares, the Board of Directors is entitled to offer such new shares to other appropriate persons under appropriate conditions and methods but not more favorable than the conditions previously offered to shareholders;</p> <p>d. To transfer shares in accordance with the provisions of EVN Finance's Charter, in accordance with the provisions of law;</p> <p>e. Receive information about EVN Finance's operation in accordance with EVN Finance's Charter;</p> <p>f. To authorize in writing others to exercise their rights and obligations; the</p>	<p>the law on securities. In case the shareholders do not accept the purchase of the offered shares, the Board of Directors is entitled to offer such new shares to other appropriate persons under appropriate conditions and methods but not more favorable than the conditions previously offered to shareholders;</p> <p>d. Transfer of shares and the right to purchase shares to other shareholders of EVN Finance or other organizations and individuals in accordance with the law and the provisions of EVN Finance's Charter and/or resolutions and decisions of the General Meeting of Shareholders in</p>	<p>- Update the content of the rights of common shareholders in accordance with the contents specified in Article 61 of the Law on Credit Institutions 2024, Article 12 of the Model Charter applicable to Public Companies issued together with Circular 116/2020/TT-BTC (hereinafter referred to as the "Model Charter")</p> <p>- Adjust the proportion of shareholders or groups of shareholders entitled to nominate people to the Board of Directors or the Board of Supervisors from 10% to 5% as prescribed in Clause 10, Article 61 of the Law on Credit Institutions 2024;</p>

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	<p>authorized person may not run for office in his or her own capacity;</p> <p>g. Consider, look up and extract information in the list of shareholders with voting rights and requesting the amendment of inaccurate information;</p> <p>h. Consider, look up, extract or copy EVN Finance's Charter, minutes of the General Meeting of Shareholders and resolutions of the General Meeting of Shareholders.</p> <p>i. When EVN Finance dissolves or goes bankrupt, it is entitled to receive part of the remaining assets corresponding to the number of shares contributed to EVN Finance in accordance with the law on dissolution and bankruptcy;</p>	<p>accordance with the provisions of law and internal regulations of EVN Finance;</p> <p>e. Consider, look up and extract information about names and contact addresses in the list of shareholders with the right to vote and request modification of their inaccurate information;</p> <p>f. Consider, look up and extract, copy EVN Finance's Charter, minutes of the General Meeting of Shareholders, resolutions and decisions of the General Meeting of Shareholders.</p> <p>g. To be entitled to the remaining assets corresponding to the number of shares owned in EVN Finance when EVN Finance is dissolved or bankrupt;</p> <p>h. To authorize in writing other persons to exercise their rights and obligations; the</p>	

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	<p>j. Shareholders who own or represent ownership of 10% (ten percent) or more of the total number of common shares are entitled to nominate to the Board of Directors or the Board of Supervisors. The list of candidates must be sent to the Board of Directors within the time limit prescribed by the Board of Directors;</p> <p>k. To be treated equally. Each share of the same type gives shareholders equal rights, obligations and benefits;</p> <p>l. To have full access to periodic and irregular information published by EVN Finance in accordance with law;</p> <p>m. To be protected of their legitimate rights and interests; propose to suspend or</p>	<p>authorized person may not run for office in his or her own capacity;</p> <p>i. To nominate or nominate persons to the Board of Directors or the Board of Supervisors in accordance with the provisions of this Charter or as prescribed by law if this Charter does not prescribe. The list of candidates must be sent to the Board of Directors within the time limit prescribed by the Board.</p> <p>j. To be treated equally. Each share of the same type gives shareholders equal rights, obligations and benefits;</p> <p>k. Have full access to periodic and irregular information published by EVN Finance in accordance with law;</p> <p>l. To be protected of their lawful rights and interests; to propose the suspension or</p>	

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	<p>cancel resolutions and decisions of the General Meeting of Shareholders and the Board of Directors in accordance with the Law on Enterprises;</p> <p>n. Other rights as prescribed by law and this Charter;</p> <p>3) Shareholders or groups of shareholders owning 05% (five percent) or more of the total number of common shares as prescribed by EVN Finance's Charter have the following additional rights:</p> <p>a. Request the Board of Directors to convene the General Meeting of Shareholders in accordance with the provisions of Clause 3, Article 115 and Article 140 of the Law on Enterprises;</p>	<p>cancellation of resolutions and decisions of the General Meeting of Shareholders and the Board of Directors in accordance with the Law on Enterprises;</p> <p>m. Other rights as prescribed by law and this Charter.</p> <p>4) Shareholders or groups of shareholders owning 05% (five percent) or more of the total number of common shares as prescribed by EVN Finance's Charter have the right to:</p> <p>a. To nominate persons to the Board of Directors or the Board of Supervisors. The list of candidates must be sent to the Board of Directors within the time limit prescribed by the Board.</p> <p>b. Request the Board of Directors to convene the General Meeting of</p>	

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	<p>b. Consider, look up and extract the minutes and resolutions and decisions of the Board of Directors, mid-year and annual financial statements, reports of the Board of Supervisors, contracts and transactions must be approved by the Board of Directors and other documents, except for documents related to trade secrets, EVN Finance's business secrets;</p> <p>c. Request the Board of Supervisors to examine each specific issue related to the management and administration of EVN Finance's operations when deeming it necessary. The request must be in writing; must have full name, permanent residence</p>	<p>Shareholders in accordance with the provisions of Clause 3, Article 115 and Article 140 of the Law on Enterprises;</p> <p>c. To consider, look up and extract the number of minutes and resolutions and decisions of the Board of Directors, annual and mid-year financial statements, reports of the Board of Supervisors, contracts and transactions must be approved by the Board of Directors and other documents, except for documents related to trade secrets, EVN Finance's business secrets;</p> <p>d. Request the Board of Supervisors to examine each specific issue related to the management and administration of EVN Finance's operations when deeming it necessary. The request must be in writing; must have full name, contact address,</p>	

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	<p>address, nationality, number of people's identity card, passport or other lawful personal identification for individual shareholders; name, permanent residence address, nationality, number of establishment decision or business registration number for shareholders being organizations; the number of shares and the time of share registration of each shareholder, the total number of shares of the whole group of shareholders and the percentage of ownership in the total number of shares of EVN Finance; issues to be inspected, purpose of inspection;</p> <p>d. To propose issues to be included in the agenda of the General Meeting of Shareholders under the provisions of this Charter;</p>	<p>nationality, personal identification number, passport or other lawful personal identification for individual shareholders; name, contact address, nationality, number of establishment decision or business registration number for shareholders being organizations; the number of shares and the time of share registration of each shareholder, the total number of shares of the whole group of shareholders and the percentage of ownership in the total number of shares of EVN Finance; issues to be inspected, purpose of inspection;</p> <p>e. To propose issues to be included in the agenda of the General Meeting of Shareholders in accordance with the provisions of this Charter;</p>	

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	<p>e. Other rights as prescribed by law and this Charter;</p> <p>4) Shareholders or groups of shareholders owning 10% or more of the total common shares have the right to nominate persons to the Board of Directors or the Board of Supervisors. The nomination of persons to the Board of Directors and the Board of Supervisors shall be carried out as follows:</p> <p>a. Common shareholders who form groups to nominate persons to the Board of Directors and the Board of Supervisors must notify the group meeting to shareholders attending the meeting before</p>	<p>f. Other rights as prescribed by law and this Charter.</p> <p>5) The nomination of persons to the Board of Directors and the Board of Supervisors under the provisions of Point a, Clause 4 of this Article shall be carried out as follows:</p> <p>a. Common shareholders who form groups to nominate persons to the Board of Directors and the Board of Supervisors must notify the group meeting to shareholders attending the meeting before the opening of the General Meeting of Shareholders;</p> <p>b. Based on the number of members of the Board of Directors and the Board of Supervisors, shareholders or groups of shareholders specified in this Clause are entitled to nominate one or several persons</p>	

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	<p>the opening of the General Meeting of Shareholders;</p> <p>b. Based on the number of members of the Board of Directors and the Board of Supervisors, shareholders or groups of shareholders specified in this Clause are entitled to nominate one or several persons under the decision of the General Meeting of Shareholders to be candidates for the Board of Directors and the Board of Supervisors. In case the number of candidates nominated by shareholders or groups of shareholders is lower than the number of candidates they are entitled to nominate under the decision of the General Meeting of Shareholders, the remaining number of candidates shall be nominated by the Board of Directors, the</p>	<p>under the decision of the General Meeting of Shareholders to be candidates for the Board of Directors and the Board of Supervisors. In case the number of candidates nominated by shareholders or groups of shareholders is lower than the number of candidates they are entitled to nominate under the decision of the General Meeting of Shareholders, the remaining number of candidates shall be nominated by the Board of Directors, the Board of Supervisors, and shareholders or groups of shareholders owning or representing more than 5% of the total number of common shares.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Board of Supervisors and the shareholders or groups of shareholders specified at Point f, Clause 7, Article 43 and Point f, Clause 4, Article 55 of the Charter nominated;</p> <p>5) Shareholders or groups of shareholders owning at least 01% of the total common shares have the right to initiate a lawsuit on their own or on behalf of EVN Finance for personal liability and joint liability against members of the Board of Directors or the General Director to request the return of benefits or compensation for damages to EVN Finance or other persons in the cases specified in Clause 1, Article 166 of the Law on Enterprises.</p>	<p>6) Shareholders or groups of shareholders owning at least 01% of the total common shares have the right to initiate a lawsuit on their own or on behalf of EVN Finance for personal liability and joint liability against members of the Board of Directors or the General Director to request the return of benefits or compensation for damages to EVN Finance or other persons in the cases specified in Clause 1, Article 166 of the Law on Enterprises.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
20	<p>Article 21. Obligations of common shareholders</p> <p>1) Shareholders have the following obligations:</p> <p>a. Fully pay the committed number of shares to be purchased within the time limit prescribed by EVN Finance; Responsible for debts and other asset obligations of EVN Finance within the scope of the share capital contributed to EVN Finance;</p> <p>...</p> <p>c. Take responsibility before law for the legality of capital contributed, purchased and transferred shares at EVN Finance; not using capital granted by credit institutions and foreign bank branches, to buy and receive the transfer of shares of</p>	<p>Article 23. Obligations of common shareholders</p> <p>1) Shareholders have the following obligations:</p> <p>a. Fully pay the amount corresponding to the number of shares committed to purchase within the term prescribed by EVN Finance; be responsible for debts and other asset obligations of EVN Finance within the scope of the share capital contributed to EVN Finance;</p> <p>...</p> <p>c. Take responsibility before law for the legality of capital contributed, purchased and transferred shares at EVN Finance; not using capital sources granted credit by credit institutions and foreign bank branches, capital sources from the issuance</p>	<p>- Update the order number of the terms;</p> <p>- To add the phrase "corresponding amount" at Point a, Clause 1, Article 23 of the Draft Charter to clarify the full payment of the amount corresponding to the number of shares committed to purchase;</p> <p>- Supplement the content of "capital sources from the issuance of corporate bonds" at Point c, Clause 1, Article 23 of the Draft Charter to comply with the provisions of Point</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>2) Shareholders entrusted to invest in other organizations and individuals must provide EVN Finance with information about the true owners of the shares entrusted to invest in EVN Finance. EVN Finance has the right to suspend the shareholders' rights of these shareholders in case of detecting that they do not provide authentic information about the true owners of the shares.</p>	<p>• Sending votes to the meeting by mail, fax, email or other permitted forms as prescribed in the Company's Charter or internal regulations related to the General Meeting of Shareholders;</p> <p>2) Shareholders entrusted to invest in other organizations and individuals must provide EVN Finance with information about the true owners of the shares entrusted to invest in EVN Finance. EVN Finance has the right to suspend the shareholders' rights of the shareholders entrusted with the investment in case it is detected that this shareholder does not provide information or provides incomplete and inaccurate information about the true owners of the shares.</p>	<p>- Update the content as prescribed in Clause 2, Article 62 of the Law on Credit Institutions 2024, clarifying that the subject of suspension of shareholder rights is a shareholder receiving investment trust.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
21	<p>Article 22. Annual General Meeting of Shareholders</p> <p>1) The General Meeting of Shareholders is the highest authority of EVN Finance and all shareholders named in the shareholder registration list have the right to attend. The Annual General Meeting of Shareholders shall be held once a year for a period of 04 (four) months from the end of the fiscal year.</p> <p>2) The Annual General Meeting of Shareholders shall be convened by the Board of Directors, determined to be the place where the Chairman attends the meeting and must be located in the territory of Vietnam; The specific location</p>	<p>Article 24. General Meeting of Shareholders</p> <p>1) The General Meeting of Shareholders consists of all shareholders with voting rights, which is the highest decision-making body of EVN Finance. All shareholders named in the shareholder registration list have the right to attend.</p> <p>2) The Annual General Meeting of Shareholders shall be held once a year for a period of 04 (four) months from the end of the fiscal year.</p> <p>3) The Annual General Meeting of Shareholders shall be convened by the Board of Directors, determined to be the place where the Chairman attends the meeting and must be located in the territory of Vietnam; The specific location shall be</p>	<p>- Update the clause order number and clause name</p> <p>- Supplement the content "including all shareholders with voting rights" in accordance with the contents specified in Clause 1, Article 14 of the Model Charter;</p> <p>- Include the content of the annual general meeting of shareholders in Clause 2 to separate it from the conceptual content of the general meeting of shareholders in Clause 1;</p> <p>- Remove the content "In case EVN Finance's audit report or annual financial statement contains material exceptions, conflicting audit opinions or refusal, EVN Finance must invite the representative of the</p>

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	<p>shall be decided by the Board of Directors based on the actual situation. The Annual General Meeting of Shareholders shall decide on matters falling within the tasks and powers prescribed by law and this Charter. In case EVN Finance's audit report or annual financial statement contains material exceptions, conflicting audit opinions or refusal, EVN Finance must invite the representative of the approved auditing organization to audit EVN Finance's financial statements to attend the Annual General Meeting of Shareholders and the representative of the approved auditing organization mentioned above are responsible for attending the Annual General Meeting of Shareholders of EVN Finance.</p>	<p>decided by the Board of Directors based on the actual situation. The Annual General Meeting of Shareholders shall decide on matters within the tasks and powers prescribed by law and this Charter, especially through the audited annual financial statements.</p>	<p>approved audit organization to audit EVN Finance's financial statements to attend the Annual General Meeting of Shareholders and the representative of the approved audit organization the above-mentioned agreement is responsible for attending the Annual General Meeting of Shareholders of EVN Finance" to avoid duplication of content. This content has been specified in detail in Clause 5, Article 74 of the Draft Charter.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
22	<p>Article 23. Extracommon General Meeting of Shareholders</p> <p>1) In addition to the annual meeting, the General Meeting of Shareholders may hold an extracommon meeting. The venue of the General Meeting of Shareholders must be in the territory of Vietnam. In case the meeting of the General Meeting of Shareholders is held simultaneously at many different locations, the place of the meeting of the General Meeting of Shareholders shall be determined as the place where the Chairman attends the meeting. The Board of Directors must convene an extracommon General Meeting of Shareholders in the following cases:</p> <p>...</p>	<p>Article 25. Extracommon General Meeting of Shareholders</p> <p>...</p> <p>2) The Board of Directors must convene an extracommon General Meeting of Shareholders in the following cases:</p> <p>...</p>	<ul style="list-style-type: none"> - Update the number of the order of the terms - Separate the contents of cases in which the Board of Directors must convene an extracommon General Meeting of Shareholders to Clause 2 of the Draft Charter to make the contents more clear and separate; - Edit the wording "Deciding on content at the request of the State Bank...." at Point e to comply with the provisions of Point e, Clause 2, Article 67 of the Law on Credit Institutions 2024; - Update the order number of clauses in the Article, update the reference in Clause 3, Clause 5, Article 25 of the Draft Charter;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>e. At the request of the State Bank, if an event occurs that affects the safety of EVN Finance's operations;</p> <p>...</p> <p>3) In case the Board of Directors fails to convene a meeting of the General Meeting of Shareholders, the Board of Supervisors shall convene the General Meeting of Shareholders in accordance with law.</p> <p>...</p> <p>5) The convener is responsible for the following tasks when organizing the General Meeting of Shareholders :</p> <p>...</p>	<p>e. Decide on the content at the request of the State Bank if an event occurs that affects the safety of EVN Finance's operation.</p> <p>...</p> <p>4) In case the Board of Directors fails to convene a meeting of the General Meeting of Shareholders as prescribed in Clause 3 of this Article, within the next 30 days, the Board of Supervisors shall convene the General Meeting of Shareholders in accordance with law.</p> <p>...</p> <p>6) The convener must perform the following tasks to organize the General Meeting of Shareholders:</p> <p>...</p>	<p>- Supplement the content of the 30-day time limit in accordance with the provisions of Clause 3, Article 140 of the Law on Enterprises and Point b, Clause 4, Article 14 of the Model Charter;</p> <p>- Adjustment of reference from the Law on Enterprises on "in accordance with the law" due to EVN Finance's sending of the notice of invitation to the meeting in compliance with both the provisions of the Law on Enterprises and Securities</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	g. Send a notice of invitation to each shareholder about the right to attend the meeting in accordance with the Law on Enterprises;	g. Send a notice of invitation to the meeting to each shareholder entitled to attend the meeting in accordance with law;	
23	<p>Article 24. Rights and obligations of the General Meeting of Shareholders</p> <p>1) The General Meeting of Shareholders has the following tasks and powers:</p> <p>a. Approve the development orientation of EVN Finance;</p> <p>b. Amend and supplement this Charter;</p> <p>c. Approve the annual financial statements, the plan for profit distribution after fulfilling tax obligations and other financial obligations of EVN Finance;</p>	<p>Article 26. Rights and obligations of the General Meeting of Shareholders</p> <p>1) The General Meeting of Shareholders has the following tasks and powers:</p> <p>a. Through the development orientation of EVN Finance;</p> <p>b. Approve the Charter, amending and supplementing the Charter of EVN Finance;</p> <p>c. Approve the Regulation on internal governance, regulations on organization and operation of the Board of Directors and the Board of Supervisors;</p>	<p>- Update the order number, articles and clauses in the Article;</p> <p>- Update the contents, adjust the order of the powers and tasks of the General Meeting of Shareholders in Clause 1 of this Article according to the contents specified in Clause 3, Article 67 of the Law on Credit Institutions 2024 and Article 15 of the Model Charter;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>d. Approve reports of the Board of Directors and the Board of Supervisors on the performance of assigned tasks and powers;</p> <p>e. Decide on establishment of a subsidiary;</p> <p>f. Decide on the division, separation, merger, consolidation, transformation of legal form, dissolution or request the Court to open bankruptcy procedures for EVN Finance;</p> <p>g. Decide on the organizational structure, management and administration apparatus of EVN Finance in Article 16 of this Charter;</p> <p>h. Decide on investment, purchase and sale of assets valued at 20% or more of</p>	<p>d. Decide on the number of members of the Board of Directors and the Board of Supervisors for each term; elect, dismiss, dismiss, elect additional or replace members of the Board of Directors and members of the Board of Supervisors in accordance with the criteria and conditions prescribed by the Law on Credit Institutions and this Charter;</p> <p>e. Decide on the level of remuneration, bonuses and other benefits for members of the Board of Directors, members of the Board of Supervisors and the operating budget of the Board of Directors and the Board of Supervisors;</p> <p>f. Consider and handle violations of the Board of Directors, the Board of</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>EVN Finance's charter capital stated in the latest audited financial statements;</p> <p>i. Decide on the level of remuneration, bonuses and other benefits for members of the Board of Directors, members of the Board of Supervisors and the operating budget of the Board of Directors and the Board of Supervisors;</p> <p>j. Approve the plan to contribute capital and purchase shares of other enterprises and credit institutions with a value of 20% or more compared to the charter capital of EVN Finance stated in the latest audited financial statements;</p> <p>k. Approve contracts with a value of over 20% of EVN Finance's charter capital stated in the latest audited financial statements between EVN Finance and</p>	<p>Supervisors causing damage to EVN Finance and EVN Finance's shareholders;</p> <p>g. Decide on the management organization structure of EVN Finance;</p> <p>h. Approve the plan to change the charter capital level; approve the share offering plan, including the type of shares and the number of new shares to be offered;</p> <p>i. Approve the plan to repurchase the sold shares;</p> <p>j. Approve the plan to issue convertible bonds;</p> <p>k. Approve the audited annual financial statements, the profit distribution plan after fulfilling tax obligations and other financial obligations of EVN Finance;</p> <p>l. Approve reports of the Board of Directors and the Board of Supervisors on</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>members of the Board of Directors, members of the Board of Supervisors, General Director, major shareholders, related persons of managers, etc members of the Board of Supervisors, major shareholders; subsidiaries and associates of EVN Finance;</p> <p>l. Approve the plan to change the charter capital level; approve the share offering plan, including the type of shares and the number of new shares to be offered;</p> <p>m. Approve the repurchase of the sold shares;</p> <p>n. Decide on solutions to overcome major financial fluctuations of EVN Finance;</p> <p>o. Decide on the number of members of the Board of Directors and the Board of Supervisors for each term; elect, dismiss,</p>	<p>the performance of assigned tasks and powers;</p> <p>m. Decide on establishment or transformation of legal forms of overseas commercial presence, subsidiaries of EVN Finance;</p> <p>n. Approve the plan for capital contribution, purchase and sale of shares and contributed capital of EVN Finance in other enterprises where the value of capital contribution, expected purchase price or book value in case of sale of shares or contributed capital is valued at 20% or more of EVN Finance's charter capital stated in the latest audited financial statements;</p> <p>o. Approve EVN Finance's decision on investment, purchase and sale of fixed</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>dismiss, elect additional and replacement members of the Board of Directors and members of the Board of Supervisors in accordance with the standards and conditions prescribed by the Law on Credit Institutions and the Charter of EVN Finance;</p> <p>p. Consider violations and decide on the form of handling members of the Board of Directors and the Board of Supervisors causing damage to shareholders and EVN Finance;</p> <p>q. Approve internal governance regulations; regulations on organization and operation of the Board of Directors and the Board of Supervisors;</p> <p>r. Approve the plan to issue convertible bonds;</p>	<p>assets, the investment level, expected purchase price or historical cost in case of sale of fixed assets with a value of 20% or more of EVN Finance's charter capital is stated in the latest audited financial statements;</p> <p>p. Approve other contracts and transactions with a value of 20% or more of EVN Finance's charter capital stated in the latest audited financial statements between EVN Finance and members of the Board of Directors, members of the Board of Supervisors, General Director, major shareholders, related persons of managers, members of the Board of Supervisors, major shareholders of EVN Finance; subsidiaries and associates of EVN Finance;</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>s. Approve the list of independent auditing companies to audit EVN Finance's financial statements; decide or authorize an independent audit firm to inspect EVN Finance's operations, dismiss independent auditors when deeming it necessary;</p> <p>t. Other rights and duties as prescribed by law and this Charter;</p>	<p>q. Decide on the division, separation, consolidation, merger, transformation of legal form, dissolution or request the Court to open bankruptcy procedures for EVN Finance;</p> <p>r. Decide on selection of an independent audit organization that meets the requirements prescribed by the Governor of the State Bank to audit financial statements and provide assurance services for the operation of the internal control system in the preparation and presentation of financial statements in the following fiscal year;</p> <p>s. Decide on solutions to overcome major financial fluctuations of EVN Finance;</p> <p>t. Approve the Company's annual business plan;</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
		u. Other rights and duties as prescribed by law and this Charter.	
24	<p>Article 25. Right to attend the General Meeting of Shareholders</p> <p>1) The list of shareholders entitled to attend the General Meeting of Shareholders is made based on the shareholder register of EVN Finance. The list of shareholders entitled to attend the General Meeting of Shareholders shall be made no later than 10 (ten) days before the date of sending the invitation to the General Meeting of Shareholders. EVN Finance must disclose information about making a list of shareholders entitled to attend the General Meeting of Shareholders at least 20 days before the last registration date.</p>	<p>Article 27. Right to attend the General Meeting of Shareholders</p> <p>1) The list of shareholders entitled to attend the General Meeting of Shareholders shall be made based on the register of shareholders of EVN Finance and the list of securities holders established by the Vietnam Securities Depository and Clearing Corporation at the time of determining the right to attend the meeting in accordance with the law on securities. The list of shareholders entitled to attend the General Meeting of Shareholders shall be made no later than 10 (ten) days before the date of sending the invitation to the General Meeting of Shareholders or other</p>	<p>- Update the number of the order of the terms</p> <p>- Supplement the list of shareholders entitled to attend the General Meeting of Shareholders made based on the shareholder register of EVN Finance and the "list of securities holders established by the Vietnam Securities Depository and Clearing Corporation at the time of determining the right to attend the meeting in accordance with the law on securities"; supplementing "other deadlines in accordance with the law on enterprises and securities, whichever comes first" to suit the</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>2) The list of shareholders entitled to attend the General Meeting of Shareholders must include the full name, permanent residence address, nationality, number of citizen identity card, identity card, passport or other lawful personal identification of the individual shareholder; name, enterprise code or number of the establishment decision, address of the head office of the</p>	<p>deadlines in accordance with the law on enterprises and securities, whichever comes first. EVN Finance must disclose information about the expected last registration date to exercise the right for existing shareholders to attend the General Meeting of Shareholders at least 20 days before the expected last registration date.</p> <p>2) The list of shareholders entitled to attend the General Meeting of Shareholders must include the full name, contact address, nationality, personal identification number, passport or other lawful personal identification of the individual shareholder (still valid); name, enterprise code or number of the establishment decision, address of the head office of the shareholder being an organization (updated</p>	<p>reality when finalizing the right to attend the General Meeting of Shareholders of public companies in accordance with the law on securities; adjust the wording to conform to the legal provisions on securities;</p> <p>- Update the content in Clause 2 from "permanent residence address" to "contact address" according to the content in Clause 2, Article 141 of the Law on Enterprises and Clause 3, Article 18 of the Model Charter, "citizen identity card, identity card" to "personal identification number" in accordance with the definition at point bb Clause 1, Article 1 of the</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	shareholder being an organization; the number of shares of each type, the number and date of shareholder registration of each shareholder.	at the latest time); the number of shares of each type, the number and date of shareholder registration of each shareholder.	Draft Charter and the Law on Identity Identification 2023, supplementing the content of valid personal legal documents, information about shareholders and organizations updated at the latest time" to comply with legal provisions;
25	Article 26. Exercising the right to attend the General Meeting of Shareholders ... Not regulated	Article 28. Exercising the right to attend meetings of the General Meeting of Shareholders ... 3) The ballot of the authorized person attending the meeting within the scope of authorization shall remain valid when one of the following cases occurs, except for the following cases:	- Update the number of the order of the terms - Clause 3 is supplemented on cases in which the voting votes of persons authorized to attend meetings are no longer valid, as prescribed in Clause 3, Article 16 of the Model Charter;

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		<p>a. The authorizer has died, has limited civil act capacity or has lost civil act capacity;</p> <p>b. The authorizer has canceled the appointment of the authorization;</p> <p>c. The authorizer has revoked the authority of the person performing the authorization. This clause does not apply in case the Company receives notice of one of the above events before the opening time of the General Meeting of Shareholders or before the meeting is reconvened.</p>	
26	<p>Article 27. Convening the General Meeting of Shareholders</p> <p>1) The convener of the General Meeting of Shareholders must perform the following tasks:</p> <p>a. Make a list of shareholders eligible to participate and vote as prescribed in</p>	<p>Article 29. Convening the General Meeting of Shareholders</p> <p>1) The convener of the General Meeting of Shareholders must perform the following tasks:</p> <p>a. Make a list of shareholders eligible to participate and vote in accordance with the</p>	<p>- Update the order number of the terms;</p> <p>- Adjust the wording in Clause 1 in accordance with the contents specified in Clause 2, Article 18 of the Model Charter;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Articles 25 and 26 of this Charter, the meeting agenda, and documents in accordance with current laws and regulations of EVN Finance;</p> <p>b. Affirming the time and place of the Congress;</p> <p>c. To notify all shareholders of the General Meeting of Shareholders and send them invitations to the General Meeting of Shareholders;</p> <p>2) The convener of the General Meeting of Shareholders must send a notice of invitation to all shareholders on the List of shareholders entitled to attend the meeting at least 21 days before the opening date (particularly, information related to members of the Board of Directors and</p>	<p>provisions of this Charter, the meeting agenda, and prepare documents in accordance with current laws and regulations of EVN Finance;</p> <p>b. Determine the time and place of the Congress;</p> <p>c. To notify all shareholders of the General Meeting of Shareholders and send a notice of invitation to the General Meeting of Shareholders to them;</p> <p>d. Other tasks in service of the Congress.</p> <p>2) The convener of the General Meeting of Shareholders must send a notice of invitation to all shareholders on the List of shareholders entitled to attend the meeting at least 21 days before the opening date (particularly, information related to members of the Board of Directors and</p>	<p>- Add the item "d. Other tasks in service of the Congress" in accordance with the provisions of Point g, Clause 2 of the Model Charter;</p> <p>- Adjust "permanent address" to "contact address"; adding "where, how to download meeting documents and other requirements (if any)"</p>

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	<p>members of the Board of Supervisors at least 10 days before the opening date of the General Meeting of Shareholders). The notice of invitation to the meeting must include the name, address of the head office, and the enterprise code; the name and permanent residence address of the shareholder, the time and place of the meeting and other requirements for the participants. The notice is sent by the method of ensuring that the contact address of the shareholder is reached; at the same time, it is posted on EVN Finance's website.</p> <p>3) Meeting materials include:</p> <p>a. Meeting agenda, documents used in the meeting and draft resolutions for each issue in the meeting agenda;</p>	<p>members of the Board of Supervisors at least 10 days before the opening date of the General Meeting of Shareholders). The notice of invitation to the meeting must include the name, address of the head office, and the enterprise code; name, contact address of shareholders, time, place of meeting, place, method of downloading meeting documents and other requirements (if any) for meeting participants. The notice is sent by the method of ensuring that the contact address of the shareholder is reached; at the same time, it is posted on EVN Finance's website.</p> <p>3) Meeting materials include:</p> <p>a. Meeting agenda, documents used in the meeting and draft resolutions for each issue in the meeting agenda;</p>	<p>- Supplement "d. Other documents (if any)" in Clause 3) Meeting documents. Adjustment of the content of meeting documents must be disclosed in accordance with the law on securities;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	b. Voting Papers; c. Form for appointment of authorized representative to attend the meeting; Meeting documents are posted on EVN Finance's website. The notice of invitation to the meeting must clearly state the place and method of downloading the documents and EVN Finance must send the meeting documents to shareholders if requested by shareholders.	b. Voting Papers; c. Form for appointment of authorized representative to attend the meeting; d. Other documents (if any). The meeting documents are posted on EVN Finance's website and disclosed in accordance with the law on securities.	
27	Article 29. Format of conducting the General Meeting of Shareholders ... 4) Shareholders who come to the General Meeting of Shareholders late have the right to register immediately and then have the right to participate and vote immediately at the General Meeting, but	Article 31. Format of conducting the General Meeting of Shareholders ... 4) Shareholders who come to the General Meeting of Shareholders after the meeting has opened have the right to register immediately and then have the right to participate and vote immediately at the	- Update the new clause order number - Replace the content of "late" with "after the meeting has opened" to clarify the time to determine

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	the Chairman is not responsible for stopping the General Meeting so that these shareholders can register and the validity of the conducted voting rounds will not be affected.	General Meeting, but the Chairman is not responsible for stopping the General Meeting so that these shareholders can register and the validity of the voting rounds that have been conducted will not be affected.	shareholders to come to the meeting late.
28	<p>Article 30. Form of approval of the Resolution of the General Meeting of Shareholders</p> <p>1) The General Meeting of Shareholders approves decisions under its competence in the form of voting at the meeting or collecting written opinions. The matters specified at Points a, f, o and p, Clause 1, Article 24 of this Charter must be approved by voting at the meeting of the General Meeting of Shareholders.</p>	<p>Article 32. Form of approval of the Resolution of the General Meeting of Shareholders</p> <p>1) The General Meeting of Shareholders approves decisions under its competence in the form of voting at the meeting or collecting written opinions. The issues specified at Points a, d, f and q, Clause 1, Article 26 of this Charter must be approved by voting at the meeting of the General Meeting of Shareholders.</p>	<p>- Update the order number of the clause</p> <p>- Re-update the reference in Clause 1 of this Article.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
29	<p>Article 31. Conditions for the resolution to be passed</p> <p>1) For decision on matters specified at Points b, f, h, g and l, Clause 1, Article 24 of this Charter must be approved by the number of shareholders representing more than 65% of the total number of votes of all shareholders attending the meeting.</p>	<p>Article 33. Conditions for the resolution to be passed</p> <p>1) For decisions on matters specified at Points g, h, o, Clause 1, Article 26 of this Charter must be approved by the number of shareholders representing more than 65% of the total votes of all shareholders attending the meeting or when the number of shareholders representing more than 65% of the total votes of all shareholders in case of voting in writing.</p> <p>2) For decisions on the contents specified at Point q, Clause 1, Article 26 of this Article, they must be approved by the number of shareholders representing more than 65% of the total number of votes of all shareholders attending the meeting.</p>	<ul style="list-style-type: none"> - Update the order number of the terms. - Update the content as prescribed in Clauses 4 and 5, Article 67 of the Law on Credit Institutions 2024. - Adjust the rate of approval of the Charter, amend and supplement the Charter of EVN Finance to 50%, according to Clause 4, Article 67 of the Law on Credit Institutions 2024, this case is not included in the mandatory case with an approval rate of over 65%. - To supplement Clause 2, Article 33 of the Draft Charter pursuant to the provisions of Point d, Clause 4, Article 67 of the Law on Credit Institutions 2024;

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	<p>2) Other resolutions shall be passed when the number of shareholders representing more than 51% of the total votes of all shareholders attending the meeting is approved, except for the cases specified in Clauses 1 and 3 of this Article.</p> <p>3) The voting for the election of members of the Board of Directors and the Board of Supervisors must be carried out by the method of accumulating votes, whereby each shareholder has a total number of votes corresponding to the total number of shares owned multiplied by the number of</p>	<p>3) Other resolutions shall be passed when approved by the number of shareholders representing more than 50% of the total votes of all shareholders attending the meeting or when approved by the number of shareholders representing more than 50% of the total votes of all shareholders in case of written opinion collection; except for the cases specified in Clauses 1 and 2 of this Article.</p> <p>4) The voting for the election of members of the Board of Directors and the Board of Supervisors must be carried out by the method of accumulating votes, whereby each shareholder has the total number of votes corresponding to the total number of shares owned multiplied by the number of</p>	<p>- Adjust the rate of approval of other resolutions of the General Meeting of Shareholders from 51% to 50%, in accordance with the provisions of Article 67 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>elected members of the Board of Directors or the Board of Supervisors and shareholders have the right to accumulate all or part of the total votes of the for one or several candidates. Elected members of the Board of Directors or members of the Board of Supervisors shall be determined according to the number of votes calculated from highest to lowest, starting from the candidate with the highest number of votes until the number of members specified in this Charter is reached. In case there are 02 (two) or more candidates with the same number of votes for the last member of the Board of Directors or the Board of Supervisors, a re-election will be conducted among the candidates with the same number of votes</p>	<p>elected members of the Board of Directors or the Board of Supervisors and the shareholders have the right to accumulate all or part of the total votes of the for one or several candidates. Elected members of the Board of Directors or members of the Board of Supervisors shall be determined according to the number of votes calculated from highest to lowest, starting from the candidate with the highest number of votes until the number of members specified in this Charter is reached. In case there are 02 (two) or more candidates with the same number of votes for the last member of the Board of Directors or the Board of Supervisors, a re-election will be conducted among the candidates with the same number of votes or selected</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	is passed by posting it on EVN Finance's website and may disclose information in accordance with the law on information disclosure on the securities market. contracting.	by posting it on EVN Finance's website and may disclose information in accordance with the law on information disclosure on the securities market. contracting. 6) Within 15 days from the end of the meeting of the General Meeting of Shareholders or from the date of the end of vote counting, in case of collecting written opinions, EVN Finance must send to the State Bank all resolutions and decisions approved by the General Meeting of Shareholders.	- Supplementing Clause 6, Article 33 of the Draft Charter on the time limit and responsibility for reporting to the State Bank of EVN Finance, according to the provisions of Article 68 of the Law on Credit Institutions 2024.
30	Article 32. Competence and procedures for collecting shareholders' opinions in writing to approve resolutions of the General Meeting of Shareholders ...	Article 34. Competence and procedures for collecting shareholders' opinions in writing to approve resolutions of the General Meeting of Shareholders ...	- Update the number of the order of the terms

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>3) The opinion poll must contain the following principal contents:</p> <p>a. Name, address of the head office, enterprise code;</p> <p>b. Purpose of collecting opinions;</p> <p>c. Full name, permanent residence address, nationality, number of citizen identity card, identity card, passport or other lawful personal identification of the individual shareholder; name, enterprise identification number or number of the establishment decision, address of the head office of the shareholder being an organization or full name, permanent residence address, nationality, number of citizen identity card, identity card, passport or other lawful personal identification of the authorized</p>	<p>3) The opinion poll must contain the main contents that comply with the provisions of Clause 3, Article 149 of the Law on Enterprises.</p>	<p>- Delete the content in Clause 3, Article 32 of the current Charter, replace it with a reference to Clause 3, Article 149 of the Law on Enterprises, because the content in Clause 3, Article 32 of the current Charter is not different from the provisions of Article 149 of the Law on Enterprises.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>representative of the shareholder being an organization; the number of shares of each type and the number of voting votes of shareholders;</p> <p>d) Issues that need to be consulted for approval;</p> <p>e. The voting plan includes approval, disapproval and no opinion;</p> <p>f. The deadline for sending to EVN Finance the feedback form has been answered;</p> <p>g. Full name and signature of the Chairman of the Board of Directors;</p>		
31	<p>Article 36. Cases of not being allowed to hold positions</p> <p>1) The following persons must not be members of the Board of Directors, members of the Board of Supervisors,</p>	<p>Article 38. Cases of not being allowed to hold positions</p> <p>1) The following persons must not be members of the Board of Directors, members of the Board of Supervisors,</p>	<p>- Update the number of the order of the terms</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>General Director, Deputy General Director and equivalent titles of EVN Finance:</p> <p>...</p> <p>b. Persons who are not allowed to participate in management and administration in accordance with the law on Officers and civil servants, the law on enterprises and the law on corruption prevention and combat;</p> <p>c. Persons who have been owners of private enterprises, general partners of partnerships, general directors (directors), members of the Board of Directors, members of the Board of members, members of the Board of Supervisors of the enterprise, chairpersons and members</p>	<p>General Director, Deputy General Director and equivalent titles of EVN Finance:</p> <p>...</p> <p>b. Persons who are not allowed to participate in the management and administration of enterprises and cooperatives in accordance with the law on Officers, civil servants and public employees, the enterprise law and the law on corruption prevention and combat;</p> <p>c. Persons who have been owners of private enterprises, general partners of partnerships, general directors (directors), members of the Board of Directors, members of the Board of members, supervisors, members of the Board of Supervisors of enterprises, members of the</p>	<p>- Update the content according to Point b, Clause 1, Article 42 of the Law on Credit Institutions 2024;</p> <p>- Update the content according to Point c, Clause 1, Article 42 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>of the cooperative's Board of Directors at the time of the enterprise, the cooperative is declared bankrupt, except for the case where the enterprise or cooperative is declared bankrupt due to force majeure;</p> <p>d. The legal representative of the enterprise at the time the enterprise is suspended from operation or forcibly dissolved due to serious violations of law, except for the case of being a representative at the request of a competent state agency in order to rectify and consolidate such enterprise;</p>	<p>Board of Directors and general directors (directors) of cooperatives at the time of enterprise, the cooperative is declared bankrupt, except for the case of being appointed, appointed or appointed to participate in the management, administration and control of the enterprise, the cooperative being a credit institution is declared bankrupt according to the requirements of the task;</p>	<p>- Remove because Article 42 of the Law on Credit Institutions 2024 no longer has this content;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>e. Persons who have been suspended from the title of Chairman of the Board of Directors, member of the Board of Directors, Chairman of the Board of Members, member of the Board of Members, Head of the Board of Supervisors, member of the Board of Supervisors, General Director (Director) of EVN Finance or other credit institutions as prescribed in Article 37 of the Law on Credit Institutions or have been suspended by competent agencies determining that the person has violated leading to the revocation of the License by EVN Finance or another credit institution;</p> <p>f. Related persons of members of the Board of Directors and General Directors</p>	<p>d. Persons who have been suspended from the title of Chairman or other member of the Board of Directors; the Chairman and other members of the Board of members; The Head of the Board, other members of the Board of Supervisors, the General Director (Director) of EVN Finance or another credit institution as prescribed in Article 47 of the Law on Credit Institutions or being determined by a competent authority to have committed a violation, leading to the revocation of the License by EVN Finance or another credit institution;</p>	<p>- Update the content according to Point d, Clause 1, Article 42 of the Law on Credit Institutions 2024;</p> <p>- This content is removed due to the provisions of Point e, Clause 1, Article 38 of the Draft Charter;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>of EVN Finance must not be members of the Board of Supervisors of EVN Finance; g. The relevant person of the Chairman of the Board of Directors of EVN Finance must not be the General Director of EVN Finance;</p> <p>...</p> <p>2) The following persons must not be Chief Accountants, Branch Directors, Directors of subsidiaries of EVN Finance:</p> <p>a. The underage, persons who are restricted or have lost their civil act capacity;</p>	<p>e. Relevant persons of members of the Board of Directors, General Directors of EVN Finance, except for the cases specified in Clause 3, Article 69, Point b, Clause 1, Article 73 and Point a, Clause 2, Article 77 of the Law on Credit Institutions;</p> <p>...</p> <p>2) The following persons must not be Chief Accountant, Branch Director, Director (General Director) of EVN Finance's subsidiaries:</p> <p>a. The underage; people who have difficulties in recognizing and mastering behavior; persons who are restricted or have lost their civil act capacity;</p>	<p>- Update the content according to Point dd, Clause 1, Article 42 of the Law on Credit Institutions 2024;</p> <p>- Update the contents of Clause 2 as prescribed in Clause 2, Article 42 of the Law on Credit Institutions;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>b. Persons who are being examined for penal liability, are serving criminal judgments or decisions of the Court;</p> <p>...</p> <p>e. Officers, civil servants, managers at the division level or higher in enterprises in which the State holds 50% or more of charter capital, except for those appointed as representatives to manage the State's contributed capital at EVN Finance;</p>	<p>b. Persons who are being examined for penal liability and are serving prison sentences; are serving administrative handling measures at compulsory detoxification establishments or compulsory education establishments; are banned by the Court from holding certain positions, practicing certain professions or doing certain jobs;</p> <p>...</p> <p>e. Officers, civil servants and managers at the division level or higher in enterprises in which the State holds 50% or more of charter capital, except for persons appointed as representatives to manage the State's contributed capital, of enterprises in which the State holds 50% or more of charter capital in EVN Finance or are</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>f. Officers, non-commissioned officers, professional soldiers, defense workers in agencies and units of the Vietnam People's Army; professional officers and non-commissioned officers, in agencies and units of the Vietnam People's Police, except for those appointed as representatives to manage the State's contributed capital at EVN Finance;</p> <p>...</p>	<p>appointed. appointing and appointing to participate in the management, administration and control of EVN Finance according to the requirements of the task;</p> <p>f. Officers, non-commissioned officers, professional soldiers, defense workers and public employees in agencies and units of the Vietnam People's Army; professional officers, non-commissioned officers, police workers in agencies and units of the Vietnam People's Police, except for those appointed as representatives to manage the State's contributed capital, except for those appointed to be representatives to manage the State's contributed capital, of enterprises in which the State holds 50% or more of charter capital in EVN Finance.</p> <p>...</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
32	<p>Article 37. Cases of not holding the same position</p> <p>1) The Chairman of the Board of Directors of EVN Finance must not be an executive of EVN Finance and other credit institutions at the same time. A member of the Board of Directors of EVN Finance may not be a manager of another credit institution, unless this organization is a subsidiary of EVN Finance, or a member of the Board of Supervisors of that credit institution. Members of the Board of Directors of EVN Finance can only be concurrently members of the Board of Directors at a maximum of 05 other companies.</p> <p>Not regulated</p>	<p>Article 39. Cases of not holding the same position</p> <p>1) The Chairman of the Board of Directors of EVN Finance must not be an executive or member of the Board of Supervisors of EVN Finance and other credit institutions, managers of other enterprises</p> <p>2) Members of the Board of Directors of EVN Finance who are not independent</p>	<p>- Update the order number of the clause and the order number of the clauses in the article;</p> <p>- Update the content of cases of not holding the same position according to Article 43 of the Law on Credit Institutions 2024.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	Not regulated	<p>members may not concurrently hold one of the following positions:</p> <p>a) The executive of EVN Finance, except for the case of being the General Director of EVN Finance;</p> <p>b) Being a manager or executive of another credit institution or manager of another enterprise, except for the case of being a manager or operator of a subsidiary of EVN Finance, or of EVN Finance's parent company or the case of implementing the approved compulsory transfer plan;</p> <p>c) Supervisors, members of the Board of Supervisors of other credit institutions and other enterprises.</p> <p>3) An independent member of the Board of Directors of EVN Finance may not</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>2) The Head of the Board of Supervisors must not be a member of the Board of Supervisors or a manager of another credit institution. Members of the Board of Supervisors may not concurrently hold one of the following positions:</p> <p>a. Members of the Board of Directors, executives, employees of EVN Finance or</p>	<p>concurrently hold one of the following positions:</p> <p>a) Executives of EVN Finance;</p> <p>b) Managers and executives of other credit institutions; managers of over 02 other enterprises;</p> <p>c) Supervisors, members of the Board of Supervisors of other credit institutions and other enterprises.</p> <p>4) Members of the Board of Supervisors may not concurrently hold one of the following positions, except for managers, executives and employees of credit institutions receiving compulsory transfer under the approved compulsory transfer plan:</p> <p>a) Managers and executives of EVN Finance or other credit institutions or other</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>subsidiaries of EVN Finance or employees of enterprises where members of the Board of Directors and General Directors of EVN Finance are members of the Board of Directors, executives or major shareholders of such enterprises;</p> <p>b. Members of the Board of Directors, members of the Board of Members, executives of enterprises whose members are members of the Board of Directors and executives at EVN Finance;</p> <p>3) The General Director and Deputy General Director of a credit institution may not be concurrently a member of the Board of Directors, a member of the Board of Members, or a member of the Board of Supervisors of another credit</p>	<p>enterprises; employees of EVN Finance or subsidiaries of EVN Finance;</p> <p>b) Employees of enterprises whose members of the Board of Directors of EVN Finance are members of the Board of Directors, executives or major shareholders of such enterprises;</p> <p>5) The General Director and Deputy General Director must not be concurrently managers, executives, supervisors, members of the Board of Supervisors of other credit institutions or other enterprises, except for the case where the</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>institution, unless such organization is a subsidiary of EVN Finance. The Deputy General Director of a credit institution must not concurrently be the General Director (Director), Deputy General Director (Deputy Director) or equivalent titles of other enterprises.</p> <p>4) The Chairman of the Board of Directors and the General Director of EVN Finance must not be concurrently the Chairman of the Board of Directors, a member of the Board of Directors, the Chairman of the Board of Members, a member of the Board of Members, the Chairman of the company, the General Director (Director), Deputy General Director (Deputy Director) or equivalent titles of other enterprises.</p>	<p>Deputy General Director is a manager or operator of a subsidiary of EVN Finance or a parent company of EVN Finance.</p> <p>Remove this content</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
33	<p>Article 38. Automatic disqualification</p> <p>1) The following cases automatically lose the status of members of the Board of Directors, members of the Board of Supervisors or the General Director:</p> <p>a. Loss of civil act capacity, death;</p> <p>b. Violating the provisions of Article 36 of this Charter on cases in which they are not allowed to hold positions;</p> <p>c. Being the representative of the contributed capital of an organization that is a shareholder or a capital contributor of EVN Finance when such organization is terminated as a legal entity;</p> <p>d. No longer being the representative of the contributed capital as authorized by the shareholder being an organization;</p>	<p>Article 40. Automatic disqualification</p> <p>1) The following cases automatically lose the status of members of the Board of Directors, members of the Board of Supervisors or the General Director:</p> <p>a. Falling into one of the cases in which they are not allowed to hold the positions specified in Article 38 of this Charter;</p> <p>b. Being the representative of the contributed capital of an organization that is a shareholder of EVN Finance when that organization ceases to exist;</p> <p>c. No longer being the representative of the contributed capital as authorized by the shareholder being an organization;</p>	<ul style="list-style-type: none"> - Update the order number of the terms; - Update the content of cases of automatic disqualification according to Article 45 of the Law on Credit Institutions 2024;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>e. Being expelled from the territory of the Socialist Republic of Vietnam;</p> <p>f. When EVN Finance has its License revoked;</p> <p>g. When the contract for hiring the General Director expires;</p> <p>2) The Board of Directors of EVN Finance must send a written report enclosed with documents proving that the subjects have naturally lost their status as prescribed in Clause 1 of this Article to the State Bank within 05 (five) working days from the date on which the above subjects are identified as automatically disqualified and take responsibility for the accuracy, the truthfulness of this report; carry out the procedures for election and</p>	<p>d. Being expelled from the territory of the Socialist Republic of Vietnam;</p> <p>e. When EVN Finance has its License revoked;</p> <p>f. When the contract for hiring the General Director expires;</p> <p>g. Die.</p> <p>2) The Board of Directors of EVN Finance must send a written report enclosed with documents proving the employee's automatic disqualification as prescribed at Points a, b, c, d, f and g, Clause 1 of this Article to the State Bank within 05 (five) working days. from the date on which the personnel automatically lose their qualifications and take responsibility for the accuracy and truthfulness of this report; carry out procedures for election and</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>appointment of vacant titles according to the provisions of Articles 48, 52 and 60 of this Charter.</p> <p>...</p>	<p>appointment of vacant titles in accordance with law.</p> <p>...</p>	
34	<p>Article 39. Dismissal and deposition</p> <p>1) The Chairman and members of the Board of Directors, the Head of the Board and members of the Board of Supervisors, and the General Director of EVN Finance shall be dismissed from office in the following cases:</p> <p>a. According to resolutions and decisions of the General Meeting of Shareholders;</p> <p>b. The civil act capacity is limited;</p>	<p>Article 41. Dismissal and deposition</p> <p>1) Except for the case of natural disqualification as prescribed in Article 40 of this Charter, the Chairman, other members of the Board of Directors, the Head of the Board, members of the Board of Supervisors, and the General Director of EVN Finance shall be dismissed from office in the following cases:</p> <p>Remove this content</p>	<ul style="list-style-type: none"> - Update the order number of the terms; - Update the content of cases of dismissal and deposition according to the provisions of Article 46 of the Law on Credit Institutions 2024; - Supplement words to clarify each case of application of dismissal/deposition;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>c. To submit a letter of resignation to the Board of Directors or the Board of Supervisors;</p> <p>d. Failing to participate in the activities of the Board of Directors or the Board of Supervisors for 06 (six) consecutive months, except for force majeure cases;</p> <p>e. Failing to meet the standards and conditions prescribed in this Charter and the provisions of law;</p> <p>f. Independent members of the Board of Directors do not meet the independence requirement;</p> <p>g. Members of the Board of Supervisors fail to complete their assigned tasks and tasks;</p>	<p>a. Dismissal when there is a resignation letter to the Board of Directors and the Board of Supervisors of EVNFinance.</p> <p>b. Dismiss from office when not participating in the activities of the Board of Directors or the Board of Supervisors for 06 (six) consecutive months, except for force majeure cases;</p> <p>c. Dismissal when failing to meet the standards and conditions prescribed in this Charter and relevant laws;</p> <p>d. Dismissal when an independent member of the Board of Directors fails to satisfy the provisions of Clause 3, Article 39 and Clause 2, Article 48 of this Charter;</p> <p>e. Dismissal when members of the Board of Supervisors fail to complete their assigned tasks and tasks;</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>h. Members of the Board of Supervisors seriously violate or repeatedly violate the obligations of members of the Board of Supervisors in accordance with the Law on Enterprises and this Charter;</p> <p>i. At the proposal of shareholders or groups of shareholders for members of the Board of Directors or members of the Board of Supervisors that such shareholders or groups of shareholders nominate and approved by the General Meeting of Shareholders;</p> <p>j. According to the proposal of the Board of Directors for members of the Board of Directors, members of the Board of Supervisors nominated by the Board of</p>	<p>f. Dismissal when a member of the Board of Supervisors seriously violates or repeatedly violates the obligations of a member of the Board of Supervisors in accordance with the Law on Enterprises and this Charter;</p> <p>g. Dismissal at the proposal of shareholders or groups of shareholders for members of the Board of Directors or members of the Board of Supervisors that such shareholders or groups of shareholders have nominated and approved by the General Meeting of Shareholders;</p> <p>h. Dismissal at the proposal of the Board of Directors for members of the Board of Directors and members of the Board of Supervisors nominated by the Board of</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Directors and approved by the General Meeting of Shareholders;</p> <p>k. The General Director shall be dismissed under the Decision of the Board of Directors;</p> <p>l. Other cases prescribed by this Charter and law;</p> <p>2) The Chairman and members of the Board of Directors, the Head of the Board and members of the Board of Supervisors, and the General Director of EVN Finance after being dismissed from office shall be</p>	<p>Directors and approved by the General Meeting of Shareholders;</p> <p>i. The General Director is dismissed according to the Decision of the Board of Directors;</p> <p>j. Other cases as prescribed by law, this Charter or resolutions and decisions of the General Meeting of Shareholders.</p> <p>2) The Chairman and members of the Board of Directors, the Head of the Board and members of the Board of Supervisors, the General Director of EVN Finance after being dismissed from office shall still be personally responsible for their decisions during their tenure.</p>	<p>- Supplement words and adjusting according to Article 46 of the Law on Credit Institutions</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>personally responsible for their decisions during their tenure.</p> <p>3) Within 10 (ten) working days from the date of approval of the decision on dismissal of positions as prescribed in Clause 1 of this Article, the Board of Directors of EVN Finance must send a written report enclosed with relevant documents to the State Bank.</p>	<p>3) Within 10 (ten) days from the date of approval of the decision on dismissal of personnel as prescribed in Clause 1 of this Article, the Board of Directors of EVN Finance must send a written report enclosed with relevant documents to the State Bank.</p>	<p>- Adjust the reporting time limit from 10 working days to 10 days, according to Clause 3, Article 46 of the Law on Credit Institutions 2024;</p>
35	<p>Article 40. Suspension or temporary suspension of the titles of the Board of Directors, the Board of Supervisors, the General Director</p> <p>1) The State Bank has the right to suspend or suspend the exercise of rights and obligations of the Chairman of the Board of Directors, members of the Board of</p>	<p>Article 42. Suspension or temporary suspension of the title of the Board of Directors, the Board of Supervisors, and the executive of EVN Finance</p> <p>1) The State Bank has the right to suspend or suspend the exercise of rights and obligations of the Chairman of the Board of Directors, members of the Board of</p>	<p>- Updated the order number of the clause, adjusted the phrase in the name of the clause from "General Director" to "EVN Finance operator"</p> <p>- Update the contents as prescribed in Article 47 of the Law on Credit Institutions;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Directors, the Head of the Board of Supervisors, members of the Board of Supervisors, and EVN Finance's executives who violate the provisions of Article 37 of this Charter. other relevant provisions of law in the course of exercising their assigned rights and obligations; request competent agencies to dismiss, elect or appoint replacements or appoint replacements if deeming it necessary.</p> <p>2) The Special Board of Supervisors has the right to suspend or suspend the exercise of rights and obligations of the</p>	<p>Directors, Head of the Board of Supervisors, members of the Board of Supervisors, and executives of EVN Finance who violate the provisions of Article 43, Clause 10, Article 48 of the Law on Credit Institutions or other relevant provisions of law in the process of performing the assigned rights and obligations without meeting the standards and conditions specified in Article 41 of the Law on Credit Institutions; request competent agencies to dismiss, dismiss, elect, appoint replacements or appoint replacements if deeming it necessary.</p> <p>2) The Special Board of Supervisors has the right to suspend or suspend the exercise of rights and obligations of the Chairman of the Board of Directors, members of the</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Chairman of the Board of Directors, members of the Board of Directors, the Head of the Board of Supervisors, members of the Board of Supervisors, and executives of EVN Finance who are placed under special control if they deem it necessary.</p> <p>3) Persons who are suspended or temporarily suspended in exercising their rights and obligations as prescribed in Clauses 1 and 2 of this Article shall have to participate in the handling of shortcomings and violations related to personal liability at the request of the State Bank, the Board of Directors, Board of Supervisors of EVN Finance or Special Board of Supervisors.</p>	<p>Board of Directors, the Head of the Board of Supervisors, members of the Board of Supervisors, and executives of EVN Finance when EVN Finance is under special control if it deems it necessary.</p> <p>3) Persons who are suspended or temporarily suspended from exercising their rights and obligations under the provisions of Clauses 1 and 2 of this Article must participate in handling shortcomings and violations related to personal liability at the request of the State Bank, the Board of Directors, Board of Supervisors of EVN Finance or Special Board of Supervisors.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
36	<p>Article 41. Rights and obligations of managers and executives of EVN Finance</p> <p>1) Exercising rights and obligations in accordance with the provisions of law, the Charter of EVN Finance, resolutions and decisions of the General Meeting of Shareholders of EVN Finance; strictly comply with EVN Finance's internal rules and regulations.</p> <p>2) Perform their rights and obligations honestly and carefully, for the benefit of EVN Finance and EVN Finance's shareholders.</p> <p>3) Loyalty to EVN Finance; not using EVN Finance's information, secrets and business opportunities, abusing EVN</p>	<p>Article 43. Rights and obligations of managers and executives of EVN Finance</p> <p>1) Comply with the law, the Charter of EVN Finance, resolutions and decisions of the General Meeting of Shareholders of EVN Finance; strictly comply with EVN Finance's internal rules and regulations.</p> <p>2) Perform their rights and obligations honestly and carefully, for the benefit of EVN Finance and EVN Finance's shareholders.</p> <p>3) Not using EVN Finance's information, secrets and business opportunities, abusing EVN Finance's position, position and</p>	<p>- Update the order number of the terms;</p> <p>- Update the contents as prescribed in Article 48 of the Law on Credit Institutions;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Finance's position, position and assets for personal gain or to serve the interests of other organizations and individuals, harming the interests of EVN Finance and EVN Finance's shareholders.</p> <p>4) Ensure the archive of EVN Finance's records to provide data for the management, administration and control of all activities of EVN Finance, inspection, supervision and examination activities of the State Bank.</p>	<p>assets for personal gain or to serve the interests of other organizations and individuals, harming the interests of EVN Finance and EVN Finance's shareholders.</p> <p>4) Be responsible for complying with the restrictive regulations to ensure safety in EVN Finance's banking activities in accordance with the Law on Credit Institutions.</p> <p>5) Ensure the archiving of EVN Finance's records to provide data for the management, administration and control of all activities of EVN Finance, inspection, supervision and examination activities of the State Bank.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>5) Understand the types of risks in the operation of credit institutions.</p> <p>6) Promptly, fully and accurately notify EVN Finance of his/her interests in other organizations, transactions with other organizations and individuals that may cause conflicts with EVN Finance's interests and may only participate in such transactions when approved by the Board of Directors.</p> <p>8) Not to create conditions for themselves or their related persons to borrow capital and use other banking services of EVN Finance with preferential and favorable conditions compared to the general regulations of EVN Finance.</p>	<p>6) Understand the types of risks in EVN Finance's operations.</p> <p>7) Promptly, fully and accurately notify EVN Finance of his/her interests in other organizations, transactions with other organizations and individuals that may cause conflicts with EVN Finance's interests and may only participate in such transactions when approved by the Board of Directors.</p> <p>8) Not allowed to create conditions for themselves or their related persons to borrow capital and use other banking services of EVN Finance with preferential and favorable conditions compared to the general regulations of EVN Finance.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>8) Do not increase salary, remuneration or request bonus payment when EVN Finance suffers losses.</p> <p>9) Other obligations as prescribed by law.</p>	<p>9) Not allowed to increase salaries, remuneration or request to pay bonuses to managers and executives when EVN Finance suffers losses.</p> <p>10) Within the scope of their assigned rights and obligations, they shall be responsible for fulfilling the written request of the State Bank for the contents under the jurisdiction of the State Bank. Implement recommendations, warn of operational risks and safety, warn of risks leading to violations of the law on currency and banking; conclusions, recommendations and decisions on handling of inspection.</p> <p>11) Rights and other obligations as prescribed by law and the Charter of EVN Finance.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
37	<p>Article 42. Responsibility to disclose related interests</p> <p>1) Members of the Board of Directors, members of the Board of Supervisors, General Director, Deputy General Director and equivalent titles of EVN Finance must disclose to EVN Finance the following information:</p> <p>a. Name, address of the head office, business line, number and date of issuance of the business registration certificate, place of business registration of the enterprise or economic organization in which he/she and related persons own the contributed capital or shares or authorize or entrust individuals, other organizations with names of 5% or more of charter capital;</p>	<p>Article 44. Provision and disclosure of information</p> <p>1) Members of the Board of Directors, members of the Board of Supervisors, General Director, Deputy General Director and equivalent titles of EVN Finance must disclose to EVN Finance the following information:</p> <p>a. Name, enterprise code, address of the head office of the enterprise or other economic organization in which he/she or his/her or related persons own the contributed capital or shares of 5% or more of the charter capital, including the contributed capital, authorized or entrusted shares to the organization, other individuals in their names;</p>	<p>- Update the order number of the terms;</p> <p>- Changing the name of the clause according to Article 49 of the Law on Credit Institutions 2024;</p> <p>- Update the contents as prescribed in Article 49 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>b. Name, address of the head office, business lines, number and date of issuance of the business registration certificate, place of business registration of the enterprise where he/she and related persons are members of the Board of Directors, members of the Board of Members, members of the Board of Supervisors, General Director;</p> <p>Not regulated</p> <p>Not regulated</p>	<p>b.Name, enterprise code, address of the head office of the enterprise or other economic organization that they and their related persons are members of the Board of Directors, members of the Board of Members, supervisors, members of the Board of Supervisors, General Director (Director);</p> <p>c. Information about the person concerned is an individual, including: full name; personal identification number; nationality, passport number, date of issue, place of issue for foreigners; relationship with the informant;</p> <p>d.Information about the person being the organization, including: name, enterprise code, address of the head office of the</p>	<p>- Supplement information about related persons according to Article 49 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>2) The disclosure of information specified in Clause 1 of this Article and the change of relevant information must be made in writing within 07 (seven) working days from the date of occurrence or change of information.</p>	<p>enterprise, number of the enterprise registration certificate or equivalent legal documents; legal representative, relationship with the informant.</p> <p>2) Shareholders owning 01% or more of EVN Finance's charter capital must provide EVN Finance with the following information:</p> <p>a. Full name; personal identification number; nationality, passport number, date of issue, place of issue of the foreign shareholder; the number of the enterprise registration certificate or equivalent legal papers of the shareholder being an organization; date of issuance and place of issuance of this paper;</p>	<p>- Supplement regulations on the obligation to provide information of shareholders owning from 1% of EVN Finance's charter capital, according to Clause 2, Article 49 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
		<p>b. Information about related persons as prescribed at Points c and d, Clause 1 of this Article;</p> <p>c. The number and percentage of their shares in EVN Finance;</p> <p>d. The number and percentage of shares owned by their related persons in EVN Finance.</p> <p>3) The entities specified in Clause 1 and Clause 2 of this Article must send a written provision of information to EVN Finance for the first time and when there is a change in this information within 07 working days from the date of occurrence or change of information. For the information at Points c and d, Clause 2 of this Article, shareholders must only provide information to EVN Finance when there is</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>3) EVN Finance must disclose the information specified in Clause 1 of this Article annually to the General Meeting of Shareholders of EVN Finance and be listed and kept at EVN Finance's head office.</p> <p>4) EVN Finance must notify the State Bank in writing of the information specified in Clause 1 of this Article within 07 working days from the date EVN Finance receives the public information as prescribed in Clause 2 of this Article.</p>	<p>a change in their share ownership ratio, share ownership ratio of themselves and related persons of 01% of charter capital or more compared to the previous offering.</p> <p>4) EVN Finance must post and keep the information specified in Clause 1 and Clause 2 of this Article at its head office and send a written report to the State Bank within 07 working days from the date EVN Finance receives the information provided. Annually, EVN Finance discloses the information specified at Points a, b, d, Clause 1, and Points a, c, d, Clause 2 of this Article to the General Meeting of Shareholders of EVN Finance.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	Not regulated	<p>5) EVN Finance must publicly disclose information about the full name of the individual, the name of the organization being the shareholder owning 01% or more of the charter capital and the information specified at Points c and d, Clause 2 of this Article on EVN Finance's website within 07 working days from the date EVN Finance receives the information provided.</p> <p>6) Entities providing and publicly disclosing information must ensure that the information provided and publicly disclosed is truthful, accurate, complete and timely and must take responsibility for the provision and public disclosure of such information.</p>	<p>- Supplementing Clauses 5 and 6 of the Draft Charter as prescribed in Clauses 5 and 6, Article 49 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
38	<p>Article 43. Board of Directors</p> <p>...</p> <p>2) The Board of Directors must have not less than 05 (five) members and not more than 11 (eleven) members, including at least one independent member. The Board of Directors must have at least one-half of the total number of members who are independent members and non-executive members of EVN Finance. The tenure of the Board of Directors shall not exceed 05 (five) years. The tenure of a member of the Board of Directors is according to the tenure of the Board of Directors. Members of the Board of Directors may be elected or reappointed for an unlimited number of terms. The tenure of a member of the Board of Directors is supplemented or</p>	<p>Article 45. Board of Directors</p> <p>...</p> <p>2) The Board of Directors must have at least 05 (five) members and not more than 11 (eleven) members, including at least two independent members. The Board of Directors must have at least two-thirds of the total number of members who are independent members and members who are not executives of EVN Finance. The number of members for each term shall be decided by the General Meeting of Shareholders. The number of independent members of the Board of Directors of EVN Finance must ensure the following provisions: (i) There are at least 02 independent members in case EVN Finance has less than 08 members of the</p>	<p>- Update the number of the order of the terms</p> <p>- Update the content as prescribed in Article 69 of the Law on Credit Institutions 2024;</p> <p>- Restructure the contents in Clause 2 and Clause 3 of this Article, whereby Clause 2 stipulates the number of members and the number of each group of members of the Board of Directors, Clause 3 stipulates the tenure of the Board of Directors.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>replaced as the remaining term of the Board of Directors. The Board of Directors of the term that has just ended continues to operate until the Board of Directors of the new term takes over the work.</p> <p>In case all members of the Board of Directors end their term at the same time, such members shall continue to be members of the Board of Directors until a new member is elected to replace them and take over their duties.</p> <p>The number of independent members of the Board of Directors of EVN Finance must ensure the following provisions: (i) There is at least 01 independent member in case EVN Finance has 05 members of the Board of Directors; (ii) There are at</p>	<p>Board of Directors; (ii) There are at least 03 independent members in case EVN Finance has the number of members of the Board of Directors from 09 to 11 members.</p> <p>3) The tenure of the Board of Directors shall not exceed 05 (five) years. The tenure of a member of the Board of Directors is according to the tenure of the Board of Directors. The tenure of a member of the Board of Directors is supplemented or replaced as the remaining term of the Board of Directors. In case all members of the Board of Directors end their term at the same time, such members shall continue to be members of the Board of Directors until a new member is elected to replace them and take over their duties.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>least 02 independent members in case EVN Finance has the number of members of the Board of Directors from 06 to 08 members; (iii) There are at least 03 independent members in case EVN Finance has the number of members of the Board of Directors from 09 to 11 members.</p> <p>3) In case the number of members of the Board of Directors is less than two-thirds of the total number of members of the tenure or the minimum number of members as prescribed in the Charter of EVN Finance, within 60 (sixty) days from the date on which the number of members is insufficient, EVN Finance must add a sufficient number of members of the Board of Directors. The order, procedures</p>	<p>4) In case the number of members of the Board of Directors is not enough as prescribed in EVN Finance's Charter, within 90 (ninety) days from the date on which the minimum number of members is insufficient, EVN Finance must supplement the full number of members of the Board of Directors. The order, procedures and dossiers of application for approval of the expected list of election and appointment of the Chairman and members</p>	<p>- Update the content as prescribed in Clause 2, Article 50 of the Law on Credit Institutions 2024, change the time limit to add a sufficient number of members of the Board of Directors from 60 days to 90 days.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>and dossiers of application for approval of the expected list of election and appointment of the Chairman and members of the Board of Directors shall comply with the regulations of the State Bank. The results of the election, dismissal and dismissal of the Chairman and members of the Board of Directors of EVN Finance must be reported to the State Bank in writing and relevant documents within 10 (ten) working days.</p> <p>...</p> <p>6) The Board of Directors must establish Committees to assist the Board of Directors in performing its duties and powers, including the Risk Management Committee and the Human Resources Committee. The Board of Directors shall</p>	<p>of the Board of Directors shall comply with the regulations of the State Bank. The results of the election, dismissal and dismissal of the Chairman and members of the Board of Directors of EVN Finance must be reported to the State Bank in writing and relevant documents within 10 (ten) working days.</p> <p>...</p> <p>7) The Board of Directors must establish Committees to assist the Board of Directors in performing its duties and powers, including the Risk Management Committee and the Human Resources Committee. The Board of Directors shall</p>	<p>- Update the content as prescribed in Clause 5, Article 51 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>prescribe the tasks and powers of these two Committees under the guidance of the State Bank.</p> <p>7) The principles for nominating persons to the Board of Directors shall be implemented as follows:</p> <p>a. Shareholders and groups of shareholders owning from 10% to less than 20% of the total number of common shares may nominate a maximum of one candidate;</p> <p>...</p>	<p>decide on the tasks and powers of these two Committees in accordance with the regulations of the Governor of the State Bank.</p> <p>8) The principles for nominating persons to the Board of Directors shall be implemented as follows:</p> <p>a. Shareholders and groups of shareholders owning from 5% to less than 20% of the total number of common shares may nominate a maximum of one candidate;</p> <p>...</p>	<p>- Adjust the rate to 5% as prescribed in Clause 10, Article 61 of the Law on Credit Institutions 2024;</p>
39	<p>Article 44. Rights and obligations of the Board of Directors</p> <p>1) The Board of Directors approves the decision by voting at the meeting, collecting opinions in writing or other</p>	<p>Article 46. Rights and obligations of the Board of Directors</p> <p>Remove this content</p>	<p>- Update the order number, articles and clauses in the Article;</p> <p>- Include this content in the Terms of the Board of Directors meeting;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>forms according to EVN Finance's regulations. Each member of the Board of Directors has one vote.</p> <p>3) Rights and obligations of the Board of Directors:</p> <p>a. To take responsibility in the General Meeting of Shareholders for the performance of assigned tasks and powers.</p> <p>b. To submit to the General Meeting of Shareholders for decision and approval matters falling under the competence of the General Meeting of Shareholders specified in Clause 1, Article 24 of this Charter.</p> <p>c. Decide on the establishment of branches, representative offices, and non-business units of EVN Finance.</p>	<p>1) Rights and obligations of the Board of Directors:</p> <p>- Remove this content.</p> <p>a. To submit to the General Meeting of Shareholders for decision and approval of matters falling under the competence of the General Meeting of Shareholders specified in Clause 1, Article 26 of this Charter.</p> <p>b. Decide on the establishment of branches, representative offices, and non-business units of EVN Finance.</p> <p>c. To appoint, dismiss, discipline, suspend and decide on salaries, bonuses and other benefits for the titles of General Director,</p>	<p>- Include the content of powers and cases in Clause 1 to clarify the main contents of this article;</p> <p>- Update the contents according to the provisions of Article 70 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>d. To appoint, dismiss, discipline, suspend and decide on salaries and other benefits for the titles of General Director, Deputy General Director, Chief Accountant, Manager and other executives according to the internal regulations of the Board of Directors.</p> <p>e. Approve the plan to contribute capital and purchase shares of other enterprises and investment funds with a value of less than 20% of EVN Finance's charter capital stated in the latest audited financial statements.</p>	<p>Deputy General Director and other executives under its competence according to internal regulations of the Board of Directors.</p> <p>d. Approve the plan for capital contribution, purchase and sale of shares and contributed capital of EVN Finance in, enterprises and other investment funds where the value of capital contribution, expected purchase price or book value in case of sale of shares or contributed capital is less than 20% of EVN Finance's charter capital stated in the latest audited financial statements</p> <p>e. Appoint a representative of EVN Finance's contributed capital at enterprises and investment funds.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>f. Appoint a representative of EVN Finance's contributed capital at other enterprises and investment funds.</p> <p>g. Investment decisions, asset purchase and sale transactions of EVN Finance are 10% or more of EVN Finance's charter capital stated in the latest audited financial statements, except for investments, asset purchase and sale transactions of EVN Finance specified at Point h, Clause 1, Article 24 of this Charter. For transactions and contracts of lower value, the Board of Directors has the right to decide, decentralize and delegate decision-making authority to all levels in EVN Finance.</p>	<p>f. Approve EVN Finance's decision on investment, purchase and sale of fixed assets, the investment level, expected purchase price or historical cost in case of sale of fixed assets with a value of 10% or more of EVN Finance's charter capital stated in the latest audited financial statements, except for the investment, purchase and sale of fixed assets under the decision-making competence of the General Meeting of Shareholders. For transactions and contracts of lower value, the Board of Directors has the right to decide, decentralize and delegate decision-making authority to all levels in EVN Finance.</p> <p>g. Decide and approve transactions, borrowing contracts, domestic and foreign</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>h. Approve transactions and purchase and sale contracts (except for the cases specified at Point g. Clause 4, Article 44 of the Charter), domestic and foreign loans, capital mobilization, and other contracts and transactions with a value of 35% or more of the total asset value recorded in the latest financial statements of EVN Finance, except for transactions and contracts under the approving competence of the General Meeting of Shareholders. For transactions and contracts of lower value, the Board of Directors has the right to decide, decentralize and delegate decision-making authority to all levels in EVN Finance.</p>	<p>capital mobilization, pledges, mortgages, and other forms of security using EVN Finance's assets valued at 35% or more of the total asset value recorded in EVN Finance's latest financial statements, except for transactions and contracts under the approving competence of the General Meeting of Shareholders. For transactions and contracts of lower value, the Board of Directors has the right to decide, decentralize and delegate decision-making authority to all levels in EVN Finance.</p> <p>h. Deciding and approving credit grants with a value of 10% or more of EVN Finance's charter capital stated in the latest audited financial statements. The Board of Directors has the right to delegate and</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>i. Deciding and approving credit grants at EVNFinance. The Board of Directors has the right to delegate and delegate the authority to decide on credit grants to all levels in EVN Finance, except for transactions that are subject to the decision-making authority of the General Meeting of Shareholders or must be decided by the Board of Directors in accordance with the provisions of law and this Charter.</p> <p>j. To decide on credit grants as prescribed in Clause 7, Article 128 of the Law on Credit Institutions, except for transactions falling under the decision-making competence of the General Meeting of</p>	<p>delegate the authority to decide on credit grants to all levels in EVN Finance, except for transactions that are subject to the decision-making authority of the General Meeting of Shareholders or must be decided by the Board of Directors in accordance with the provisions of law and this Charter.</p> <p>i. To decide on credit grants as prescribed in Clause 7, Article 136 of the Law on Credit Institutions, except for contracts and transactions falling under the decision-making competence of the General Meeting of Shareholders.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Shareholders specified at Point k, Clause 1, Article 24 of this Charter.</p> <p>k. Approve EVN Finance's contracts with EVN Finance's subsidiaries and associated companies; contracts of EVN Finance with members of the Board of Directors, members of the Board of Supervisors, General Director, major shareholders, and related persons with a value equal to or less than 20% of EVN Finance's charter capital stated in the latest audited financial statements. In this case, the relevant member does not have the right to vote.</p>	<p>j. Approve contracts, other transactions of EVN Finance with a value of less than 20% of EVN Finance's charter capital stated in the latest audited financial statements between EVN Finance and members of the Board of Directors, members of the Board of Supervisors, General Directors, major shareholders of EVN Finance; relevant persons of managers, members of the Board of Supervisors, major shareholders of EVN Finance; subsidiaries and associates of EVN Finance.</p> <p>k. Approve contracts, other transactions with a value of 10% or more of EVN Finance's charter capital are recorded in the latest audited financial statements. For</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>l. To inspect, supervise and direct the General Director to perform their assigned tasks; annual evaluation of the working efficiency of the General Director.</p> <p>m. To promulgate internal regulations related to the organization, administration and operation of EVN Finance in accordance with the provisions of the Law on Credit Institutions and relevant laws, except for matters under the jurisdiction of the Board of Supervisors or the General Meeting of Shareholders.</p>	<p>transactions and contracts of lower value, the Board of Directors has the right to decide, decentralize and delegate decision-making authority to all levels in EVN Finance.</p> <p>l. To inspect, supervise and direct the General Director to perform their assigned tasks; annually evaluate the working efficiency of the General Director.</p> <p>m. Promulgate internal regulations related to the organization, administration and operation of EVN Finance in accordance with the provisions of the Law on Credit Institutions and other relevant laws, except for those under the jurisdiction of the General Meeting of Shareholders.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>n. Decide on the selection of an independent audit organization under the decision or authorization of the General Meeting of Shareholders.</p> <p>o. Decide on risk management policies and supervise the implementation of risk prevention measures of EVN Finance.</p> <p>p. To consider and approve the annual report.</p> <p>q. Select a professional valuation organization to value assets contributed to capital other than Vietnamese currency, freely convertible foreign currencies and gold in accordance with law.</p> <p>r. To request the Governor of the State Bank to approve matters in accordance with law.</p>	<p>n. Decide on risk management policies and supervise the implementation of risk prevention measures of EVN Finance.</p> <p>o. To consider and approve the annual report.</p> <p>- Remove this content.</p> <p>- Remove this content.</p> <p>p. The decision to offer new shares within the number of shares entitled to be offered for sale.</p>	<p>- This content is deleted because it is no longer specified in the Law on Credit Institutions 2024;</p> <p>- This content is deleted because it is no longer specified in the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>s. The decision to offer new shares within the number of shares entitled to be offered for sale.</p> <p>t. Decide on the offering price of shares and convertible bonds of EVN Finance.</p> <p>u. Decision to buy back shares of EVN Finance.</p> <p>...</p> <p>y. Organize the implementation, inspection and supervision of the implementation of resolutions and decisions of the General Meeting of Shareholders and the Board of Directors.</p> <p>...</p> <p>Dd. Approving and approving the bond issuance plan (except for convertible bonds).</p>	<p>q. Decide on the offering price of shares and convertible bonds of EVN Finance.</p> <p>r. The decision to repurchase shares of EVN Finance is according to the approved plan.</p> <p>...</p> <p>v. To organize, inspect and supervise the implementation of resolutions and decisions of the General Meeting of Shareholders and the Board of Directors.</p> <p>...</p> <p>aa. To approve and approve the bond issuance plan, except for the case of bond issuance falling under the competence of the General Meeting of Shareholders in</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>...</p> <p>2) When performing its functions, rights and obligations, the Board of Directors shall strictly comply with the provisions of law, this Charter and the resolution of the General Meeting of Shareholders. In case the resolution passed by the Board of Directors is contrary to the provisions of law or this Charter, causing damage to EVN Finance, the members who approve such resolution must jointly take personal responsibility for such resolution and</p>	<p>accordance with this Charter and the provisions of law.</p> <p>...</p> <p>2) When performing its functions, rights and obligations, the Board of Directors shall strictly comply with the provisions of law, this Charter and the resolution of the General Meeting of Shareholders. In case the resolution passed by the Board of Directors is contrary to the provisions of law or this Charter, causing damage to EVN Finance, the members who approve such resolution must jointly take personal responsibility for such resolution and must compensate EVN Finance for damages; Members who object to the approval of the above-mentioned resolution are exempt from responsibility. In this case,</p>	<p>- Revise the content in case the shareholders owning shares of EVN Finance have the right to request the Court to suspend or cancel the implementation of resolutions and decisions of the Board of Directors, in accordance with the provisions of Clause 4, Article 11 of the Model Charter.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	must compensate EVN Finance for damages; Members who object to the approval of the above-mentioned resolution are exempt from responsibility. In this case, shareholders owning shares of EVN Finance have the right to request the Board of Directors to suspend the implementation of the above resolution.	shareholders owning shares of EVN Finance have the right to request the Court to suspend the implementation or cancel the above-mentioned resolutions and decisions.	
40	<p>Article 45. Rights and obligations of the Chairman, Vice Chairman and members of the Board of Directors</p> <p>1) The Board of Directors shall elect a member of the Board of Directors as the Chairman. The Chairman of the Board of Directors of EVN Finance has the following powers and tasks:</p> <p>a. To formulate programs and plans for the operation of the Board of Directors.</p>	<p>Article 47. Rights and obligations of the Chairman, Vice Chairman and members of the Board of Directors</p> <p>1) The Board of Directors shall elect a member of the Board of Directors as the Chairman. The Chairman of the Board of Directors of EVN Finance has the following powers and tasks:</p> <p>a. To formulate programs and plans for the operation of the Board of Directors and</p>	<p>- Update the order number;</p> <p>- Update the content as prescribed in Article 71 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>b. Prepare programs, contents and documents for the meeting; Convene and chair meetings of the Board of Directors.</p> <p>No regulation.</p> <p>c. Organize the adoption of decisions of the Board of Directors.</p> <p>d. Supervise the process of organizing the implementation of decisions of the Board of Directors.</p> <p>e. Chairman of the General Meeting of Shareholders.</p>	<p>take responsibility for the exercise of their rights and obligations.</p> <p>b. Convene and chair meetings of the Board of Directors.</p> <p>c. Sign documents falling under the promulgation competence of the Board of Directors on behalf of the Board of Directors.</p> <p>d. Organize the adoption of resolutions and decisions of the Board of Directors.</p> <p>e. Supervise the process of organizing the implementation of decisions of the Board of Directors.</p> <p>f. Chair the meeting of the General Meeting of Shareholders.</p>	<p>- Supplement the contents as prescribed in Article 71 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>f. Ensure that members of the Board of Directors receive complete, objective and accurate information and have sufficient time to discuss issues that must be considered by the Board of Directors.</p> <p>g. Assign tasks to members of the Board of Directors.</p> <p>h. To supervise members of the Board of Directors in the performance of their assigned tasks and common rights and obligations.</p> <p>Not regulated.</p>	<p>g. Ensure that members of the Board of Directors receive complete, objective and accurate information and have sufficient time to discuss issues that must be considered by the Board of Directors.</p> <p>h. Assign specific tasks to each member of the Board of Directors.</p> <p>i. Supervise members of the Board of Directors in the performance of their assigned rights, obligations and tasks</p> <p>j. Only another member of the Board of Directors may be authorized to exercise the rights and obligations of the Chairman of the Board of Directors during the period of absence or inability to perform tasks.</p>	<p>- Supplement according to the provisions of Article 71 of the Law on Credit Institutions 2024</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>i. At least once a year, evaluate the working efficiency of each member and Committees of the Board of Directors and report to the General Meeting of Shareholders on the results of this evaluation.</p> <p>j. Sign documents authorizing one of the members of the Board of Directors to undertake their duties during their absence.</p> <p>k. Perform other rights and obligations according to the internal regulations of the Board of Directors.</p> <p>l. The Chairman of the Board of Directors is the legal representative during the time when the title of General Director has not yet been appointed.</p>	<p>k. Annually evaluate the working efficiency of each member and Committees of the Board of Directors and report to the General Meeting of Shareholders on the results of this evaluation.</p> <p>l. To sign documents authorizing one of the members of the Board of Directors to take charge of their duties during their absence.</p> <p>m. To exercise other powers and tasks according to the internal regulations of the Board of Directors.</p> <p>n. The Chairman of the Board of Directors is the legal representative during the time when the title of General Director has not been appointed.</p>	<p>- Readjust the content, using the phrase "in case of natural loss of</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>m. Other rights and obligations as prescribed by law.</p> <p>2) In case the Chairman of the Board of Directors is absent or unable to perform his/her duties, he/she shall authorize in writing the Vice Chairman of the Board of Directors or another member to exercise the rights and obligations of the Chairman of the Board of Directors. In case no authorized person or Chairman of the Board of Directors dies, goes missing, is temporarily detained, is serving a prison sentence, is serving administrative-handling measures at a compulsory detoxification establishment, compulsory education institution, escapes from his/her place of residence, is restricted or loses</p>	<p>o. Other rights and obligations as prescribed by law and EVN Finance's Charter.</p> <p>2) In case the Chairman of the Board of Directors is absent or unable to perform his/her duties, he/she shall authorize in writing the Vice Chairman of the Board of Directors or another member to exercise the rights and obligations of the Chairman of the Board of Directors. In case there is no authorized person or the Chairman of the Board of Directors automatically loses his or her status as a member of the Board of Directors, the remaining members shall elect one of the members to temporarily hold the position of Chairman of the Board of Directors according to the principle of majority.</p>	<p>membership of the Board of Directors" instead of listing it as the 2024 Charter.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>his/her civil act capacity, if they have difficulties in cognition, control their behavior, are banned from holding certain positions, practicing certain professions or doing certain jobs by the Court, the remaining members shall elect one of the temporary members to hold the position of Chairman of the Board of Directors according to the principle of majority.</p> <p>...</p> <p>4) Members of the Board of Directors have the following rights and obligations:</p> <p>a. Exercise the rights and obligations of members of the Board of Directors in accordance with the internal regulations of the Board of Directors and the assignment of the Chairman of the Board</p>	<p>...</p> <p>4) Members of the Board of Directors have the following rights and obligations:</p> <p>a. Exercise the rights and obligations of members of the Board of Directors in accordance with the internal regulations of the Board of Directors and the assignment of the Chairman of the Board of Directors in an honest manner for the benefit of EVN</p>	<p>- Update the content as prescribed in Article 72 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>of Directors in an honest manner for the benefit of EVN Finance and shareholders.</p> <p>b. Consider the financial statements prepared by the independent auditor, give opinions or request EVN Finance's executives, independent auditors and internal auditors to explain issues related to the report.</p> <p>c. Request the Chairman of the Board of Directors to convene an extracommon meeting of the Board of Directors.</p> <p>d. To attend meetings of the Board of Directors, discuss and vote on matters falling under the tasks and powers of the</p>	<p>Finance and shareholders, promote the independence of independent members of the Board of Directors in exercising their rights, obligation; take responsibility for the exercise of their rights and obligations.</p> <p>b. Consider the financial statements prepared by the independent auditor, give opinions or request EVN Finance's executives, independent auditors and internal auditors to explain issues related to the report.</p> <p>c. Request the Chairman of the Board of Directors to convene an extracommon meeting of the Board of Directors.</p> <p>d. To attend meetings of the Board of Directors, discuss and vote on matters falling under the tasks and powers of the</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Board of Directors as prescribed in this Charter, except for cases where they are not allowed to vote due to conflicts of interest with such members. To be responsible to the General Meeting of Shareholders and the Board of Directors for its decisions.</p> <p>e. Implement resolutions and decisions of the General Meeting of Shareholders and the Board of Directors.</p> <p>f. Be responsible for explaining the General Meeting of Shareholders and the Board of Directors for the performance of assigned tasks upon request.</p> <p>g. Members of the Board of Directors have the right to request the General Director, Deputy General Director, and managers of units in EVN Finance to</p>	<p>Board of Directors as prescribed in this Charter. To be responsible to the General Meeting of Shareholders and the Board of Directors for its decisions. In case the voting content has a conflict of interest with any member, that member is not allowed to participate in voting.</p> <p>e. Implement resolutions and decisions of the General Meeting of Shareholders and the Board of Directors.</p> <p>f. Explain to the General Meeting of Shareholders and the Board of Directors the performance of assigned tasks upon request.</p> <p>g. Members of the Board of Directors have the right to request the General Director, Deputy General Director, and managers of units in EVN Finance to provide</p>	<p>- Supplement the contents specified in Article 72 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>provide information and documents on the financial situation and business activities of EVN Finance and units in EVN Finance. Managers are required to provide timely, complete and accurate information and documents at the request of members of the Board of Directors.</p> <p>h. Other rights and obligations as prescribed by law</p>	<p>information and documents on the financial situation and business activities of EVN Finance and units in EVN Finance. Managers are required to provide timely, complete and accurate information and documents at the request of members of the Board of Directors.</p> <p>h. Members of the Board of Directors may not authorize others to attend the meeting of the Board of Directors to decide on the contents specified at Points a, c, d, f, h, j, k, m, n, o, s, Clause 1, Article 47 of this Charter.</p> <p>i. To promptly and fully report to the Board of Directors on remunerations received from subsidiaries, associated companies and other organizations;</p>	<p>- Supplement the contents at Points i, j, k, Article 47 of the Draft Charter as prescribed in Clause 2, Article 277 of Decree 155/2020/ND-CP;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
		<p>j. Report to the Board of Directors at the latest meeting on transactions between companies, subsidiaries and companies in which EVN Finance controls more than 50% of charter capital with members of the Board of Directors and related persons of such members; transactions between EVN Finance and the company in which a member of the Board of Directors is a founding member or business manager in the last 03 years prior to the time of transaction;</p> <p>k. Disclose information when trading shares of EVN Finance in accordance with the law.</p> <p>l. Other rights and obligations as prescribed by law and EVN Finance's Charter</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
41	<p>Article 46. Standards of Member of Board of Directors</p> <p>1) Persons elected as members of the Board of Directors must meet the following criteria and conditions:</p> <p>a. Not falling into the subjects specified in Article 36 of this Charter;</p> <p>b. Ensure professional ethics on the basis of compliance with the provisions of Article 41 of this Charter;</p> <p>c. Have a university degree or higher;</p> <p>d) Have at least 03 (three) years of being a manager or executive of a credit institution or having at least 05 years of being a manager or executive of an enterprise operating in the finance, banking, accounting, auditing industry or of another enterprise with an equity</p>	<p>Article 48. Standards of Member of Board of Directors</p> <p>1) Persons elected as members of the Board of Directors must meet the following criteria and conditions:</p> <p>a. Not falling into the case of not being allowed to hold the position specified in Article 38 of this Charter;</p> <p>b. Have professional ethics as prescribed by the Governor of the State Bank;</p> <p>c. Have a university degree or higher;</p> <p>d. Have one of the following conditions: Have at least 03 years as a manager or executive of a credit institution; having at least 05 years of being a manager of an enterprise operating in the finance, accounting, auditing industry or of another enterprise with an equity capital of at least</p>	<p>- Update the order number of the terms;</p> <p>- Update the content as prescribed in Article 41 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>capital at least equal to the legal capital level for the corresponding type of credit institution or have at least 05 (five) years of direct working in the professional department of finance, banking, accounting and auditing.</p> <p>2) Independent members of the Board of Directors must fully meet the criteria and conditions specified in Clause 1 of this Article and meet the following criteria and conditions:</p> <p>a. Not being a person who is working for EVN Finance or its subsidiaries or has worked for EVN Finance or its subsidiaries for the previous 03 consecutive years;</p>	<p>equal to the legal capital level for the corresponding type of credit institution; have at least 05 years of working directly at the professional department of a credit institution or foreign bank's branch; have at least 05 (five) years of direct working in the professional department of finance, banking, accounting and auditing.</p> <p>2) Independent members of the Board of Directors must fully meet the criteria and conditions specified in Clause 1 of this Article and meet the following criteria and conditions:</p> <p>a. Not be a person who is working for EVN Finance or a subsidiary of EVN Finance or has worked for EVN Finance or a subsidiary of EVN Finance for the previous 03 consecutive years;</p>	<p>- Update the content as prescribed in Clause 2, Article 41 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>b. Not being a regular salary and remuneration beneficiary of EVN Finance in addition to the allowances of members of the Board of Directors entitled to as prescribed;</p> <p>c. Not being a person who has a spouse, natural father, adoptive father, natural mother, adoptive mother, natural child, adopted child, brother, sister, sibling and spouse of these persons who are major shareholders of EVN Finance, managers or members of the Board of Supervisors of EVN Finance or subsidiaries of EVN Finance;</p> <p>d. Not directly or indirectly owning or representing ownership of 1% or more of EVN Finance's charter capital or voting share capital; not owning 5% or more of</p>	<p>b. Not being a regular salary and remuneration beneficiary of EVN Finance in addition to the allowances of members of the Board of Directors entitled to as prescribed;</p> <p>c. There is no spouse, natural father, adoptive father, natural mother, adoptive mother, natural child, adopted child, biological brother, sister, sibling and spouse of these persons who are major shareholders of EVN Finance, managers or supervisors, members of the Board of Supervisors of EVN Finance or subsidiaries of EVN Finance;</p> <p>d. Not representing EVN Finance's shares; not directly or indirectly owning 01% of EVN Finance's charter capital or voting shares or more;</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>EVN Finance's charter capital or voting shares with related persons;</p> <p>e. Not being a manager or member of the Board of Supervisors of EVN Finance at any time in the preceding 05 consecutive years.</p>	<p>e. Not being a manager or member of the Board of Supervisors of EVN Finance at any time in the preceding 05 consecutive years.</p>	
42	<p>Article 48. Replacement of Board members</p> <p>...</p> <p>4) In case the total number of members of the Board of Directors is less than two-thirds or the minimum number of members of the Board of Directors as prescribed in this Charter, within 60 (sixty) days from the date on which the number of members of the Board of Directors is insufficient as prescribed, The Board of Directors must convene the</p>	<p>Article 50. Replacement of Board members</p> <p>...</p> <p>4) In case the minimum number of members of the Board of Directors as prescribed in this Charter is insufficient, within 90 (ninety) days from the date on which the number of members of the Board of Directors is insufficient as prescribed, the Board of Directors must convene the General Meeting of Shareholders to elect</p>	<p>- Update the order number of the terms;</p> <p>- Update the content of the case where the Board of Directors convenes the General Meeting of Shareholders to elect additional members of the Board of Directors, according to Clause 2, Article 50 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	General Meeting of Shareholders to elect additional members of the Board of Directors. ...	additional members of the Board of Directors. ...	
43	Article 49. Board Meetings ... 2) The Board of Directors may meet periodically or irregularly. The Board of Directors meets at EVN Finance's head office or at another location. ...	Article 51. Board Meetings 1) The Board of Directors approves the decision by voting at the meeting, collecting opinions in writing or other forms according to EVN Finance's regulations. Each member of the Board of Directors has one vote. 	- Update the order number of the terms; - Transfer this content from Article 46 of the 2024 Charter to agree on the provisions on the meeting of the Board of Directors; - Remove Clause 2 of the 2024 Charter, because there are similar contents in Clauses 3 and 5 of the Draft Charter;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>12) Minutes: Meetings of the Board of Directors must be recorded in minutes and may be recorded, recorded and stored in other electronic forms. The minutes of the meeting of the Board of Directors must be made in Vietnamese and may be made in a foreign language and must be signed by all members of the Board of Directors attending the meeting. The chairperson, secretary and members of the Board of Directors attending the meeting must be jointly responsible for the accuracy and truthfulness of the Minutes of the Board of Directors. In case the chairperson or the person taking the minutes refuses to sign the minutes of the meeting, if all other members of the Board of Directors attend and agree to approve the minutes of the</p>	<p>13) Minutes: The meeting of the Board of Directors must be recorded in minutes and may be recorded, recorded and stored in other electronic forms. The minutes of the meeting of the Board of Directors must be made in Vietnamese and may be made in a foreign language and must be signed by all members of the Board of Directors attending the meeting. Minutes made in Vietnamese and in foreign languages have the same legal effect. In case there is a difference in the contents of the minutes in Vietnamese and in a foreign language, the contents of the minutes in Vietnamese shall apply. The chairperson, the person recording the minutes and the signatories of the minutes shall be responsible for the accuracy and truthfulness of the contents of</p>	<p>- Supplement the content to clarify the priority case of application when the contents of the Record made in Vietnamese and the Record made in a foreign language have differences in content.</p> <p>- Revise the content of the person responsible for the accuracy and truthfulness of the minutes of the meeting, apply according to the provisions of Clause 3, Article 17 of the Model Charter;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>meeting and have all the contents as prescribed at Points a, b, c, d, dd, e, g and h, Clause 1, Article 158 of the Law on Enterprises, this Record shall take effect. The minutes of the meeting clearly state that the chairman and the person recording the minutes refuse to sign the minutes of the meeting. The signatory of the minutes of the meeting shall be jointly responsible for the accuracy and truthfulness of the contents of the minutes of the meeting of the Board of Directors. The chairperson and the person taking the minutes shall be personally responsible for the damage caused to the enterprise due to refusal to sign the minutes of the meeting in accordance with the provisions of the Law</p>	<p>the minutes of the meeting of the Board of Directors. In case the chairperson or the person taking the minutes refuses to sign the minutes of the meeting, if all other members of the Board of Directors attend and agree to approve the minutes of the meeting and have all the contents as prescribed at Points a, b, c, d, dd, e, g and h, Clause 1, Article 158 of the Law on Enterprises, this Record shall take effect. The minutes of the meeting clearly state that the chairman and the person recording the minutes refuse to sign the minutes of the meeting. The signatory of the minutes of the meeting shall be jointly responsible for the accuracy and truthfulness of the contents of the minutes of the meeting of the Board of Directors. The chairperson</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>on Enterprises, this Charter and relevant laws.</p> <p>...</p>	<p>and the person taking the minutes shall be personally responsible for the damage caused to the enterprise due to refusal to sign the minutes of the meeting in accordance with the provisions of the Law on Enterprises, this Charter and relevant laws. The minutes of the meeting of the Board of Directors and the documents used in the meeting must be kept at the company's head office.</p> <p>...</p>	
44	<p>Article 50. Assisting apparatus of the Board of Directors</p> <p>...</p> <p>3) The Board of Directors assigns tasks to one or several individuals. The roles and tasks prescribed by the Board of Directors</p>	<p>Article 52. Assisting apparatus of the Board of Directors</p> <p>...</p> <p>3) The Board of Directors may assign tasks to one or several individuals. The roles and tasks prescribed by the Board of Directors</p>	<p>- Update the order number of the terms;</p> <p>- Adding the word "may" to clarify the authority of the Board of Directors;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>are in accordance with the provisions of law.</p> <p>4) The Board of Directors of EVN Finance must appoint at least 01 person in charge of corporate governance to support corporate governance at EVN Finance. The person in charge of EVN Finance's administration may not simultaneously work for an approved auditing organization that is auditing EVN Finance's financial statements.</p>	<p>are in accordance with the provisions of law.</p> <p>4) The Board of Directors of EVN Finance must appoint at least 01 person in charge of corporate governance to support corporate governance at EVN Finance. The person in charge of EVN Finance's administration may not simultaneously work for an approved auditing organization that is auditing EVN Finance's financial statements. The person in charge of corporate governance has the rights and obligations in accordance with the law and internal regulations of the Company.</p>	<p>- Supplement the content "The person in charge of corporate governance has the rights and obligations in accordance with the law and internal regulations of the Company" to have a basis for referring to regulations related to the person in charge of corporate governance.</p>
45	<p>Article 51. General Director</p> <p>1) The Board of Directors shall appoint one of its members as the General Director or hire the General Director.</p>	<p>Article 53. General Director</p> <p>1) The Board of Directors shall appoint the General Director.</p> <p>...</p>	<p>- Update the order number of the terms;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	... No regulation.	4) In case of vacancy of the General Director, the Board of Directors of EVN Finance must appoint the General Director within 90 days from the date of vacancy of the General Director.	- Update the content according to Article 55 of the Law on Credit Institutions 2024;
46	Article 52. Appointment and dismissal of the General Director ... 3) In case the General Director is automatically deprived of the status of General Director, the Board of Directors must immediately appoint a Deputy General Director or a Head of the Professional Department (in case there is no Deputy General Director) to meet the conditions prescribed by the State Bank and not fall into the subjects specified in	Article 54. Appointment and dismissal of the General Director ... 3) In case the General Director is automatically deprived of the status of General Director, the Board of Directors must immediately appoint a Deputy General Director or a Head of a unit in the Company (in case there is no Deputy General Director) to ensure the conditions prescribed by the State Bank and is not a subject specified in Article 38 of this	- Update the order number of the terms; - Amend the phrase "head of professional department" with the phrase "Head of unit in the Company" to conform to internal regulations on organizational level and current title rank at the Company;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Article 36 of this Charter to take charge of the General Director's work Director and immediately make a written report to the State Bank within 05 (five) working days from the date of identification of the person who is naturally disqualified.</p> <p>4) Within 60 (sixty) days from the date on which the General Director automatically loses the status of the General Director or the Board of Directors issues a decision on dismissal of the General Director, the Board of Directors must find a replacement and carry out procedures for the appointment of a new General Director in accordance with law.</p>	<p>Charter to take charge of the job of the General Director and immediately submit a written report enclosed with documents proving the disqualification of the personnel to the State Bank within 05 (five) working days from the date of identification of the person who is automatically disqualified and responsible for the accuracy, honesty of this report.</p> <p>4) Within 90 (ninety) days from the date on which the General Director automatically loses his or her status as General Director or the Board of Directors issues a decision on dismissal of the General Director, the Board of Directors must find a replacement and carry out procedures for appointment of a new General Director in accordance with law.</p>	<p>- Update the content of the State Bank's report, according to the provisions of Clause 2, Article 45 of the Law on Credit Institutions 2024;</p> <p>- Update the time limit from 60 days to 90 days as prescribed in Clause 3, Article 55 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	5) In case the General Director seriously violates the provisions of law, the State Bank and the Charter of EVN Finance, the Board of Directors has the right to suspend the executive power of the General Director, and at the same time must immediately appoint a Deputy General Director or a Head of the Professional Department (in case there is no Deputy General Director) to ensure the conditions prescribed by the The State Bank, which is not the subject specified in Article 36 of this Charter, shall take charge of the work of the General Director and immediately send a written report and proposal for handling of violations, as well as the title of General Director, to the	5) In case the General Director seriously violates the provisions of law, the State Bank and the Charter of EVN Finance, the Board of Directors has the right to suspend the executive power of the General Director, and at the same time must immediately appoint a Deputy General Director or a Head of a unit in the Company (in case there is no Deputy General Director) to ensure the conditions as prescribed regulations of the State Bank, not subject to the provisions of Article 38 of this Charter to undertake the work of the General Director and immediately send a written report and proposal for handling of violations, as well as the title of General Director, to the State Bank for settlement according to current regulations.	- Amend the phrase "head of professional department" with the phrase "Head of unit in the Company" to conform to internal regulations on organizational level and current title rank at the Company;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>State Bank for settlement according to current regulations.</p> <p>6) During the time when the General Director has not been officially appointed, the Chairman of the Board of Directors and members of the Board of Directors, the Head of the Board of Supervisors and members of the Board of Supervisors are fully responsible before the law and shareholders for all activities of EVN Finance.</p>	<p>6) During the time when the General Director has not been officially appointed, the Chairman of the Board of Directors and members of the Board of Directors, the Head of the Board of Supervisors and members of the Board of Supervisors, the person in charge of the General Director's work shall be fully responsible before the law and shareholders for all activities of EVN Finance.</p>	<p>- Add the subject of "person in charge of the work of the General Director".</p>
47	<p>Article 53. Rights and obligations of the General Director</p> <p>...</p> <p>5) Promulgate according to the competence of internal regulations; operational processes and procedures for</p>	<p>Article 55. Rights and obligations of the General Director</p> <p>...</p> <p>5) Promulgate according to the competence of internal regulations; operational processes and procedures for operating the</p>	<p>- Update the order number of the terms;</p> <p>- Update the contents and words as prescribed in Article 56 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>operating the business operation system and reporting information system.</p> <p>...</p> <p>8) To propose the organizational structure and operation of EVN Finance to the Board of Directors or the General Meeting of Shareholders for decision according to its competence.</p> <p>...</p> <p>11) Sign a contract in the name of EVN Finance in accordance with the provisions of the Charter and internal regulations of EVN Finance.</p> <p>...</p> <p>No regulation.</p>	<p>business operation system and management information system.</p> <p>...</p> <p>8) Propose the organizational and management structure of EVN Finance to the Board of Directors or the General Meeting of Shareholders for decision according to its competence.</p> <p>...</p> <p>11) Sign contracts and other transactions in the name of EVN Finance in accordance with the Charter and internal regulations of EVN Finance.</p> <p>...</p> <p>15) Decide on appointment/establishment and stipulation of functions, rights and obligations of other individuals/units, complying with the law and internal</p>	<p>- To supplement this content to clarify the authority of the General Director with individuals and units</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	15) Other rights and obligations as prescribed by law.	regulations of EVNFinance, except for cases within the jurisdiction of the Board of Directors. 16) Other rights and obligations as prescribed by law.	acting as advisers and assistants to the General Director.
48	Article 54. Standards of the General Director 1) Not falling into the subjects specified in Clause 1, Article 36 of this Charter; 2) Ensure professional ethics; 3) Have a Bachelor's degree or higher in one of the disciplines of economics, business administration, law; 4) Having at least 05 (five) years of working as an executive of a credit institution; or have at least 05 (five) years	Article 56. Standards of the General Director 1) Not falling into the subjects specified in Clause 1, Article 38 of this Charter; 2) Have professional ethics as prescribed by the State Bank; 3) Have a bachelor's degree or higher in one of the disciplines of finance, banking, economics, business administration, law, accounting, auditing; 4) Having one of the following conditions: Having at least 05 (five) years as an executive of a credit institution; having at	- Update the order number of the terms; - Update the content according to Article 41 of the Law on Credit Institutions 2024; - Update the reference;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>of working as a General Director or Deputy General Director of an enterprise with an equity of at least equal to the legal capital level for each type of credit institution and at least 05 years of working directly in the field of finance and banking, accounting, auditing; or have at least 10 (ten) years of direct working in the fields of finance, banking, accounting and auditing;</p> <p>...</p> <p>6) Must not be a person with family relations of EVN Finance's manager, member of EVN Finance's Board of Supervisors; representatives of state capital interests, representatives of capital interests of enterprises at EVN Finance;</p>	<p>least 05 (five) years of working as General Director (Director), Deputy General Director (Deputy Director) of an enterprise with an equity capital of at least equal to the legal capital level for each type of credit institution and having at least 05 years of working directly in the field of finance, banking, accounting, auditing; have at least 10 (ten) years of direct working in the fields of finance, banking, accounting and auditing;</p> <p>...</p> <p>Skip this content.</p>	<p>- This content is deleted because there are regulations on cases of not being allowed to hold positions;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
49	<p>Article 55. Composition, tenure and structure of the Board of Supervisors</p> <p>1) The Board of Supervisors conduct internal audits, control and evaluate the compliance with the provisions of law, internal regulations, the Charter and resolutions and decisions of the General Meeting of Shareholders and the Board of Directors.</p> <p>2) The Board of Supervisors shall have at least 03 (three) members and no more than 05 (five) members, of which at least one-half of the total number of members must be full-time members, not concurrently holding other positions or jobs at EVN Finance or other enterprises.</p> <p>3) The tenure of the Board of Supervisors shall not exceed 05 (five)</p>	<p>Article 57. Composition, tenure and structure of the Board of Supervisors</p> <p>1) The Board of Supervisors supervise and evaluate the observance of the provisions of law, internal regulations, the Charter and resolutions and decisions of the General Meeting of Shareholders and the Board of Directors.</p> <p>2) The Board of Supervisors shall have at least 03 (three) members and not more than 05 (five) members.</p> <p>3) The tenure of the Board of Supervisors shall not exceed 05 (five) years. The tenure</p>	<p>- Update the order number of the terms;</p> <p>- Update the wording and content according to Article 51 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>years. The tenure of members of the Board of Supervisors is according to the tenure of the Board of Supervisors. Members of the Board of Supervisors may be elected or reappointed for an unlimited number of terms. The tenure of a member that is supplemented or replaced is the remaining term of the term. The Board of Supervisors of the newly ended term continues to operate until the Board of Supervisors of the new term takes over the work.</p>	<p>of members of the Board of Supervisors is according to the tenure of the Board of Supervisors. The tenure of a member that is supplemented or replaced is the remaining term of the term. The Board of Supervisors of the newly ended term continues to operate until the Board of Supervisors of the new term takes over the work.</p> <p>4) Persons elected to hold the position of Head of the Board and members of the Board of Supervisors shall be responsible for receiving, handing over and undertaking the work of the elected titles. Those who are dismissed from office shall be responsible for handing over their jobs</p>	<p>- Bring this content back from Clause 1, Article 56 of the current Charter;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>4) The principles for nominating persons to the Board of Supervisors shall be implemented as follows:</p> <p>a. Shareholders and groups of shareholders owning from 10% to less than 20% of the total number of common shares may nominate a maximum of one candidate;</p> <p>...</p> <p>5) The Board of Supervisors has an assisting department, internal audit, can use EVN Finance's resources, hire experts and external organizations to perform its tasks.</p>	<p>to newly elected persons; at the same time, they must take personal responsibility for their decisions during the time they are qualified to hold that position.</p> <p>5) The principles for nominating persons to the Board of Supervisors shall be implemented as follows:</p> <p>a. Shareholders and groups of shareholders owning from 5% to less than 20% of the total number of common shares may nominate a maximum of one candidate;</p> <p>...</p> <p>6) The Board of Supervisors has an assisting department and an internal audit department to perform its tasks.</p>	<p>- Adjust the rate to 5% in accordance with the provisions of Clause 10, Article 61 of the Law on Credit Institutions;</p> <p>- The content of "hiring external experts and organizations" has been stated in Article 58 of the Draft Charter.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>a. Loyal to the interests of EVN Finance and shareholders; not to use information, secrets, business opportunities of EVN Finance, status, position and use of EVN Finance's assets for self-interest or to serve the interests of other organizations and individuals.</p> <p>b. Supervise the compliance with the provisions of law and the Charter of EVN Finance in governance and administration; take responsibility before the General Meeting of Shareholders for the performance of assigned tasks and powers.</p>	<p>secrets, business opportunities of EVN Finance, status, position and use of EVN Finance's assets for self-interest or to serve the interests of other organizations and individuals.</p> <p>2) Supervise the governance and administration activities of EVN Finance in compliance with the provisions of law, internal regulations, the Charter and Resolutions and decisions of the General Meeting of Shareholders and the Board of Directors; take responsibility before the General Meeting of Shareholders for the performance of their assigned tasks and powers in accordance with the Law on Credit Institutions and this Charter.</p>	<p>- Update the order number of the clauses in this Article;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>c. Promulgate internal regulations of the Board of Supervisors; annually review the internal regulations of the Board of Supervisors, important policies on accounting and reporting.</p> <p>d. Perform the internal audit function; have the right to use independent consultancy and the right to access and provide sufficient, accurate and timely information and documents related to EVN Finance's management and administration activities to perform their assigned tasks and powers.</p>	<p>3) Promulgate internal regulations of the Board of Supervisors; annually review the internal regulations of the Board of Supervisors, internal regulations on accounting and reporting.</p> <p>4) Organize the performance of the internal audit function; provide adequate, accurate and timely information and documents related to the management and administration of EVN Finance to perform the assigned tasks and powers, have the right to use EVN Finance's resources to perform the assigned tasks and powers; to hire experts, independent consultants and external organizations to perform their tasks but still be responsible for the performance of tasks of the Board of Supervisors.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	e. Appraise EVN Finance's financial statements for the first 6 (six) months of the year and annually; report to the General Meeting of Shareholders on the results of appraisal of financial statements, assessment of reasonableness, legality, honesty and prudence in accounting, statistics and preparation of financial statements. The Board of Supervisors may consult with the Board of Directors before submitting reports and recommendations to the General Meeting of Shareholders. To review contracts and transactions with relevant persons under the approving competence of the Board of Directors or the General Meeting of Shareholders and make recommendations on contracts and transactions that require	5) Supervise the financial situation, appraise the financial statements of the first 6 (six) months of the year and annually of EVN Finance; report to the General Meeting of Shareholders on the results of appraisal of financial statements, assessment of reasonableness, legality, honesty and prudence in accounting, statistics and preparation of financial statements. The Board of Supervisors may consult with the Board of Directors before submitting reports and recommendations to the General Meeting of Shareholders. To review contracts and transactions with relevant persons under the approving competence of the Board of Directors or the General Meeting of Shareholders and make recommendations on contracts and	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	the approval of the Board of Directors or the General Meeting of Shareholders.	<p>transactions that require the approval of the Board of Directors or the General Meeting of Shareholders.</p> <p>6) Supervise the approval and implementation of investment projects, purchase and sale of fixed assets, contracts and other transactions of EVN Finance under the decision-making authority of the General Meeting of Shareholders and the Board of Directors. Annually, complete and send reports on supervision results to the General Meeting of Shareholders and the Board of Directors;</p> <p>7) Supervise the compliance with the provisions of Chapter VII of the Law on Credit Institutions on restrictions to ensure safety in EVN Finance's operations;</p>	- Supplement Clauses 6 and 7 as prescribed in Article 52 of the Law on Credit Institutions;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>f. Examine accounting books, other documents and the management and administration of EVN Finance's operations when deemed necessary or according to resolutions or decisions of the General Meeting of Shareholders or at the request of major shareholders or groups of major shareholders in accordance with the provisions of law. The Board of Supervisors shall carry out the inspection within 07 (seven) working days from the date of receipt of the request. Within 15 (fifteen) days after the end of the inspection, the Board of Supervisors shall have to report and explain the matters requested for inspection to the requesting organization or individual.</p>	<p>8) Check accounting books, other documents and the management and administration of EVN Finance's activities when deemed necessary or in the following cases:</p> <ul style="list-style-type: none"> • According to resolutions and decisions of the General Meeting of Shareholders; • At the request of the State Bank; • At the request of major shareholders or groups of major shareholders in accordance with the provisions of law. <p>The Board of Supervisors carry out the inspection within 07 (seven) working days from the date of receipt of the request. Within 15 (fifteen) days after the end of the inspection, the Board of Supervisors has to report and explain the matters requested for</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>g. Promptly notify the Board of Directors, when detecting violations committed by EVN Finance's managers; request violators to immediately stop their violations and take remedial measures, if any.</p> <p>h. Make a list of founding shareholders, major shareholders and related persons of members of the Board of Directors, members of the Board of Supervisors, General Director of EVN Finance; Keep and update changes to this list.</p>	<p>inspection to the requesting organization or individual.</p> <p>9) Promptly notify the General Meeting of Shareholders and the Board of Directors, when detecting that EVN Finance's managers and executives have violated the law, EVN Finance's Charter, internal regulations, resolutions and decisions of the General Meeting of Shareholders and the Board of Directors; request the violator to immediately stop the violation and take remedial measures (if any).</p> <p>10) Make a list of founding shareholders within 05 years from the date of being the founding shareholder, shareholders owning 01% or more of charter capital, capital contributors and related persons of members of the Board of Directors,</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>i. Request the Board of Directors to hold an extracommon meeting or request the Board of Directors to convene an extracommon General Meeting of Shareholders in accordance with the Law on Credit Institutions and the Charter of EVN Finance.</p> <p>j. Convene an extracommon General Meeting of Shareholders in case the Board of Directors makes a decision to seriously violate the provisions of the Law on Credit Institutions or exceed its assigned</p>	<p>members of the Board of Supervisors, General Director of EVN Finance, shareholders owning 01% or more of charter capital; Keep and update changes to this list.</p> <p>11) Request the Board of Directors to hold an extracommon meeting or request the Board of Directors to convene an extracommon General Meeting of Shareholders in accordance with the Law on Credit Institutions and the Charter of EVN Finance.</p> <p>12) Convene an extracommon General Meeting of Shareholders in case the Board of Directors makes a decision to seriously violate the provisions of the Law on Credit Institutions or exceed its assigned</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	m. Other tasks and powers as prescribed by law and this Charter.	accordance with the Law on Credit Institutions. 15) Other rights and obligations as prescribed by law and the Charter of EVN Finance.	
51	<p>Article 57. Rights and obligations of the Head of the Board and members of the Board of Supervisors</p> <p>1) The Head of the Board of Supervisors has the following rights and obligations:</p> <p>a. To organize the implementation of the tasks and powers of the Board of Supervisors specified in Article 56 of this Charter.</p> <p>b. Prepare the meeting agenda of the Board of Supervisors on the basis of the suggestions of members of the Board of</p>	<p>Article 59. Rights and obligations of the Head of the Board and members of the Board of Supervisors</p> <p>1) The Head of the Board of Supervisors has the following rights and obligations:</p> <p>a. To organize the performance of the tasks and powers of the Board of Supervisors specified in Article 58 of this Charter and take responsibility for the performance of its rights and obligations.</p> <p>b. Convene and chair the meeting of the Board of Supervisors.</p>	<p>- Update the order number of the terms;</p> <p>- Update the content as prescribed in Article 53 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Supervisors related to the tasks and powers of the Board of Supervisors; convene and chair the meeting of the Board of Supervisors.</p> <p>...</p> <p>e. Attend meetings of the Board of Directors, express opinions but are not allowed to vote.</p> <p>...</p> <p>g. Prepare work plans and assign tasks to members of the Board of Supervisors.</p> <p>...</p> <p>j. Authorizing another member of the Board of Supervisors to perform his/her duties during his/her absence.</p>	<p>...</p> <p>e. Attend meetings of the Board of Directors, they have the right to express their opinions but are not allowed to vote.</p> <p>...</p> <p>g. Prepare the work plan of the Board of Supervisors and assign tasks to the members of the Board of Supervisors.</p> <p>...</p> <p>j. Only authorize another member of the Board of Supervisors to exercise the rights and obligations of the Head of the Board of Supervisors during the time of absence or inability to perform tasks.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>k. Other tasks and powers as prescribed by law and this Charter.</p> <p>2) Members of the Board of Supervisors have the following rights and obligations:</p> <p>a. Comply with the provisions of law, this Charter and the internal regulations of the Board of Supervisors honestly and carefully for the benefit of EVN Finance and shareholders.</p> <p>...</p> <p>e. Have the right to request officers and employees of EVN Finance to provide data and explain business activities to perform assigned tasks.</p>	<p>k. Other rights and obligations as prescribed by law and the Charter of EVN Finance.</p> <p>2) Members of the Board of Supervisors have the following rights and obligations:</p> <p>a. Comply with the law, this Charter and internal regulations of the Board of Supervisors and perform the tasks assigned by the Head of the Board of Supervisors honestly and carefully for the benefit of EVN Finance and shareholders, and take responsibility for the performance of their rights and obligations.</p> <p>...</p> <p>e. Request managers, executives, officers and employees of EVN Finance to provide data and explain business activities to perform assigned tasks.</p>	<p>- Update the content and wording as prescribed in Article 54 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	... h. Other rights and obligations as prescribed by law and this Charter.	... h. Other rights and obligations as prescribed by law and this Charter.	
52	Article 59. Standards of members of the Board of Supervisors 1) Not falling into the subjects specified in Clause 1, Article 36 of this Charter; 2) Have professional ethics; 3) Have a bachelor's degree or higher in one of the disciplines of economics, business administration, law, accounting, auditing; have at least 03 (three) years of direct working in the field of banking, finance, accounting or auditing; 4) Not being a person related to the family or related person of the manager of EVN	Article 61. Standards of members of the Board of Supervisors 1) Not falling into the subjects specified in Clause 1, Article 38 of this Charter; 2) Have professional ethics as prescribed by the State Bank; 3) Have a university degree or higher in one of the disciplines of economics, business administration, law, accounting, auditing; 4) Have at least 03 (three) years of direct working in the field of banking, finance, accounting or auditing; 5) Not being a related person of EVN Finance's managers;	- Update the order number, clause and clauses in the article; - Update the contents as prescribed in Clause 3, Article 41 of the Law on Credit Institutions 2024;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Finance; the representative of the capital of EVN Finance enterprise, the representative of the state capital at EVN Finance;</p> <p>5) Members of the full-time Board of Supervisors must reside in Vietnam during their tenure;</p> <p>...</p>	<p>6) The Head of the Board of Supervisors must reside in Vietnam during the tenure;</p> <p>...</p>	
53	<p>Article 60. Replacement of members of the Board of Supervisors</p> <p>1) Members of the Board of Supervisors shall automatically lose their qualifications or be dismissed from their positions as prescribed in Articles 38 and 39 of this Charter. The order, procedures and documents of application for change and approval of the election, appointment,</p>	<p>Article 62. Replacement of members of the Board of Supervisors</p> <p>1) Members of the Board of Supervisors shall automatically lose their qualifications or be dismissed from office according to the cases specified in this Charter. The order, procedures and documents of application for change and approval of the election, appointment, dismissal and</p>	<p>- Update the number of the order of the terms</p> <p>- Adding the phrase "cases" and removing references to specific provisions in the Charter.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>dismissal and dismissal of the Head of the Board and members of the Board of Supervisors shall comply with the regulations of the State Bank.</p> <p>...</p> <p>5) In case the total number of members of the Board of Supervisors is not enough or the number of members of the Board of Supervisors is not sufficient as prescribed by the Charter of EVN Finance, within 60 (sixty) days from the date on which the number of members of the Board of Supervisors is insufficient as prescribed, The Board of Supervisors must request the Board of Directors to convene the General Meeting of Shareholders to elect additional members of the Board of Supervisors.</p>	<p>dismissal of the Head of the Board and members of the Board of Supervisors shall comply with the regulations of the State Bank.</p> <p>...</p> <p>5) In case the minimum number of members of the Board of Supervisors is insufficient as prescribed by the Charter of EVN Finance, within 90 (ninety) days from the date on which the number of members of the Board of Supervisors is insufficient as prescribed, the Board of Supervisors must request the Board of Directors to convene the General Meeting of Shareholders to elect additional members of the Board of Supervisors.</p>	<p>- Adjust the content according to the provisions of Clause 6, Article 51 of the Law on Credit Institutions 2024.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	CHAPTER XIII. THE RIGHT TO LOOK UP BOOKS AND RECORDS OF EVNFINANCE COMPANY	CHAPTER XIII. THE RIGHT TO LOOK UP BOOKS AND RECORDS OF THE EVNFINANCE COMPANY	- Revise the chapter title, use the phrase "look up" instead of "investigation" to conform to the content of the sample charter
54	Article 61. The right to look up books and records 1) Shareholders have the right to vote, directly or through lawyers or authorized persons, by a written request, to verify the list of shareholders of EVN Finance and the minutes of the General Meeting of Shareholders during working hours at EVN Finance's head office and copy or extract such dossiers. A request by the authorized person must be accompanied by the power of attorney of the	Article 63. The right to look up books and records 1) Shareholders have the right to vote, either directly or through a lawyer or authorized person, by a written request: a. Look up and extract information about names and contact addresses in the list of shareholders with voting rights; request correction of their inaccurate information; considering, lookup, extracting or copying the company's charter, minutes of meetings and resolutions of the General Meeting of Shareholders. A request by the authorized	- Update the name and order number of the clause - Restructure the clause, remove the phrase "verification", update the contents as prescribed in Article 49 of the Model Charter

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>General Director and other members of the Board of Management have the right to check EVN Finance's ledgers, shareholders' lists and other books and records of EVN Finance for purposes related to their tasks, on the condition that such information is kept confidential.</p> <p>3) EVN Finance will have to keep this Charter and its additional amendments, Establishment and Operation License, Business Registration Certificate, regulations, documents proving ownership of assets, annual financial statements certified by the Independent Auditor, minutes of meetings of the General Meeting of Shareholders and the Board of Directors, reports of the Board of</p>	<p>General Director and other members of the Board of Management have the right to check and look up the register of shareholders, the list of shareholders and other books and records of EVN Finance for purposes related to their tasks, on the condition that such information is kept confidential.</p> <p>3) EVN Finance will have to keep this Charter and its additional amendments, Establishment and Operation License, Business Registration Certificate, regulations, documents proving ownership of assets, annual financial statements certified by the Independent Auditor, Resolutions, minutes of meetings of the General Meeting of Shareholders and the Board of Directors, reports of the Board of</p>	<p>- Adjusting the term “other members of the Board of Management” to “other executives,” as the concept of “Board of Management” is not defined in the Charter.</p> <p>- Adjusting the content of "checking EVN Finance's ledger" with the content of "looking up the shareholder register" to be more consistent and consistent in content;</p> <p>- Supplement the "Resolution" of the General Meeting of Shareholders and the Board of Directors according</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
55	Article 62. Employees 1) The General Director will have to develop a Regulation related to the recruitment, hiring, forced dismissal, salary, social insurance, welfare, reward and discipline for EVN Finance's employees to submit to the Board of Directors for consideration or approval.	Article 64. Employees 1) The General Director will have to develop a Regulation related to the recruitment, hiring, furloughing of employees, salary, social insurance, welfare, commendation and discipline for EVN Finance's employees to submit to the Board of Directors for consideration or approval.	- Update the order number of the terms; - Change the phrase "forced dismissal" to "let the employee leave his or her job" according to the guidance in Article 50 of the Model Charter.
	CHAPTER XV. PROFIT DIVISION	CHAPTER XV. PROFIT DISTRIBUTION	- Replace the phrase "division" with "distribution" according to the contents of Article 51 of the Model Charter.
56	Article 63. Dividends ... 3) Dividends must be paid in full within 06 (six) months from the end of the Annual General Meeting of Shareholders.	Article 65. Dividends ... 3) Dividends must be paid in full within 06 (six) months from the end of the Annual General Meeting of Shareholders or other	- Update the number of the order of the terms - Adjust and supplement the content to suit the practice of implementing

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>The Board of Directors shall make a list of shareholders entitled to receive dividends, determine the dividend level to be paid for each share, the time limit and form of payment at least 30 (thirty) days before each dividend payment.</p> <p>...</p> <p>5) In case of payment of dividends in shares, EVN Finance is not required to carry out the procedures for offering shares as prescribed in Articles 123, 124 and 125 of the Law on Enterprises. EVN Finance must register to increase its charter capital in proportion to the total par value of the shares used to pay</p>	<p>deadlines after completing the procedures as prescribed by law. The Board of Directors shall carry out procedures for information disclosure, finalize the list of shareholders entitled to receive dividends, time and form of dividend payment in accordance with law.</p> <p>...</p> <p>5) In case of payment of dividends in stocks, EVN Finance is not required to carry out the procedures for offering shares as prescribed in Articles 123, 124 and 125 of the Law on Enterprises.</p>	<p>dividend payment of public companies.</p> <p>- Replacing the phrase "shares" with "stocks" in accordance with the law on securities; remove the content "EVN Finance must register to increase charter capital corresponding to the total par value of shares used to pay dividends within 10 days from the date of</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	dividends within 10 days from the date of completion of dividend payment.		completion of dividend payment" because this procedure is carried out in accordance with the law on securities.
	CHAPTER XVI. INSPECTION AND CONTROL SYSTEM, INTERNAL AUDIT, RESERVE FUND, FISCAL YEAR, ACCOUNTING SYSTEM	CHAPTER XVI. CONTROL SYSTEM, INTERNAL AUDIT, RESERVE FUND, FISCAL YEAR, ACCOUNTING SYSTEM	- Removing the content of "inspection" because it is inappropriate, using the phrase "control system" to comply with the law on credit institutions
57	Article 64. Internal Control System 1) Internal control system is a collection of mechanisms, policies, processes, internal regulations, and organizational structure of EVN Finance that are built in accordance with the guidance of the State Bank and implemented in order to ensure	Article 66. Internal Control System 1) Internal control system is a collection of mechanisms, policies, processes, internal regulations, organizational structure of EVN Finance and is implemented to ensure the prevention, detection and timely handling of risks.	- Update the number of the order of the terms - Update content in accordance with Article 57 of the Law on Credit Institutions 2024

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>timely prevention, detection and handling of risks and achieve the set requirements.</p> <p>...</p> <p>3) The operation of EVN Finance's internal control system must be periodically evaluated by internal auditors and independent audit organizations.</p>	<p>...</p> <p>3) EVN Finance builds an internal control system and implements the application of technology in internal control activities in accordance with the regulations of the Governor of the State Bank.</p>	<p>- Update the contents as prescribed in Clause 4, Article 57 of the Law on Credit Institutions.</p>
58	<p>Article 65. Internal Audit</p> <p>1) Internal audit means the independent and objective review and evaluation of the internal control system; independently assess the appropriateness and compliance with the policies and procedures established in EVN Finance, thereby making recommendations and consultations to improve the capacity and</p>	<p>Article 67. Internal Audit</p> <p>1) Internal audit is a specialized unit of the Board of Supervisors that performs internal audit activities of EVN Finance.</p> <p>2) Internal audit shall independently and objectively review and assess the appropriateness and compliance with internal mechanisms, policies, processes</p>	<p>- Update the number of the order of the terms</p> <p>- Update the content in accordance with the provisions of Article 59 of the Law on Credit Institutions 2024</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>operational efficiency of systems, processes and regulations, contributing to ensuring the safe operation of EVN Finance. effectively and in accordance with the law.</p> <p>2) Internal audit is a specialized unit under the Board of Supervisors that performs internal audit activities of EVN Finance.</p> <p>3) Internal audit results must be promptly reported to the Board of Directors, the Board of Supervisors and sent to the General Director of EVN Finance.</p> <p>4) Internal audit principles shall comply with current laws.</p>	<p>and regulations of the credit institution; make recommendations to improve the efficiency of systems, processes and regulations, contributing to ensuring that credit institutions operate safely, efficiently and in accordance with the law.</p> <p>3) Internal audit results must be reported to the Board of Supervisors and sent to the Board of Directors and General Director of EVN Finance.</p> <p>4) Internal audit principles shall comply with current laws.</p>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
59	Article 67. Use of capital ... 3) EVN Finance is allowed to transfer capital and assets between subsidiaries with legal person status, independent accounting in accordance with law.	Article 69. Use of capital ... 3) EVN Finance may transfer capital and assets between branches or between subsidiaries with legal person status, independent accounting in accordance with law.	- Update the order number of the terms; - Adding "branches" in accordance with the provisions of Clause 3, Article 6 of Decree 93/2017/ND-CP
60	Article 68. Funds EVN Finance is allowed to found the following funds: 1) Reserve fund to supplement charter capital; 2) Financial reserve fund; 3) Professional development investment fund; 4) The reward fund; 5) Welfare Fund;	Article 70. Funds 1) Annually, EVN Finance must set aside from after-tax profits in accordance with the provisions of law, this Charter, the Financial Regulation and other relevant internal regulations to establish and maintain the following funds: - Reserve fund to supplement charter capital; - Financial Reserve Fund;	- Update the order number of the terms; - Update the content as prescribed in Clause 2, Article 148 of the Law on Credit Institutions 2024;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	6) Other funds in accordance with the regulations of the State Bank and current legal provisions;	<ul style="list-style-type: none"> - Other reserve funds as prescribed by law. <p>2) In addition to the funds in Clause 1 of this Article, EVN Finance may deduct from after-tax profits to establish, manage and use funds according to EVN Finance's internal regulations, including:</p> <ul style="list-style-type: none"> - Professional Development Investment Fund; - Reward Fund; - Welfare Fund; - Other funds in accordance with the regulations of the State Bank and current legal provisions; <p>3) The level of appropriation for the establishment of funds shall be decided by the General Meeting of Shareholders and in accordance with the provisions of law.</p>	<ul style="list-style-type: none"> - Supplementing Clause 2 of the Draft Charter to separate compulsory funds and involuntary funds for EVN Finance;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
61	Article 69. Accounting and Taxation ... 2) EVN Finance's fiscal year starts from January 1 and ends on December 31 of the calendar year. The first Fiscal Year commences from the date of commencement of operations and ends on December 31 of the same year. ...	Article 71. Accounting and Taxation ... 2) EVN Finance's fiscal year starts from January 1 and ends on December 31 of the same calendar year. The first Fiscal Year begins on the date of issuance of the license and ends on December 31 of the same calendar year. ...	- Update the order number of the terms; - Update the content and wording in accordance with the provisions of Article 149 of the Law on Credit Institutions 2024;
	CHAPTER XVII. ANNUAL REPORT, RESPONSIBILITY FOR PROVIDING INFORMATION AND NOTIFYING THE PUBLIC	CHAPTER XVII. ANNUAL REPORTS, INFORMATION DISCLOSURE, DISCLOSURE OF FINANCIAL STATEMENTS	- Update the title of the chapter, use appropriate terms in accordance with the law on credit institutions and the law on securities;
62	Article 70. Report 1) EVN Finance must implement the reporting regime in accordance with the law on accounting, statistics and periodic	Article 72. Report 1) EVN Finance must implement the reporting and information provision regime in accordance with the law on	- Update the order number of the terms;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>professional reporting in accordance with the regulations of the State Bank.</p> <p>2) In addition to the reports specified in Clause 1 of this Article, EVN Finance shall promptly report in writing to the State Bank in the following cases:</p> <p>...</p> <p>b. There are changes in organization, administration, financial situation of major shareholders and other changes that seriously affect EVN Finance's business activities;</p>	<p>accounting, statistics, and statistical investigation.</p> <p>2) EVN Finance must report on business activities periodically according to the regulations of the Governor of the State Bank.</p> <p>3) In addition to the reports specified in Clauses 1 and 2 of this Article, EVN Finance is responsible for promptly reporting in writing to the State Bank in the following cases:</p> <p>...</p> <p>b. Changes in organization, administration, financial situation of major shareholders and other changes that seriously affect EVN Finance's business activities; buying, selling, transferring shares and contributed capital of major shareholders;</p>	<p>- Update the content of the terms as prescribed in Article 152 of the Law on Credit Institutions 2024;</p> <p>- Supplement the case of "buying, selling, transferring shares and capital contributions of major shareholders" as prescribed at Point</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	... 3) EVN Finance's subsidiaries and associated companies are responsible for sending their financial statements and operation reports to the State Bank when requested.	... 4) EVN Finance's subsidiaries and associated companies (if any) are responsible for sending their financial statements and operation reports to the State Bank when requested.	b, Clause 3, Article 152 of the Law on Credit Institutions 2024; - Adding the phrase "if any" due to the fact that EVN Finance does not have a subsidiary or associated company.
63	Article 71. Disclosure and Announcements ...	Article 73. Disclosure of information and financial statements ...	- Update the order number of the terms; - Update the name of the clause in accordance with the content of the clause;
	CHAPTER XVIII. AUDIT OF EVN FINANCE COMPANY	CHAPTER XVIII. INDEPENDENT AUDIT	- Update the chapter name in accordance with the content of the chapter.

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
64	<p>Article 72. Independent Audit</p> <p>1) Before the end of the fiscal year, EVN Finance must select an independent audit organization that meets the conditions in accordance with the regulations of the State Bank to audit its activities in the next fiscal year. Within 30 (thirty) days from the date of the decision to select an independent audit organization, EVN Finance must notify the State Bank of the selected independent audit organization.</p> <p>...</p>	<p>Article 74. Independent Audit</p> <p>1) Before the end of the fiscal year, EVN Finance must select an independent auditing organization that fully meets the conditions prescribed by the Governor of the State Bank to audit financial statements and provide assurance services for the operation of the internal control system in the preparation and presentation of financial statements in the next fiscal year follow. Within 30 days from the date of the decision to select an independent audit organization, EVN Finance must notify the State Bank of the selected independent audit organization.</p> <p>...</p>	<ul style="list-style-type: none"> - Update the order number of the terms; - Update the content of the mandate in Article 59 of the Law on Credit Institutions 2024;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>4) A copy of the Audit Report will be sent attached to each annual accounting report of EVN Finance.</p> <p>....</p> <p>7) EVN Finance must conduct an independent audit again in case the audit report has an exception opinion of the independent audit organization.</p>	<p>4) A copy of the Audit Report will have to be sent attached to EVN Finance's annual financial statements.</p>	<p>- Adjusting the terms in accordance with the provisions of Clause 2 of the Model Charter;</p> <p>- Delete this content because it is no longer specified in the Law on Credit Institutions and Circular 51/2024/TT-NHNN</p>
	CHAPTER XIX. APPLICATION OF EARLY INTERVENTION, SPECIAL SUPERVISION, REORGANIZATION, BANKRUPTCY, DISSOLUTION AND LIQUIDATION	CHAPTER XIX. REORGANIZATION, DISSOLUTION, BANKRUPTCY AND LIQUIDATION OF ASSETS	
	Article 73. Applying early intervention to EVN Finance	Remove this clause	<p>- The application of early intervention to EVN Finance shall comply with the Law on Credit Institutions.</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	Article 74. Affordability and Special Control Difficulty Reporting	Remove this clause	- The reporting of the risk of insolvency, special supervision of EVN Finance shall comply with the Law on Credit Institutions.
65	Article 75. Reorganization of EVN Finance EVN Finance is reorganized in the form of division, separation, consolidation, merger, and legal transformation after being approved in writing by the State Bank.	Article 75. Reorganization of EVN Finance EVN Finance is reorganized in the form of division, separation, consolidation, merger, transformation of legal form, transformation of non-bank credit institution after being approved in writing by the State Bank.	- Supplement the case of "double transformation of non-bank credit institutions" according to Article 201 of the Law on Credit Institutions 2024;
66	Article 77. Dissolution of EVN Finance EVN Finance is dissolved in the following cases: 1) The General Meeting of Shareholders approves the decision to dissolve and	Article 76. Dissolution and termination of EVN Finance's operation EVN Finance is dissolved or terminated in the following cases: Remove this content;	- Update the order number of the terms; - Supplement the phrase "termination of operation" in accordance with the provisions of

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>terminate EVN Finance's operation in accordance with law and is approved by the State Bank;</p> <p>2) Upon the expiration of the operation period, EVN Finance does not apply for the renewal of the License or apply for extension but is not approved by the State Bank;</p> <p>3) The license is revoked;</p>	<p>1) EVN Finance does not propose to extend the License or request for extension but is not approved in writing by the State Bank upon the expiration of the operation term.</p> <p>2) The license is revoked;</p> <p>3) Cases of dissolution or termination of operation in accordance with law.</p>	<p>Article 202 of the Law on Credit Institutions 2024;</p> <p>- This content is deleted because there is no provision in Article 202 of the Law on Credit Institutions 2024;</p> <p>- Update the contents pursuant to Article 202 of the Law on Credit Institutions;</p> <p>- Supplementing regulations on other cases in accordance with law;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
67	<p>Article 78. Liquidation of EVN Finance assets</p> <p>...</p> <p>2) Upon dissolution under Article 77 of this Charter, EVN Finance shall liquidate assets under the supervision of the State Bank.</p> <p>3) In the process of supervising the liquidation of EVN Finance's assets specified in Clause 2 of this Article, if it detects that EVN Finance is unable to fully pay the debts, the State Bank shall issue a decision to terminate the liquidation and request EVN Finance to</p>	<p>Article 77. Liquidation of EVN Finance assets</p> <p>...</p> <p>2) Upon dissolution or termination of operation as prescribed in Article 76 of this Charter, EVN Finance must liquidate assets under the supervision of the State Bank and according to the order and procedures for liquidation of assets prescribed by the Governor of the State Bank.</p> <p>3) In the process of supervising the liquidation of EVN Finance's assets specified in Clause 2 of this Article, if EVN Finance is found to be unable to fully pay the debts, the State Bank shall issue a decision to terminate the liquidation of assets and request EVN Finance to</p>	<p>- Update the order number of the terms;</p> <p>- Update the content as prescribed in Article 204 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>file a petition for initiation of bankruptcy procedures as prescribed in Article 155 of the Law on Credit Institutions.</p> <p>...</p>	<p>implement the bankruptcy plan of the credit institution as prescribed in Section 5, Chapter X and Article 203 of the Law on Credit Institutions.</p> <p>...</p>	
68	<p>Article 76. EVN Finance's bankruptcy</p> <p>The bankruptcy of EVN Finance shall comply with the provisions of Article 155 of the Law on Credit Institutions and the law on bankruptcy.</p>	<p>Article 78. EVN Finance's bankruptcy</p> <p>The bankruptcy of EVN Finance shall comply with the provisions of Article 203 of the Law on Credit Institutions and the law on bankruptcy.</p>	<p>- Update the order number of the terms;</p> <p>- Update and refer to Article 203 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
69	<p>Article 79. Internal Dispute Resolution</p> <p>1) Whenever a dispute or complaint is related to the work of EVN Finance or to the rights of shareholders arising from the Charter or from any rights or obligations prescribed by the Law on Credit Institutions and its guiding documents and any other laws or administrative regulations, among:</p> <p>a. A shareholder or shareholders and EVN Finance; or</p> <p>b. Any shareholder or shareholders and the Board of Directors, the Board of Supervisors, the General Director or the Management Officer.</p> <p>The parties involved will try to resolve that dispute through negotiation and mediation.</p>	<p>Article 79. Internal Dispute Resolution</p> <p>1) Whenever a dispute or complaint is related to the work of EVN Finance or to the rights of shareholders arising from the Charter or from any rights or obligations prescribed by the Law on Credit Institutions and its guiding documents and any other laws or administrative regulations, among:</p> <p>a. A shareholder or shareholders and EVN Finance; or</p> <p>b. Any shareholder or shareholders and the Board of Directors, the Board of Supervisors, the General Director or the Management Officer.</p> <p>The parties involved will try to resolve that dispute through negotiation and mediation.</p>	<p>- In Clause 1, supplementing the dispute settlement mechanism related to the Board of Directors or the Chairman of the Board of Directors, any party may appoint an independent expert to act as a mediator for the dispute settlement process, based on the contents at Point b, Clause 1, Article 62 of the Model Charter;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Except for disputes involving the Board of Directors or the Chairman of the Board of Directors, the Chairman of the Board of Directors shall preside over the settlement of the dispute and shall require each party to present the practical elements related to the dispute within 21 (twenty-one) working days from the date the dispute arises. If the dispute involves the Board of Directors or the Chairman of the Board of Directors, either party may request the competent authority to resolve it.</p> <p>2) If no decision is reached in the conciliation within 4 (four) weeks from the start of the conciliation process or if the decision of the conciliator is not accepted by the parties, any party may</p>	<p>Except for disputes involving the Board of Directors or the Chairman of the Board of Directors, the Chairman of the Board of Directors shall preside over the settlement of the dispute and shall require each party to present the practical elements related to the dispute within 21 (twenty-one) working days from the date the dispute arises. If the dispute involves the Board or the Chairman of the Board, either party may appoint an independent expert to mediate the dispute resolution process.</p> <p>2) If no decision is reached in the conciliation within 4 (four) weeks from the start of the conciliation process or if the decision of the mediator is not accepted by the parties, either party may bring the dispute to the Arbitration Body or the</p>	<p>- In Clause 2, the mechanism for dispute settlement by an arbitration agency is supplemented, based on</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	bring the dispute to the competent People's Court for settlement. 3) Each party will bear its own costs related to the negotiation and mediation procedures. The costs of the Court shall be borne by the Court which party shall adjudicate.	People's Court of competent jurisdiction for settlement. 3) Each party shall bear its own costs related to the negotiation and mediation procedure. The costs of the Arbitrator/Court shall be made in accordance with the award of the Arbitrator/Court.	the contents of Clause 2, Article 62 of the Model Charter; - In Clause 3, the content of Arbitration expenses shall be supplemented according to the Arbitral Award.
70	Article 80. Periodic Information 1) EVN Finance is allowed to exchange information with other credit institutions about Finance - Banking activities and about customers. 2) EVN Finance is responsible for reporting and providing the State Bank with information related to business activities at the request of the State Bank and being provided by the State Bank with	Article 80. Provision of information 1) EVN Finance is allowed to exchange information on operations with other credit institutions and foreign bank branches. 2) EVN Finance is responsible for reporting information related to business activities to the State Bank and being provided with information of customers who have credit relations with credit	- Update the name of the clause; - Remove content related to sharing information about customers due to unclear meaning. Information related to EVN Finance's customers shall comply with the law; - Update the content as prescribed in Clauses 2 and 3, Article 12 of the Law on Credit Institutions 2024;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	information related to EVN Finance activities of customers related to EVN Finance.	institutions and foreign bank branches according to the regulations of the Governor of the State Bank.	
71	<p>Article 81. Confidentiality obligations</p> <p>1) Personnels, managers, executives of EVN Finance and related persons are not allowed to disclose EVN Finance's business secrets that they know.</p> <p>2) EVN Finance must ensure the confidentiality of information related to accounts, deposits, deposited assets and transactions of customers at EVN Finance.</p> <p>3) EVN Finance is not allowed to provide information related to accounts, deposits, deposited assets, and transactions of customers at EVN Finance to other organizations and individuals, except at</p>	<p>Article 81. Confidentiality obligations</p> <p>1) Employees, managers, executives of EVN Finance and related persons are not allowed to disclose customer information and business secrets of EVN Finance.</p> <p>2) EVN Finance must ensure the confidentiality of customer information at EVN Finance in accordance with the law.</p> <p>3) EVN Finance is not allowed to provide EVN Finance's customers' information to other organizations and individuals, except at the request of competent state agencies</p>	<p>- Replace the phrase "personnels" with the phrase "employees" to be consistent with the terms in the Charter;</p> <p>- Adding "customer information" to the content in Clause 1;</p> <p>- Update the wording and content as prescribed in Article 13 of the Law on Credit Institutions 2024;</p>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	the request of competent state agencies as prescribed by law or with the approval of customers.	as prescribed by law or with the approval of customers.	
72	<p>Article 82. Enforcement Terms</p> <p>1) This Charter was approved by the General Meeting of Shareholders on March 15, 2024, and replaces the EVN Finance Charter approved by the General Meeting of Shareholders on March 17, 2023.</p> <p>No regulation.</p> <p>...</p>	<p>Article 82. Enforcement Terms</p> <p>1) This Charter consists of 22 Chapters and 82 Articles, approved by the General Meeting of Shareholders on tháng___ 2025, and replaces the Charter of organization and operation of EVN Finance approved by the General Meeting of Shareholders on March 27, 2024.</p> <p>2) This Charter takes effect from the time specified in the Decision promulgated together with this Charter.</p> <p>...</p>	<p>- Update the time the Charter is approved;</p> <p>- Update the replaced Charter;</p> <p>- Supplement the number of chapters and articles in the Charter;</p> <p>- Supplement this content to clarify the effective time;</p>

Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.
In case of any discrepancy in the meaning between the English disclosure and the Vietnamese disclosure, the Vietnamese disclosure shall prevail.



APPENDIX 2

EXPLANATORY TABLE OF AMENDMENTS AND SUPPLEMENTS TO THE 2025 BOARD OF DIRECTORS' OPERATING REGULATION OF EVN FINANCE JOINT STOCK COMPANY

The content of the new Regulation on the Operation of the Board of Directors consists of 8 Chapters and 37 Articles.

Specifically: (i) 1 article is removed, (ii) 20 articles are amended and supplemented, (iii) 17 articles remain unchanged, as detailed below:

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
1	Article 1 Legal grounds	Article 1 Legal grounds	
	2. Law on Credit Institutions 2010	2. Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and amendments and supplements	Updated and added legal documents that have come into effect
	6. Circular No. 15/2016/TT-NHNN issued by the State Bank of Vietnam on June 30, 2016, amending Circular No. 30/2015/TT-NHNN regulating the issuance of licenses, organization and operation of non-bank credit institutions issued by the Governor of the State Bank of Vietnam;	6. Circular No. 05/2023/TT-NHNN dated June 22, 2023 amending and supplementing a number of articles of Circular No. <u>30/2015/TT-NHNN</u> dated 25/12/2015 regulating the issuance of licenses, organization and operation of non-bank credit institutions.	
		10. Circular No. 10/2024/TT-NHNN amending and supplementing a number of articles of Circular No. <u>22/2018/TT-NHNN</u> dated 05/9/2018 guiding procedures and dossiers for approving the list of expected personnel of commercial banks, non-bank credit institutions and foreign bank branches.	
		14. Charter on organization and operation of the Company;	

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
		15. ISO 9001:2015 standard;	
2	Article 6 Terms, definitions and acronyms	Article 4. Terms, definitions, and acronyms	
		6. Executive Board/ Board of Management: Consists of the General Director, Deputy General Directors, and the Chief Accountant.	Supplemented the definition of the Board of Management
3	Article 8. Organizational structure and tenure	Article 7. Organizational structure and tenure	
	1. The Board of Directors must have not less than 05 (five) members and not more than 11 (eleven) members, including at least one independent member. The Board of Directors must have at least one-half of the total number of members who are independent members and members who are not executives of EVN Finance. The number of independent members of the Board of Directors of EVN Finance must ensure the following provisions: (i) There is at least 01 independent member in case EVN Finance has 05 members of the Board of Directors; (ii) There are at least 02 independent members in case EVN Finance has the number of members of the Board of Directors from 06 to 08 members; (iii) There are at least 03 independent members in case EVN Finance has the number of members of the Board of Directors from 09 to 11 members.	1. The Board of Directors must have at least 05 (five) members and not more than 11 (eleven) members, of which at least two are independent members. The BOD must have at least two-thirds of the total members being independent members and non-executive members of EVN Finance. The number of members for each term is decided by the General Meeting of Shareholders. The number of independent BOD members of EVN Finance must ensure the following: (i) at least 02 independent members if EVN Finance's BOD has fewer than 08 members; (ii) at least 03 independent members if the BOD has from 09 to 11 members.	Updated the minimum number of independent BOD members according to the Law on Credit Institutions 2024 and the new Charter. Adjusted content (e.g. quorum for BOD members and timeframe for filling vacancies) in line with the new Charter draft .

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	3. In case the number of members of the Board of Directors is less than two-thirds of the total number of members of the term of office or the minimum number of members as prescribed in the Company's Charter, within 60 (sixty) days from the date on which the number of members is insufficient, the Company must elect an additional number of members of the Board of Directors as prescribed.	3. In case the number of members of the Board of Directors is not sufficient as prescribed in the Company's Charter, within 90 (ninety) days from the date on which the minimum number of members is insufficient, the Company must elect an additional number of members of the Board of Directors in accordance with the regulations of the State Bank and the Company's Charter.	
4	Article 9. Standards of members of the Board of Directors	Article 8. Standards of members of the Board of Directors	
	<p>1. Persons elected as members of the Board of Directors must satisfy the following criteria and conditions:</p> <p>a. Not falling into the subjects specified in Article 36 of the Company's Charter;</p> <p>b. Ensuring professional ethics on the basis of complying with the provisions of Article 41 of the Company's Charter;</p> <p>c. Having a university degree or higher;</p> <p>d. Having at least 03 (three) years of being a manager or executive of a credit institution or having at least 05 (five) years of being a manager or executive of an enterprise operating in the financial, banking, accounting, auditing or other enterprises with at least an equity equal to the legal capital level for the corresponding type of credit institution or</p>	<p>1. Persons elected as members of the Board of Directors must satisfy the following criteria and conditions:</p> <p>a. Not falling into the case of not being allowed to hold the position as prescribed in Article 38 of the Company's Charter;</p> <p>b. Having professional ethics as prescribed by the Governor of the State Bank;</p> <p>c. Having a university degree or higher;</p> <p>d. Having one of the following conditions: Having at least 03 (three) years of being a manager or executive of a credit institution; having at least 05 (five) years of being a manager of an enterprise operating in the finance, accounting, auditing industry; of other enterprises with equity at least equal to the legal capital level for the corresponding type of credit institution; have at least 05 years of working directly at the professional department of a credit institution or foreign bank's branch;</p>	<p>Adjusted standards according to the Law on Credit Institutions 2024 and the company's charter.</p> <p>Readjust the wording and number of clauses according to the Charter.</p>

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	have at least 05 years of working directly in the professional department of finance, banking, accounting, auditing.	have at least 05 years of working directly in the professional department of finance, banking, accounting, auditing.	
	<p>2. Independent members of the Board of Directors must fully satisfy the criteria and conditions specified in Clause 1 of this Article and meet the following criteria and conditions:</p> <p>a. Not being a person who is working for EVN Finance, a subsidiary of EVN Finance, or has worked for EVN Finance or a subsidiary of EVN Finance for at least 03 consecutive years;</p> <p>b. Not being a person who is receiving regular salaries and remuneration of EVN Finance in addition to the allowances of members of the Board of Directors as prescribed;</p> <p>c. Not being a person whose spouse, natural father, adoptive father, natural mother, adoptive mother, natural child, adopted child, brother, sister, sibling and spouse of these persons who are major shareholders of EVN Finance; being a manager of EVN Finance or a member of the Supervisory Board or a subsidiary of EVN Finance;</p> <p>d. Not directly or indirectly owning or representing ownership of 1% or more of EVN Finance's charter capital or voting</p>	<p>2. Independent members of the Board of Directors must fully satisfy the criteria and conditions specified in Clause 1 of this Article and meet the following criteria and conditions:</p> <p>a. Not being a person who is working for EVN Finance, a subsidiary of EVN Finance or has worked for EVN Finance or a subsidiary of EVN Finance for at least 03 consecutive years;</p> <p>b. Not being a person who is receiving regular salaries and remuneration of EVN Finance in addition to the allowances of members of the Board of Directors as prescribed;</p> <p>c. There are no spouses, natural fathers, adoptive fathers, natural mothers, adoptive mothers, natural children, adopted children, brothers, sisters, siblings and spouses of these persons who are major shareholders of EVN Finance, managers or Supervisors, members of the Supervisory Board of EVN Finance or subsidiaries of EVN Finance;</p> <p>d. Not representing the ownership of shares of EVN Finance; not directly or indirectly owning 01% of EVN Finance's charter capital or voting shares or more;</p>	Update the conditions for not owning shares of EVNFC and related persons according to the Law on Credit Institutions 2024 and the new Charter

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	share capital; not owning 5% or more of EVN Finance's charter capital or voting shares with related persons; e. Not being a manager or member of the Supervisory Board of EVN Finance at any time in the preceding 05 consecutive years.	e. Not being a manager or member of the Supervisory Board of EVN Finance at any time in the preceding 05 consecutive years	
5	Article 10. Cases of ineligibility to hold positions	Article 9. Cases of ineligibility to hold positions	
	<p>The following persons may not be members of the Board of Directors of the Company:</p> <ol style="list-style-type: none"> 1. Persons specified in Clause 2, Article 36 of the Company's Charter; 2. Persons who are not allowed to participate in management and administration in accordance with the law on cadres and civil servants, the law on enterprises and the law on corruption prevention and combat; 3. Persons who have been owners of private enterprises, general partners of partnerships, general directors (directors), members of the Board of Directors, members of the Board of members, members of the Supervisory Board of enterprises, directors and members of the cooperative's Board of Directors at the time of enterprise, the cooperative is declared bankrupt, except for the case 	<p>The following persons may not be members of the Board of Directors of the Company:</p> <ol style="list-style-type: none"> 1. Persons specified in Clause 2, Article 38 of the Company's Charter; 2. Persons who are not allowed to participate in management and administration in accordance with the law on cadres, civil servants, public employees, the law on enterprises and the law on corruption prevention and combat; 3. Persons who have been owners of private enterprises, general partners of partnerships, general directors (directors), members of the Board of Directors, members of the Board of members, Supervisors, members of the Board of Supervisors of enterprises, members of the Board of Directors and general directors (directors) of cooperatives at the time of enterprise, the cooperative is declared bankrupt, except for the case of being appointed, appointed or appointed to participate in the management, administration and 	<p>Adjusted the cases of disqualification from BOD membership according to the Law on Credit Institutions 2024 and the new Charter Updated to refer to the terms according to the new Charter. Wording rewrites to match.</p>

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>where the enterprise or cooperative is declared bankrupt due to force majeure;</p> <p>4. The legal representative of the enterprise at the time the enterprise is suspended from operation or forced to be dissolved due to serious violations of law, except for the case of being a representative at the request of a competent state agency in order to rectify and consolidate such enterprise;</p> <p>5. Persons who have been suspended from the title of Chairman of the Board of Directors, member of the Board of Directors, Chairman of the Board of Members, member of the Board of Members, Head of the Board of Supervisors, member of the Board of Supervisors, General Director (Director) of EVN Finance or another credit institution as prescribed in Article 37 of the Law on Credit Institutions or have been suspended by a competent authority determining that the person has violated leading to the revocation of the License by EVN Finance or another credit institution;</p> <p>6. Relevant persons of members of the Board of Directors and General Directors of EVN Finance must not be members of the Supervisory Board of EVN Finance;</p>	<p>control of the enterprise, the cooperative being a credit institution is declared bankrupt according to the requirements of the task;</p> <p>4. Persons who have been suspended from the title of Chairman or other member of the Board of Directors; Chairpersons, other members of the Board of members; The Head of the Board, other members of the Board of Supervisors, the General Director (Director) of EVN Finance or other credit institutions as prescribed in Article 47 of the Law on Credit Institutions or the competent authority determines that such person has violated, leading to the revocation of the License of EVN Finance or other credit institutions;</p> <p>5. Relevant persons of members of the Board of Directors, General Directors of EVN Finance, except for the cases specified in Clause 3, Article 69, Point b, Clause 1, Article 73 and Point a, Clause 2, Article 77 of the Law on Credit Institutions;</p> <p>6. Persons who must bear responsibility according to an inspection conclusion which led to a credit institution or foreign bank branch being administratively sanctioned in the monetary and banking sector at the highest fine bracket for violations of regulations on licensing, governance, management, shares, stocks, capital contributions, share purchase, credit extension, corporate bond purchase, or prudential ratios .</p>	

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>7. The relevant person of the Chairman of the Board of Directors of EVN Finance must not be the General Director of EVN Finance;</p> <p>8. Persons who must bear responsibility according to an inspection conclusion which led to a credit institution or foreign bank branch being administratively sanctioned in the monetary and banking sector at the highest fine bracket for violations of regulations on licensing, governance, management, shares, stocks, capital contributions, share purchase, credit extension, corporate bond purchase, or prudential ratios .</p>		
6	Article 11. Cases of prohibited concurrent positions	Article 10. Cases of prohibited concurrent positions	
	<p>1. The Chairman of the Board of Directors of EVN Finance must not be an executive of EVN Finance and other credit institutions; must not concurrently be the Chairman of the Board of Directors, member of the Board of Directors, Chairman of the Board of Members, member of the Board of Members, President of the company, General Director (Director), Deputy General Director (Deputy Director) or equivalent titles of other enterprises.</p> <p>2. Members of the Board of Directors may not concurrently be managers of other credit institutions, unless this</p>	<p>1. The Chairman of the Board of Directors of EVN Finance must not be an executive or member of the Supervisory Board of EVN Finance and other credit institutions or managers of other enterprises;</p> <p>2. Members of the Board of Directors who are not independent members may not concurrently hold the following positions:</p> <p>a) EVN Finance's executive, except for the case of being the General Director of EVN Finance;</p> <p>b) Managers, executives of other credit institutions, managers of other enterprises, except for managers and executives of subsidiaries</p>	Update the cases of not holding the same position according to the Law on Credit Institutions 2024 and the new Charter.

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>organization is a subsidiary of the Company; It is not allowed to concurrently be the General Director (Director), Deputy General Director (Deputy Director) and equivalent titles of other credit institutions, unless this organization is a subsidiary of the Company.</p> <p>3. Members of the Board of Directors must not be concurrently members of the Supervisory Board of the Company.</p> <p>4. Members of the Board of Directors of EVN Finance can only be concurrently members of the Board of Directors at a maximum of 05 other companies.</p>	<p>of EVN Finance, or of the parent company of EVN Finance or in case of implementation of the approved compulsory transfer plan;</p> <p>c) Supervisors, members of the Board of Supervisors of other credit institutions and other enterprises.</p> <p>3. An independent member of the Board of Directors of a credit institution may not concurrently hold one of the following positions:</p> <p>a) Executives of EVN Finance;</p> <p>b) Managers and executives of other credit institutions; managers of over 02 other enterprises;</p> <p>c) Supervisors, members of the Board of Supervisors of other credit institutions and other enterprises.</p>	
7	Article 12. Automatic disqualification	Article 11. Automatic disqualification	
	<p>1. The following cases automatically lose the membership of the Board of Directors:</p> <p>a. Loss of civil act capacity, death;</p> <p>b. Violating the provisions of Article 10 of this Regulation on cases of not being allowed to hold positions;</p> <p>c. Being the representative of the contributed capital of an organization that is a shareholder or a capital contributor of the Company when that organization is terminated as a legal person;</p>	<p>1. The following cases automatically lose the membership of the Board of Directors:</p> <p>a. Falling into one of the cases in which they are not allowed to hold the positions specified in Article 9 of this Regulation;</p> <p>b. Being the representative of the contributed capital of an organization that is a shareholder of EVN Finance when that organization ceases to exist;</p> <p>c. No longer being the representative of the contributed capital as authorized by the shareholder being an organization;</p>	Update the current cases of disqualification under the Law on Credit Institutions 2024 and the new Charter.

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>d. No longer being the representative of the contributed capital as authorized by the shareholder being an organization;</p> <p>dd. Being expelled from the territory of the Socialist Republic of Vietnam;</p> <p>e. When the Company has its License revoked.</p> <p>2. The Board of Directors of the Company must send a written report enclosed with documents proving that the subjects have naturally lost their status as prescribed in Clause 1 of this Article to the State Bank within 05 (five) working days from the date on which the above subjects are identified and take responsibility for the accuracy, the truthfulness of this report; carry out procedures for election and appointment of vacant titles as prescribed in Article 14 of this Regulation.</p> <p>3. After naturally losing their status, members of the Board of Directors of the Company must be responsible for their decisions during their tenure.</p>	<p>d. Being expelled from the territory of the Socialist Republic of Vietnam;</p> <p>e. When EVN Finance has its License revoked;</p> <p>f. Die.</p> <p>2. The Board of Directors of the Company must send a written report enclosed with documents proving the natural disqualification of the subjects as prescribed at Points a, b, c, d, f and g under Clause 1 of this Article to the State Bank within 05 (five) working days from the date of identification, the above subjects automatically lose their qualifications and take responsibility for the accuracy and truthfulness of this report; carry out procedures for election and appointment of vacant titles as prescribed in Article 13 of this Regulation.</p> <p>3. After naturally losing their status, members of the Board of Directors of the Company must be responsible for their decisions during their tenure.</p>	
8	Article 13. Dismissal and deposition	Article 12. Dismissal and deposition	
	1. The Chairman, Vice Chairman and members of the Board of Directors of the Company shall be dismissed or dismissed from office in the following cases:	1. Except for the case of natural disqualification under Article 11 of this Regulation, the Chairman, Vice Chairman and other members	Adjusted the wording according to the Law on Credit

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<ul style="list-style-type: none"> a. According to resolutions and decisions of the General Meeting of Shareholders; b. The civil act capacity is limited; c. Submit a letter of resignation to the Board of Directors; d. Failing to participate in the activities of the Board of Directors for 06 (six) consecutive months, except for force majeure cases; e. Failing to meet the standards and conditions specified in the Company's Charter and the provisions of law; f. Independent members of the Board of Directors do not meet the independence requirement; g. According to the proposal of shareholders, the group of shareholders for members of the Board of Directors nominated by such shareholders or group of shareholders and approved by the General Meeting of Shareholders; h. According to the proposal of the Board of Directors for members of the Board of Directors nominated by the Board of Directors and approved by the General Meeting of Shareholders; i. Other cases prescribed by the Company's Charter and law. 	<p>of the Board of Directors of the Company shall be dismissed or dismissed from office in the following cases:</p> <ul style="list-style-type: none"> a. Dismissal upon submission of resignation to the Board of Directors; b. Dismiss from office when not participating in the activities of the Board of Directors for 06 (six) consecutive months, except for force majeure cases; e. Dismissal when failing to meet the standards and conditions specified in the Company's Charter and relevant laws; f. The dismissal of an independent member of the Board of Directors fails to meet the provisions of Clause 3, Article 39 and Clause 2, Article 48 of the Charter g. Dismissal or dismissal at the proposal of shareholders or groups of shareholders for members of the Board of Directors nominated by such shareholders or groups of shareholders and approved by the General Meeting of Shareholders; h. Dismissal or dismissal at the proposal of the Board of Directors for members of the Board of Directors nominated by the Board of Directors and approved by the General Meeting of Shareholders; 	<p>Institutions and the new Charter</p> <p>Updated by reference according to the new Charter.</p>

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>2. The Chairman, Vice Chairman and members of the Board of Directors of the Company after being dismissed from office or dismissed from office shall take personal responsibility for the decisions during the period when they are qualified to hold that title.</p> <p>3. Within 10 working days from the date of approval of the Decide on dismissal or dismissal of a member of the Board of Directors as prescribed in Clause 1 of this Article, the Board of Directors must send a written report enclosed with relevant documents to the State Bank.</p> <p>4. The implementation method and notification shall be carried out in accordance with the provisions of law .</p>	<p>i. Other cases prescribed by the Company's Charter and law or resolutions and decisions of the General Meeting of Shareholders.</p> <p>2. The Chairman, Vice Chairman and members of the Board of Directors of the Company, after being dismissed or dismissed, shall still be personally responsible for their decisions during the time they are eligible to hold such positions.</p> <p>3. Within 10 working days from the date of approving the Decide on dismissal or dismissal of personnel as prescribed in Clause 1 of this Article, the Board of Directors must send a written report enclosed with relevant documents to the State Bank.</p> <p>4. The implementation method and notification shall be carried out in accordance with the provisions of law.</p>	
9	Article 14. Replacing and supplementing members of the Board of Directors	Article 13. Replacing and supplementing members of the Board of Directors	
	<p>4. In case the total number of members of the Board of Directors is less than two-thirds or the minimum number of members of the Board of Directors as prescribed in the Charter of the Company, within 60 (sixty) days from the date on which the number of members of the Board of Directors is insufficient as prescribed, The Board of Directors must</p>	<p>4. In case or insufficient number of members of the Board of Directors as prescribed in the Charter of the Company, within 90 (ninety) days from the date on which the number of members of the Board of Directors is insufficient as prescribed, the Board of Directors must convene the General Meeting of Shareholders to elect additional members of the Board of Directors.</p>	<p>Adjust the time limit for adding members of the Board of Directors to no more than 90 days according to the new Law on Credit Institutions and the new Charter.</p>

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	convene the General Meeting of Shareholders to elect additional members of the Board of Directors.		
10	Article 15. Suspension and temporary suspension from BOD titles	Article 14. Suspension and temporary suspension from BOD titles	
	<p>1. The State Bank has the right to suspend or suspend the exercise of rights and obligations of the Chairman and members of the Board of Directors of the Company in violation of the regulations on not holding joint positions in Article 11 of this Regulation and other relevant provisions of law in the course of exercising their rights. assigned obligations; request competent agencies to dismiss, elect or appoint replacements or appoint replacements if deeming it necessary.</p> <p>2. The Special Board of Supervisors has the right to suspend or suspend the exercise of rights and obligations of the Chairman and members of the Board of Directors if the Company is placed under special control if it deems it necessary.</p> <p>3. Persons subject to suspension or suspension of the exercise of their rights and obligations under the provisions of Clauses 1 and 2 of this Article shall have to participate in the handling of shortcomings and violations related to</p>	<p>1. The State Bank has the right to suspend or suspend the exercise of rights and obligations of the Chairman and other members of the Board of Directors of the Company in violation of the regulations on not holding joint positions in Article 43, Clause 10, Article 48 of the Law on Credit Institutions or other relevant provisions of law in the course of exercising their rights. obligations assigned or failing to meet the standards and conditions specified in Article 41 of the Law on Credit Institutions; request competent agencies to dismiss, dismiss, elect, appoint replacements or appoint replacements if deeming it necessary.</p> <p>2. The Special Board of Supervisors has the right to suspend or suspend the exercise of rights and obligations of the Chairman and other members of the Board of Directors if the Company is placed under special control if it deems it necessary.</p> <p>3. The Board of Directors of EVN Finance must appoint at least 01 person in charge of corporate governance to support corporate governance at EVN Finance. The person in charge of EVN Finance's administration may not simultaneously work for an</p>	Update and refer to the Law on Credit Institutions 2024 and the new charter; Wording the sentence.

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	personal liability at the request of the State Bank. The Board of Directors, the Supervisory Board of the Company or the Special Supervisory Board.	approved auditing organization that is auditing EVN Finance's financial statements. The person in charge of corporate governance has the rights and obligations in accordance with the law and internal regulations of the Company	
11	Article 17. Tasks and powers of the Board of Directors	Article 16. Tasks and powers of the Board of Directors	
	<p>The Board of Directors has the following rights and duties:</p> <ol style="list-style-type: none"> 1. To take responsibility before the General Meeting of Shareholders for the performance of assigned tasks and powers; 2. Submit to the General Meeting of Shareholders for decision and approval of matters falling under the competence of the General Meeting of Shareholders specified in Clause 1, Article 24 of the Company's Charter; 3. Decide on the establishment of branches, representative offices, and non-business units of EVN Finance; 4. Appoint, dismiss, discipline, suspend and decide on salaries and other benefits for the titles of General Director, Deputy General Director, Chief Accountant and other managers and executives according to internal regulations of the Board of Directors; 5. Approve the plan to contribute capital and purchase shares of other enterprises and investment funds with a value of 	<p>The Board of Directors has the following rights and duties:</p> <ol style="list-style-type: none"> 1. Submit to the General Meeting of Shareholders for decision and approval of matters under the authority of the General Meeting of Shareholders as stipulated in Clause 1, Article 26 of the Company's Charter. 2. Decide on the establishment of branches, representative offices, and non-business units of EVN Finance. 3. Appoint, dismiss, discipline, suspend, and determine salary, bonuses, and other benefits for the positions of General Director, Deputy General Directors, and other executives within the authority of the Board of Directors in accordance with EVN Finance's internal regulations. 4. Approve plans for capital contribution, purchase, and sale of shares or contributed capital of EVN Finance in other enterprises or investment funds, where the investment value, proposed purchase price, or book value in case of sale is less than 20% of EVN Finance's 	<p>Supplementing the content of Approval of contracts and other transactions with a value of 10% or more of charter capital according to the Law on Credit Institutions 2024 and the new Charter.</p> <p>Updated by reference according to the new Charter.</p> <p>Remove Clause 14.</p>

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>less than 20% of EVN Finance's charter capital stated in the latest audited financial statements;</p> <p>6. Appointing a representative of EVN Finance's contributed capital at other enterprises and investment funds;</p> <p>7. Decisions on investment, asset purchase and sale transactions of EVN Finance are 10% or more of EVN Finance's charter capital stated in the latest audited financial statements, except for investments, asset purchase and sale transactions of EVN Finance specified at Point h, Clause 1, Article 24 of the Company's Charter. For transactions and contracts of lower value, the Board of Directors has the right to decide, decentralize and delegate decision-making authority to all levels in EVN Finance;</p> <p>8. Approving and approving transactions and purchase and sale contracts (except for the cases specified at Point g. Clause 4, Article 44 of the Charter), domestic and foreign loans, capital mobilization, and other contracts and transactions with a value of 35% or more of the total asset value recorded in the latest financial statements of EVN Finance, except for transactions and contracts under the approving competence of the General Meeting of Shareholders. For transactions and contracts of lower</p>	<p>charter capital, as recorded in the most recent audited financial statements.</p> <p>5. Appoint capital representatives of EVN Finance in other enterprises or investment funds.</p> <p>6. Approve decisions on investment, purchase, and sale of fixed assets of EVN Finance, where the investment amount, proposed purchase price, or original book value in case of sale is from 10% of EVN Finance's charter capital or more, as recorded in the most recent audited financial statements, except for transactions under the authority of the General Meeting of Shareholders. For transactions or contracts of lesser value, the Board of Directors shall have the right to decide, delegate, and decentralize decision-making authority within EVN Finance.</p> <p>7. Approve, decide, and ratify loan transactions, capital mobilization (domestic and foreign), pledges, mortgages, and other secured transactions using EVN Finance's assets, with a value of 35% or more of EVN Finance's total assets, as recorded in the most recent financial statements, except for transactions under the approval authority of the General Meeting of Shareholders. For transactions of lesser value, the Board of Directors shall have the right to decide, delegate, and decentralize decision-making authority within EVN Finance.</p>	

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>value, the Board of Directors has the right to decide, decentralize and delegate decision-making authority to all levels in EVN Finance;</p> <p>9. Deciding and approving credit extensionat EVNFinance. The Board of Directors has the right to delegate and delegate the authority to decide on credit extension to all levels in EVN Finance, except for transactions that are subject to the decision-making authority of the General Meeting of Shareholders or must be decided by the Board of Directors in accordance with the provisions of law and this Charter;</p> <p>10.To decide on credit extensionas prescribed in Clause 7, Article 128 of the Law on Credit Institutions, except for transactions under the decision-making competence of the General Meeting of Shareholders specified at Point k, Clause 1, Article 24 of the Company's Charter;</p> <p>11.Approve EVN Finance's contracts with EVN Finance's subsidiaries and associated companies; contracts of EVN Finance with members of the Board of Directors, members of the Supervisory Board, General Director, major shareholders, and related persons with a value equal to or less than 20% of EVN Finance's charter capital stated in</p>	<p>8. Approve and decide on credit extensions with a value of 10% or more of EVN Finance’s charter capital, as recorded in the most recent audited financial statements. The Board of Directors shall have the right to delegate and decentralize decision-making authority within EVN Finance for credit extensions, except for transactions under the authority of the General Meeting of Shareholders or those that must be decided by the Board of Directors in accordance with the law and the Company’s Charter.</p> <p>9 Decide on credit extensions as stipulated in Clause 7, Article 136 of the Law on Credit Institutions, except for transactions under the authority of the General Meeting of Shareholders, as specified in Point n, Clause 1, Article 25 of the Company's Charter.</p> <p>10. Approve other contracts and transactions of EVN Finance with members of the Board of Directors, members of the Board of Supervisors, the General Director, major shareholders of EVN Finance, and related persons of managers, Board of Supervisors members, and major shareholders, as well as subsidiaries and affiliates, where the transaction value is less than 20% of EVN Finance’s charter capital, as recorded in the most recent audited financial statements.</p> <p>11. Approve other contracts and transactions with a value from 10% or more of EVN Finance’s charter capital, as recorded in the most recent audited financial statements. For transactions of lesser value, the</p>	

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>the latest audited financial statements. In this case, the relevant member does not have the right to vote;</p> <p>12. Inspecting, supervising and directing the General Director to perform assigned tasks; annual evaluation of the working efficiency of the General Director;</p> <p>13. To promulgate internal regulations related to the organization, governance and operation of EVN Finance in accordance with the provisions of the Law on Credit Institutions and relevant laws, except for matters under the jurisdiction of the Supervisory Board or the General Meeting of Shareholders;</p> <p>14. Decide on selection of an independent audit organization under the decision or authorization of the General Meeting of Shareholders;</p> <p>15. Decide on risk management policies and supervise the implementation of risk prevention measures of EVN Finance;</p> <p>16. To consider and approve the annual report;</p> <p>17. Select a professional valuation organization to value: (i) assets contributed to capital other than Vietnamese currency, freely convertible foreign currency, gold as prescribed by law and (ii) valuation of collateral according</p>	<p>Board of Directors shall have the right to decide, delegate, and decentralize decision-making authority within EVN Finance.</p> <p>12. Inspect, supervise, and direct the General Director in performing assigned tasks; conduct an annual evaluation of the performance of the General Director.</p> <p>13. Issue internal regulations related to organization, governance, and operations of EVN Finance in accordance with the Law on Credit Institutions and other relevant legal provisions, except for matters under the authority of the General Meeting of Shareholders.</p> <p>14. Decide on risk management policies and supervise the implementation of risk prevention measures at EVN Finance.</p> <p>15. Review and approve the annual report.</p> <p>16. Decide on the offering of new shares within the number of shares that may be offered.</p> <p>17. Decide on the offering price of shares and convertible bonds of EVN Finance.</p> <p>18. Decide on the repurchase of EVN Finance shares in accordance with the approved plan.</p> <p>19. Propose plans for profit distribution and dividend rates; decide on the timeframe and procedures for dividend payments or handling business losses.</p>	

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>to EVNFinance's internal regulations issued by the Board of Directors from time to time;</p> <p>18. Request the Governor of the State Bank to approve matters in accordance with law;</p> <p>19. Decide on offering new shares within the number of shares entitled to offer;</p> <p>20. Decide on the offering price of shares and convertible bonds of EVN Finance;</p> <p>21. Decide to repurchase shares of EVN Finance;</p> <p>22. Propose a plan for profit distribution, dividends to be paid; To decide on the time limit and procedures for paying dividends or handling losses incurred in the course of business;</p> <p>23. Prepare relevant contents and documents for submission to the General Meeting of Shareholders for Decide on matters falling under the competence of the General Meeting of Shareholders, except for those under the tasks and powers of the Board of Supervisors;</p> <p>24. Approving the program and operation plan of the Board of Directors; Programs, contents and documents for the General Meeting of Shareholders; Convene a meeting of the General Meeting of Shareholders or collect</p>	<p>20. Prepare the content and related documents to submit to the General Meeting of Shareholders for decisions on matters under its authority, except for matters under the duties and powers of the Board of Supervisors.</p> <p>21. Approve the agenda and activity plan of the Board of Directors; approve the program, content, and documents for the General Meeting of Shareholders; convene the General Meeting of Shareholders or collect written opinions from shareholders to pass resolutions and decisions of the General Meeting of Shareholders.</p> <p>22. Organize the implementation, inspection, and supervision of the execution of resolutions and decisions of the General Meeting of Shareholders and the Board of Directors.</p> <p>23. Promptly notify the State Bank of Vietnam of any information that negatively affects the qualifications of members of the Board of Directors, the Board of Supervisors, or the General Director.</p> <p>24. Nominate additional candidates who meet the qualifications and standards for the Board of Directors and Board of Supervisors, in cases where shareholders fail to nominate a sufficient number of candidates or where the nominated candidates do not meet the required standards as prescribed by law and the Company's Charter.</p> <p>25. Decide on the establishment, functions, duties, and powers of committees, including the Human Resources Committee, Risk</p>	

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>shareholders' opinions in writing to approve resolutions and decisions of the General Meeting of Shareholders;</p> <p>25. Organize the implementation, inspection and supervision of the implementation of resolutions and decisions of the General Meeting of Shareholders and the Board of Directors;</p> <p>26. Promptly notify the State Bank of information negatively affecting the membership of the Board of Directors, the Supervisory Board and the General Director;</p> <p>27. To nominate additional persons who meet the conditions and criteria to the Board of Directors or the Supervisory Board in case the shareholders do not run for office, to nominate a sufficient number of candidates for members of the Board of Directors, members of the Supervisory Board or candidates who do not meet the criteria as prescribed by law and the Company's Charter;</p> <p>28. To decide on the establishment and prescribe the functions, tasks and powers of the Committees including the Human Resources Committee, the Risk Management Committee and other Committees under the decision of the Board of Directors in each period;</p>	<p>Management Committee, and other committees, as determined by the Board of Directors from time to time.</p> <p>26. Decide on the establishment, functions, duties, and powers of councils, including the Credit Council, Investment Council, and other councils, as permitted by law under the authority of the Board of Directors.</p> <p>27. Approve and consent to bond issuance plans, except in cases where bond issuance falls under the authority of the General Meeting of Shareholders, as specified in the Company's Charter and legal regulations.</p> <p>28. Decide, approve, and implement matters related to EVN Finance's restructuring plan, associated with handling non-performing loans and/or similar plans, as prescribed by law or as required by the State Bank of Vietnam or other competent state authorities.</p> <p>29. Appoint the corporate governance officer.</p> <p>30. Perform other duties and powers as prescribed by the Company's Charter and applicable laws.</p>	

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	<p>29.To decide on the establishment and prescribe the functions, tasks and powers of councils including the Credit Council, the Investment Council and other councils in accordance with law under the competence of the Board of Directors;</p> <p>30.Approving and approving the bond issuance plan (except for convertible bonds);</p> <p>31.To decide, approve, and implement contents related to EVN Finance's restructuring plan associated with the handling of bad debts and/or similar options in accordance with law, or at the request of the State Bank and other competent state agencies;</p> <p>32.Appointment of the person in charge of corporate governance;</p> <p>33.Other tasks and powers in accordance with the Charter and the provisions of law.</p>		
12	Article 18. Rights and obligationsof the Chairman of the Board of Directors and Vice Chairman of the Board of Directors	Article 17. Rights and obligationsof the Chairman of the Board of Directors and Vice Chairman of the Board of Directors	
	1. The Board of Directors elects 01 (one) Chairman from among the members of the Board of Directors. The Chairman of the Board of Directors of the Company has the following powers and tasks:	1. The Board of Directors elects 01 (one) Chairman from among the members of the Board of Directors. The Chairman of the Board of Directors of the Company has the following powers and tasks:	- Supplementing the content: Only another member of the Board of Directors may be authorized to perform the

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<ul style="list-style-type: none"> a. To formulate programs and plans for the operation of the Board of Directors; b. Prepare programs, contents and documents for the meeting; convene and chair meetings of the Board of Directors; c. Organizing the approval of decisions of the Board of Directors; d. Supervise the process of organizing the implementation of decisions of the Board of Directors; e. Chairman of the General Meeting of Shareholders; f. Ensure that members of the Board of Directors receive complete, objective, accurate information and have enough time to discuss issues that must be considered by the Board of Directors; g. Assigning tasks to members of the Board of Directors; h. To be authorized to decide on the following issues under the competence of the Board of Directors: <ul style="list-style-type: none"> i. Inspecting, supervising and directing the General Director to perform assigned tasks; ii. On behalf of the Board of Directors working with relevant state agencies, organizations and 	<ul style="list-style-type: none"> a. Formulate programs and plans for the operation of the Board of Directors, take responsibility for the exercise of their rights and obligations.; b. Convene and chair meetings of the Board of Directors; c. On behalf of the Board of Directors, sign documents under the promulgation competence of the Board of Directors. d. Organizing the adoption of resolutions and decisions of the Board of Directors; e. Supervise the process of organizing the implementation of decisions of the Board of Directors; f. Presiding over the General Meeting of Shareholders; g. Ensure that members of the Board of Directors receive complete, objective, accurate information and have enough time to discuss issues that must be considered by the Board of Directors; h. Assign specific tasks to each member of the Board of Directors; i. To be authorized to decide on the following issues under the competence of the Board of Directors: <ul style="list-style-type: none"> i. Inspecting, supervising and directing the General Director to perform assigned tasks; ii. On behalf of the Board of Directors working with relevant state agencies, organizations and individuals who come to work at the Company need the participation of the Board of Directors; 	<p>rights and obligations of the Chairman of the Board of Directors during the period of absence or inability to perform tasks according to the Law on Credit Institutions and the Charter.</p> <ul style="list-style-type: none"> - Restructuring the Board of Directors into the Board of Management - Adjustment of point o on approval of recruitment and appointment according to the company's regulations - Supplementing the content "On behalf of the Board of Directors, sign documents under the promulgation competence of the Board of Directors."

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>individuals who come to work at the Company need the participation of the Board of Directors;</p> <p>iii. Perform other tasks authorized in writing by the Board of Directors in specific decisions.</p> <p>i. Supervise members of the Board of Directors in the performance of assigned tasks and common rights and obligations;</p> <p>j. At least once a year, evaluate the working efficiency of each member, Committees of the Board of Directors and report to the General Meeting of Shareholders on the results of this evaluation;</p> <p>k. Signing documents authorizing one of the members of the Board of Directors to undertake their duties during their absence;</p> <p>l. Chairing irregular meetings if deemed necessary with the Board of Directors and leaders of units in the Company to direct and assign tasks to the Board of Directors on the implementation of the Company's activities;</p> <p>m. The Chairman of the Board of Directors is the legal representative of the Company during the time when the title of General Director has not been appointed;</p>	<p>iii. Perform other tasks authorized in writing by the Board of Directors in specific decisions.</p> <p>j. Supervise members of the Board of Directors in the performance of their assigned rights, obligations and tasks;</p> <p>k. Only another member of the Board of Directors may be authorized to exercise the rights and obligations of the Chairman of the Board of Directors during the period of absence or inability to perform tasks.</p> <p>l. Annually, evaluate the working efficiency of each member, Committees of the Board of Directors and report to the General Meeting of Shareholders on the results of this evaluation;</p> <p>m. Signing documents authorizing one of the members of the Board of Directors to undertake their duties during their absence;</p> <p>n. Chairing irregular meetings if deemed necessary with the Board of Management, the General Director and leaders of units in the Company to direct and assign tasks to the Board of Management on the implementation of the Company's activities;</p> <p>o. The Chairman of the Board of Directors is the legal representative of the Company during the time when the title of General Director has not been appointed;</p>	

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>n. To approve the recruitment, appointment, dismissal, classification and adjustment of salaries for the titles of: Block Director and equivalent submitted by the General Director;</p> <p>o. Other rights and obligations as prescribed by law, Charter and internal regulations of the Company.</p>	<p>p. Approve the recruitment, appointment, dismissal, classification and adjustment of salaries according to the company's internal regulations</p> <p>q. Other rights and obligations as prescribed by law, Charter and internal regulations of the Company.</p>	
	<p>2. In case the Chairman of the Association co-directors who are absent or unable to perform their tasks shall authorize in writing the Vice Chairman of the Board of Directors or another member to exercise the rights and obligations of the Chairman of the Board of Directors. In case there is no Vice Chairman of the Board of Directors/authorized person or Chairman of the Board of Directors who is dead, missing, temporarily detained, serving imprisonment, or serving administrative handling measures at the institution compulsory detoxification departments, compulsory education institutions, absconding from their places of residence, having limited or lost their civil act capacity, having difficulties in cognition and control of their acts, being banned by the Court undertake positions, prohibited from practicing or doing the most important jobs fix the remaining members shall elect one of the members to temporarily hold</p>	<p>2. In case the Chairman of the Board of Directors is absent or unable to perform his/her duties, the Vice Chairman of the Board of Directors or another member shall be authorized in writing to perform the rights and obligations of the Chairman of the Board of Directors. In case there is no Vice Chairman of the Board of Directors/authorized person or the Chairman of the Board of Directors who automatically loses the status of member of the Board of Directors, the remaining members shall elect one of the temporary members to hold the position of Chairman of the Board of Directors according to the principle of majority.</p>	<p>Amend the content according to Clause 2, Article 47 of the draft Charter and wording to summarize the semantics.</p>

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	the position of Chairman of the Association co-management according to the principle of majority.		
	<p>3. When deeming it necessary according to the actual organization of activities, the Board of Directorsshall decide to elect a member of the Board of Directorsto hold the title of Vice President.</p> <p>The Vice Chairman of the Board of Directors is a member of the Board of Directors and is elected by the Board of Directors on the principle of majority. The Vice Chairman of the Board of Directors has all the powers and responsibilities of members of the Board of Directors and has the following additional powers and tasks:</p> <ul style="list-style-type: none"> a. On behalf of the Chairman of the Board of Directors, administer the activities of the Board of Directors and sign documents under the competence of the Board of Directors when authorized/assigned by the Chairman of the Board of Directors; b. On behalf of the Chairman of the Board of Directors, summon and assign members of the Board of Directors to prepare the contents of meetings of the Board of Directors when authorized/assigned by the Chairman of the Board of Directors; 	<p>3. When deeming it necessary according to the actual organization of activities, the Board of Directorsshall decide to elect a member of the Board of Directorsto hold the title of Vice President.</p> <p>The Vice Chairman of the Board of Directors is a member of the Board of Directors and is elected by the Board of Directors on the principle of majority. The Vice Chairman of the Board of Directors has all the powers and responsibilities of members of the Board of Directors and has the following additional powers and duties as authorized by the Chairman of the Board of Directors during the time when the Chairman of the Board of Directors is absent or unable to perform his duties:</p> <ul style="list-style-type: none"> a. On behalf of the Chairman of the Board of Directors, administer the activities of the Board of Directors and sign documents under the competence of the Board of Directors when authorized/assigned by the Chairman of the Board of Directors; b. On behalf of the Chairman of the Board of Directors, convene and assign members of the Board of Directors to prepare the contents of meetings of the Board of Directors when authorized/assigned by the Chairman of the Board of Directors; 	<p>Adjustment and supplementation of the work of the Vice President shall be made only when authorized by the Chairman during the time when the task cannot be performed.</p>

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	<ul style="list-style-type: none"> c. Monitor and urge the performance of tasks of members of the Board of Directors between meetings of the Board of Directors when authorized/assigned by the Chairman of the Board of Directors; d. Perform other powers and tasks as authorized/assigned by the Chairman/Board of Directors. 	<ul style="list-style-type: none"> c. Monitor and urge the performance of tasks of members of the Board of Directors between meetings of the Board of Directors when authorized/assigned by the Chairman of the Board of Directors; d. Perform other powers and tasks as authorized/assigned by the Chairman/Board of Directors. 	
13	Article 19. Rights and obligations of members of the Board of Directors	Article 18. Rights and obligations of members of the Board of Directors	
	<ul style="list-style-type: none"> 1. Exercise the rights and obligations of members of the Board of Directors in accordance with the internal regulations of the Board of Directors and the assignment of the Chairman of the Board of Directors in an honest manner for the benefit of EVN Finance and shareholders. 2. Consider the financial statements prepared by the independent auditor, give opinions or request EVN Finance's executives, independent auditors and internal auditors to explain issues related to the report. 3. Request the Chairman of the Board of Directors to convene an extraordinary meeting of the Board of Directors. 	<ul style="list-style-type: none"> 1. Exercise the rights and obligations of members of the Board of Directors in accordance with the internal regulations of the Board of Directors and the assignment of the Chairman of the Board of Directors in an honest manner for the benefit of EVN Finance and shareholders, promote the independence of independent members of the Board of Directors in exercising their rights, obligation; take responsibility for the exercise of their rights and obligations. 2. Consider the financial statements prepared by the independent auditor, give opinions or request EVN Finance's executives, independent auditors and internal auditors to explain issues related to the report. 3. Request the Chairman of the Board of Directors to convene an extraordinary meeting of the Board of Directors. 	<p>Adjusted according to the provisions of the Law on Credit Institutions 2024 and the new Charter.</p> <p>Supplementing the contents in Clauses 11 and 12 in accordance with the provisions of the Charter of the Circular No. 116/2020/TT-BTC.</p>

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>4. Attend meetings of the Board of Directors, discuss and vote on matters falling under the tasks and powers of the Board of Directors as prescribed in this Charter, except for cases where they are not allowed to vote because of conflicts of interest with such members. To be responsible to the General Meeting of Shareholders and the Board of Directors for its decisions.</p> <p>5. Implement resolutions and decisions of the General Meeting of Shareholders and the Board of Directors.</p> <p>6. To be accountable to the General Meeting of Shareholders and the Board of Directors for the performance of assigned tasks upon request.</p> <p>7. Members of the Board of Directors have the right to request the General Director, Deputy General Director, and managers of units in EVN Finance to provide information and documents on the financial situation and business activities of EVN Finance and units in EVN Finance. Managers are required to provide timely, complete and accurate information and documents at the request of members of the Board of Directors.</p> <p>8. Disclose information when trading the company's shares in accordance with the law.</p>	<p>4. Attend meetings of the Board of Directors, discuss and vote on issues under the tasks and powers of the Board of Directors as prescribed in the Company's Charter. To be responsible to the General Meeting of Shareholders and the Board of Directors for its decisions. In case the voting content has a conflict of interest with any member, that member is not allowed to participate in voting.</p> <p>5. Implement resolutions and decisions of the General Meeting of Shareholders and the Board of Directors.</p> <p>6. Explain to the General Meeting of Shareholders and the Board of Directors the performance of assigned tasks upon request.</p> <p>7. Members of the Board of Directors have the right to request the General Director, Deputy General Director, and managers of units in EVN Finance to provide information and documents on the financial situation and business activities of EVN Finance and units in EVN Finance. Managers are required to provide timely, complete and accurate information and documents at the request of members of the Board of Directors.</p> <p>8. Disclose information when trading the company's shares in accordance with the law.</p> <p>9. Independent members of the Board of Directors must make reports on evaluation of the operation of the Board of Directors.</p>	

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>9. Independent members of the Board of Directors of a listed company must make an evaluation report on the operation of the Board of Directors.</p> <p>10. Other rights and obligations as prescribed by the Charter and the provisions of law.</p>	<p>10. Members of the Board of Directors are not allowed to authorize others to attend the meeting of the Board of Directors to decide on the contents specified in Clauses a, c, d, f, h, j, k, m, o, p, t, Clause 1, Article 47 of the Company's Charter.</p> <p>11. Timely and fully report to the Board of Directors the remuneration received from subsidiaries, associates and other organizations.</p> <p>12. Report to the Board of Directors at the latest meeting on transactions between companies, subsidiaries and companies in which EVN Finance controls more than 50% of charter capital with members of the Board of Directors and related persons of such members; transactions between EVN Finance and the company in which a member of the Board of Directors is a founding member or business manager in the last 03 years prior to the time of transaction.</p> <p>13. Other rights and obligations as prescribed by law and the Company's Charter.</p>	
14	Article 22. Extraordinary Board Meeting	Article 21. Extraordinary Board Meeting	
	<p>2. Within 07 (seven) working days from the date of receipt of the written request for an extraordinary meeting of the Board of Directors of one of the subjects specified in Clause 1 of this Article, the Chairman of the Board of Directors must convene and conduct an extraordinary meeting</p>	<p>2. Within 07 (seven) working days from the date of receipt of the written request for an extraordinary meeting of the Board of Directors of one of the subjects specified in Clause 1 of this Article, the Chairman of the Board of Directors must convene and conduct an extraordinary meeting of the Board of Directors. If the Chairman fails</p>	<p>Supplementing the contents according to the new draft Charter.</p>

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	of the Board of Directors. If the Chairman fails to convene a meeting of the Board of Directors as requested, the Chairman shall be responsible for the damages caused to the Company	to convene a meeting of the Board of Directors as requested, the Chairman shall be responsible for the damage caused to the Company; the proposer has the right to replace the Chairman of the Board of Directors to convene a meeting of the Board of Directors.	
15	Article 24. Regulations on conditions for conducting and voting at the Board of Directors meeting	Article 23. Regulations on conditions for conducting and voting at the Board of Directors meeting	
	5. Members of the Board of Supervisors, the General Director who are not members of the Board of Directors, other officials have the right to attend meetings of the Board of Directors, have the right to discuss but not vote. Members of the Board of Directors who have interests related to the issue decided by the Board of Directors shall not be allowed to vote on such issue and shall not be included in the number of delegates requesting to be present at the meeting, and shall not be authorized by other members of the Board of Directors to participate in voting on the issue that.	5. Members of the Board of Supervisors, the General Director, managers and other experts have the right to attend meetings of the Board of Directors, have the right to discuss but not vote. Members of the Board of Directors who have interests related to the issue decided by the Board of Directors shall not be allowed to vote on such issue and shall not be included in the number of delegates requesting to be present at the meeting, and shall not be authorized by other members of the Board of Directors to participate in voting on the issue that.	Adjust the content according to the new draft Charter.
16	Article 25. Approval of decisions at the Board of Directors meeting	Article 24. Approval of decisions at the Board of Directors meeting	
	The decision of the Board of Directors shall be adopted and take effect at that time or from the effective date specified in the Resolution or decision if approved by a majority of the members of the Board of Directors who have the right to	Resolutions and decisions of the Board of Directors shall be adopted and take effect at that time or from the effective date specified in the Resolution or decision if approved by a majority of members of the Board of Directors who are entitled to participate in voting at the meeting. In case the number of votes is equal, the final decision shall	Wording to match.

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	participate in voting at the meeting. In case the number of votes is equal, the final decision shall belong to the party with the opinion of the Chairman of the Board of Directors or a member of the Board of Directors authorized by the Chairman of the Board of Directors to chair the meeting (in case the Chairman of the Board of Directors is absent).	belong to the party with the opinion of the Chairman of the Board of Directors or a member of the Board of Directors authorized by the Chairman of the Board of Directors to chair the meeting (in case the Chairman of the Board of Directors is absent).	
17	Article 26. Minutes of the Board of Directors Meeting	Article 25. Minutes of the Board of Directors Meeting	
	<p>1. The meeting of the Board of Directors must be fully recorded in minutes and may be recorded, recorded and stored in other electronic forms. The minutes must contain the following principal contents:</p> <ul style="list-style-type: none"> a. Name, address of the head office, enterprise code; b. Purpose, agenda and content of the meeting; c. Time and place of the meeting; d. The full name of each member attending the meeting or the person authorized to attend the meeting; full names of members who did not attend the meeting and reasons for not attending the meeting; the full name of the person assigned to be the secretary of the meeting; dd. Issues discussed and voted on at the meeting; 	<p>1. The meeting of the Board of Directors must be fully recorded in minutes and may be recorded, recorded and stored in other electronic forms. The minutes must contain the following principal contents:</p> <ul style="list-style-type: none"> a. Name, address of the head office, enterprise code; b. Purpose, agenda and content of the meeting; c. Time and place of the meeting; d. The full name of each member attending the meeting or the person authorized to attend the meeting; full names of members who did not attend the meeting and reasons for not attending the meeting; the full name of the person assigned to be the secretary of the meeting; dd. Issues discussed and voted on at the meeting; e. Summarize the opinions of each member attending the meeting in the order of the meeting; 	

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>e. Summarize the opinions of each member attending the meeting in the order of the meeting;</p> <p>g. The voting results clearly indicate the members who approve, disagree and have no opinions;</p> <p>h. The issues that have been passed and the corresponding approval rate;</p> <p>i. Full names and signatures of all members or persons authorized to attend the meeting and the secretary of the meeting.</p> <p>2. The minutes of the meeting of the Board of Directors shall be made in Vietnamese, may be additionally made in a foreign language and must be signed by all members of the Board of Directors attending the meeting and the secretary of the meeting. In case the two minutes have differences in contents, the minutes made in Vietnamese shall have the final validity.</p> <p>3. The chairperson, secretary and members of the Board of Directors attending the meeting must be jointly responsible for the accuracy and truthfulness of the Minutes of the Board of Directors.</p> <p>4. In case the chairperson or the person taking the minutes refuses to sign the minutes of the meeting, if all other</p>	<p>g. The voting results clearly indicate the members who approve, disagree and have no opinions;</p> <p>h. The issues that have been passed and the corresponding approval rate;</p> <p>i. Full names and signatures of all members or persons authorized to attend the meeting and the secretary of the meeting.</p> <p>2. The minutes of the meeting of the Board of Directors shall be made in Vietnamese, may be additionally made in a foreign language and must be signed by all members of the Board of Directors attending the meeting and the secretary of the meeting. Minutes made in Vietnamese and in foreign languages have the same legal effect. In case the two minutes have differences in contents, the minutes made in Vietnamese shall have the final validity.</p> <p>3. The chairperson, the person recording the minutes and the signatories in the minutes shall be responsible for the accuracy and truthfulness of the contents of the minutes of the meeting of the Board of Directors.</p> <p>4. In case the chairperson or the person taking the minutes refuses to sign the minutes of the meeting, if all other members of the Board of Directors attend and agree to approve the minutes of the meeting and have all the contents as prescribed at Points a, b, c, d, dd, e, g and h, Clause 1, Article 158 of the Law on Enterprises No. 59/2020/QH14,</p>	

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	members of the Board of Directors attend and agree to approve the minutes of the meeting and have all the contents as prescribed at Points a, b, c, d, dd, e, g and h, Clause 1, Article 158 of the Law on Enterprises No. 59/2020/QH14, this record shall take effect. The minutes of the meeting clearly state that the chairman and the person recording the minutes refuse to sign the minutes of the meeting. The signatory of the minutes of the meeting shall be jointly responsible for the accuracy and truthfulness of the contents of the minutes of the meeting of the Board of Directors. The chairperson and the record holder shall take personal responsibility for the damage caused to the enterprise due to refusal to sign the minutes of the meeting in accordance with the provisions of this Law, the company's charter and relevant laws.	this record shall take effect. The minutes of the meeting clearly state that the chairman and the person recording the minutes refuse to sign the minutes of the meeting. The chairman and the person taking the minutes shall be personally responsible for the damage caused to the enterprise due to refusal to sign the minutes of the meeting in accordance with the provisions of the Law on Enterprises, the company's charter and relevant laws. 5. Minutes of meetings of the Board of Directors and documents used in meetings must be kept at the company's head office.	
18	Article 27. Authority and procedures for collecting written opinions of members of the Board of Directors	Article 26. Authority and procedures for collecting written opinions of members of the Board of Directors	
	2. When the Board of General Directors, Committees, Councils and units submit matters falling under the decision-making competence of the Board of Directors, complete dossiers and procedures according to the	2. When the Board of Management, Committees, Councils and units submit matters under the decision-making competence of the Board of Directors, they have completed the dossiers and procedures according to the Company's internal regulations, the	Adjustment to the Board of Directors to the Board of Management, similar to Clauses 3 and 4 of Article 28,

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	Company's internal regulations, individuals assigned to prepare opinion polls and necessary documents related to the contents of the consultation. The opinion collection form and enclosed documents must be sent by security, fax, e-mail or other means to each member of the Board of Directors, but must ensure that each member of the Board of Directors receives sufficient information.	individuals assigned to prepare the opinion poll and necessary documents related to the content of the consultation. The opinion collection form and enclosed documents must be sent by security, fax, e-mail or other means to each member of the Board of Directors, but must ensure that each member of the Board of Directors receives sufficient information.	Clause 8 of Article 33 of the Regulation
	6. Members of the Board of Directors shall have to send the voted opinion poll to the Company within a maximum period of 05 (five) working days from the date on which the Company sends the opinion poll. In case a member of the Board of Directors needs an explanation for the matter of asking for opinions, the contents to be explained shall be sent to the person assigned to the task in writing or by email within the time limit specified above. Individuals assigned to the task are responsible for coordinating with relevant units in explaining such contents. The explanation of the departments must be directed by the Board of Management – the relevant functional departments are directly responsible for drafting the explanation content, seeking the approval of the General Director or Deputy General Director in	6. Members of the Board of Directors shall have to send the voted opinion poll to the Company within a maximum period of 05 (five) working days from the date on which the Company sends the opinion poll. In case a member of the Board of Directors needs an explanation for the matter of asking for opinions, the contents to be explained shall be sent to the person assigned to the task in writing or by email within the time limit specified above. Individuals assigned to the task are responsible for coordinating with relevant units in explaining such contents. The explanation of the departments must be directed by the Board of Management – the relevant functional departments are directly responsible for drafting the explanation content, seeking the approval of the General Director or Deputy General Director in charge of the unit, then sending it back to the assigned individual so that the assigned individual can report to the Board of Directors. Members of the Board of Directors are responsible for sending back a valid opinion	

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	charge of the unit, then sending it back to the assigned individual so that the assigned individual can report to the Board of Directors. Members of the Board of Directors are responsible for sending back a valid opinion form about the Company within 02 (two) days from the date of receiving the explanation from the assigned individual or the Board of Directors. Upon the expiration of the prescribed time limit, the individual assigned to the task is allowed to synthesize the opinions of the members of the Board of Directors who have participated in voting.	form about the Company within 02 (two) days from the date of receiving the explanation from the assigned individual or the Board of Management. Upon the expiration of the prescribed time limit, the individual assigned to the task is allowed to synthesize the opinions of the members of the Board of Directors who have participated in voting.	
19	Article 28. The process of organizing a Board meeting	Article 27. The process of organizing a Board meeting	
	3. Meeting invitation: The Chairman of the Board of Directors directs the individual assigned to send the invitation and content of the meeting agenda to the members of the Board of Directors and guests (if any). The individual assigned to order the Chairman of the Board of Directors to sign the meeting invitation or send an email inviting the meeting at least 03 (three) working days before the date of the meeting. In the meeting agenda, it is clearly stated that each member attending the meeting is responsible for preparing specific contents to report to the Board of Directors (if any).	3. Invitation to the meeting: The Chairman of the Board of Directors directs the assigned individual to send the invitation and contents of the meeting agenda to the members of the Board of Directors and guests (if any). The individual assigned to order the Chairman of the Board of Directors to sign the meeting invitation or send an email inviting the meeting at least 03 (three) working days before the date of the meeting. The notice of the meeting of the Board of Directors shall be made in Vietnamese, which clearly states the agenda, time and place of the meeting and must be accompanied by necessary documents on the issues to be discussed and voted on at the meeting of the Board of Directors and also the votes for members of the Board of Directors	Supplementing the content to be in accordance with the draft of the new Charter.

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
		who are unable to attend the meeting. These Board members will send their votes to the Board prior to the meeting. In the meeting agenda, it is clearly stated that each member attending the meeting is responsible for preparing specific contents to report to the Board of Directors (if any).	
20	Article 37. Disclosure of related benefits	Article 36. Provision and public disclosure of benefits	
	<p>1. Members of the Board of Directors must declare to EVNFinance the following information, including:</p> <p>a. Name, address of the head office, business line, number and date of issuance of the business registration certificate, place of business registration of the enterprise or economic organization in which he/she and related persons own the contributed capital or shares or authorize or entrust individuals, other organizations with names of 5% or more of charter capital;</p> <p>b. Name, address of the head office, business line, number and date of issuance of the business registration certificate, place of business registration of the enterprise where he/she and related persons are members of the Board of</p>	<p>1. Members of the Board of Directors must declare to EVNFinance the following information, including:</p> <p>a. Name, enterprise code, address of the head office of the enterprise or other economic organization in which he/she or his/her or related persons own the contributed capital or shares of 5% or more of the charter capital, including the contributed capital, authorized or entrusted shares to the organization, other individuals in their names;;</p> <p>b/ The name, code of the enterprise, the address of the head office, of the enterprise or other economic organization of which he/she and related persons are members of the Board of Directors, members of the Board of Members, Supervisors, members of the Board of Supervisors, General Director (Director).</p> <p>c. Information about the person concerned being an individual, including: full name; personal identification number; nationality,</p>	Supplement regulations on disclosure of information of related persons and shareholders owning more than 1% of the property, regulations on archiving according to the Law on Credit Institutions 2024 and the new Charter.

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<p>Directors, members of the Board of Members, members of the Board of Supervisors, General Director.</p> <p>2. The disclosure of information specified in Clause 1 of this Article and the change of relevant information must be made within 07 (present) working days from the date of occurrence or change of information.</p> <p>3. EVN Finance must disclose the information specified in Clause 1 of this Article annually to the General Meeting of Shareholders of EVN Finance and be listed and kept at EVN Finance's head office.</p> <p>4. EVN Finance must notify the State Bank in writing of the information specified in Clause 1 of this Article within 07 working days from the date EVN Finance receives the public information as prescribed in Clause 2 of this Article.</p>	<p>passport number, date of issue, place of issue for foreigners; relationship with the informant;</p> <p>d/ Information about the relevant person being an organization, including: name, enterprise code, address of the head office of the enterprise, number of the enterprise registration certificate or equivalent legal documents; legal representative, relationship with the informant.</p> <p>2. Shareholders owning 01% or more of EVN Finance's charter capital must provide EVN Finance with the following information:</p> <p>a. Full name; personal identification number; nationality, passport number, date of issue, place of issue of the foreign shareholder; the number of the enterprise registration certificate or equivalent legal papers of the shareholder being an organization; date of issuance and place of issuance of this paper;</p> <p>b. Information about related persons as prescribed at Points c and d, Clause 1 of this Article;</p> <p>c. The number and percentage of their shares in EVN Finance;</p> <p>d. The number and percentage of shares owned by their related persons in EVN Finance.</p> <p>3. The subjects specified in Clause 1 and Clause 2 of this Article must send a written provision of information to EVN Finance for the first</p>	

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
		<p>time and when having and changing this information, it must be done within 07 working days from the date of occurrence or change of information.</p> <p>For the information at Points c and d, Clause 2 of this Article, shareholders must only provide information to EVN Finance when there is a change in their share ownership ratio, share ownership ratio of themselves and related persons of 01% of charter capital or more compared to the previous offering.</p> <p>4. EVN Finance must post and keep the information specified in Clause 1 and Clause 2 of this Article at its head office and send a written report to the State Bank within 07 working days from the date EVN Finance receives the information provided. Annually, EVN Finance discloses the information specified at Points a, b, d, Clause 1 of this Article and Points a, c, d, Clause 2 of this Article to the General Meeting of Shareholders of EVN Finance</p> <p>5. EVN Finance must publicly disclose information about the full names of individuals and organizations that are shareholders owning 01% or more of charter capital and the information specified at Points c and d, Clause 2 of this Article on EVN Finance's website within 07 working days from the date EVN Finance receives the information provided.</p>	

STT	Current Regulation	Revised Regulation	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
		6. Entities providing and publicly disclosing information must ensure that the information provided and publicly disclosed is truthful, accurate, complete and timely and must take responsibility for the provision and public disclosure of such information.	

APPENDIX 3: EXPLANATORY TABLE OF AMENDMENTS AND SUPPLEMENTS TO THE 2025 INTERNAL GOVERNANCE REGULATIONS OF EVNFINANCE JOINT STOCK COMPANY

The content of the new Internal Governance Regulations includes 11 Chapters, 35 Articles and is issued with 1 Appendix. Of which:
(i) 0 Article is omitted, (ii) 21 articles are amended and supplemented, (iii) 14 articles are kept unchanged, specifically as follows:

NO.	CURRENT REGULATIONS OF EVNFINANCE	CHARTER AFTER AMENDMENT AND SUPPLEMENTATION	LEGAL BASIS/REASONS FOR AMENDMENTS AND SUPPLEMENTS
1	Article 1. Definitions		
	Pursuant to the Law on Credit Institutions No. 47/2010/QH12 passed by the National Assembly of the Socialist Republic of Vietnam on June 16, 2010; the Law amending and supplementing the Law on Credit Institutions No. 17/2017/QH14 dated November 20, 2017 and implementing documents.	2. Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024, effective from July 1, 2024 and amended and supplemented documents.	Adjust in accordance with the provisions of the Law on Credit Institutions 2024.
		7. Charter of organization and operation of EVNFinance Joint Stock Company; 8. ISO 9001:2015 standard; 9. Other relevant legal documents and internal regulations.	Add more legal basis.
2	Article 2. Purpose of promulgation		

	This Charter stipulates the basic principles of governance of EVNFinance Joint Stock Company to: (i) protect the legitimate rights and interests of shareholders and EVNFinance Joint Stock Company (“the Company”) and (ii) ensure that the Company operates in accordance with the provisions of law, the Company Charter and standards and practices in the Company's business activities to achieve the highest business efficiency.	Remove this clause.	
3	Article 3. Scope of regulation	Article 2. Scope of regulation and applicable subjects	
	This Regulation applies to the Company's organizational structure as stipulated in the Company Charter, including: General Meeting of Shareholders, Board of Directors, Board of Supervisors, General Director and the supporting apparatus of the General Director.	<p>1. Scope of adjustment</p> <p>This Regulation applies to the Company's organizational structure as stipulated in the Company Charter, including: General Meeting of Shareholders, Board of Directors, Board of Supervisors, General Director and the supporting apparatus of the General Director.</p> <p>2. Applicable subjects</p> <p>This regulation is applied throughout the system of EVNFinance Joint Stock Company.</p>	Add Applicable Objects.
4	Article 5. Interpretation of terms and abbreviations	Article 3. Interpretation of terms and abbreviations	

	<p>1. In this Regulation, unless the specific context requires otherwise, the following terms are defined as follows:</p> <p>a) Company/EVN Finance: Refers to EVN Finance Joint Stock Company;</p> <p>b) Charter: Refers to the Company Charter issued from time to time;</p> <p>c) Executive Officers: Including the General Director, Deputy General Directors, Chief Accountant, and Branch Directors;</p> <p>d) Other Executive Officers: As stipulated in the Company Charter from time to time;</p> <p>e) Non-Executive Board Member: (hereinafter referred to as “Non-Executive Member”) refers to a member of the Board of Directors who is not the General Director, Deputy General Director, Chief Accountant, or other executive officers as defined in the Company Charter;</p> <p>f) Independent member of the Board of Directors (hereinafter referred to as "Independent member") refers to a member specified in Clause 2, Article 155 of the Law</p>	<p>1. In this Regulation, unless the specific context requires otherwise, the following terms are construed as follows:</p> <p>a) Company/EVN Finance: Refers to EVN Finance Joint Stock Company;</p> <p>b) Charter: Refers to the Company Charter issued from time to time;</p> <p>c) Executive Officers: Including the General Director, Deputy General Directors, Chief Accountant, and Branch Directors;</p> <p>d) Other Executive Officers: As stipulated in the Company Charter from time to time;</p> <p>e) Executive Board/Board of Management: Including General Director, Deputy General Directors, Chief Accountant;</p> <p>f) Non-executive Board Member: (hereinafter referred to as “Non-executive Member”) refers to a Board member who is not the General Director, Deputy General Director, Chief Accountant and other executives as prescribed in the Company Charter;</p> <p>g) An independent member of the Board of Directors (hereinafter referred to as “Independent</p>	<p>Correct the definitions to conform to current legal documents.</p> <p>Add definitions of “Board of Directors” and “Major Shareholders”.</p>
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	<p>on Enterprises and Clause 2, Article 50 of the Law on Credit Institutions;</p> <p>g) Related person: defined in Clause 28, Article 4 of the Law on Credit Institutions for issues related to the organization and operation of EVN Finance that are regulated by the law on credit institutions. For information disclosure and other issues that are not regulated by the law on credit institutions, related person is determined accordingly according to the provisions of the Law on Enterprises and the Law on Securities;</p> <p>h) Corporate Governance Officer: Refers to the individual with responsibilities and authority prescribed in Article 281 of Decree 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Securities Law;</p> <p>i) GMS: Refers to the General Meeting of Shareholders;</p> <p>j) BOD: Refers to the Board of Directors;</p> <p>k) CEO: Is the General Director of the Company;</p>	<p>Member”) refers to a member of the Board of Directors who meets all the standards and conditions specified in Clause 2, Article 155 of the Law on Enterprises and Article 41 of the Law on Credit Institutions;</p> <p>h) Related person: defined in Clause 28, Article 4 of the Law on Credit Institutions for issues related to the organization and operation of EVN Finance that are regulated by the law on credit institutions. For information disclosure and other issues that are not regulated by the law on credit institutions, related person is determined accordingly according to the provisions of the Law on Enterprises and the Law on Securities;</p> <p>i) Corporate Governance Officer: Refers to the individual with responsibilities and authority prescribed in Article 281 of Decree 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Securities Law;</p> <p>j) A major shareholder of EVN Finance refers to an organization or individual that directly or indirectly owns 5% or more of the voting shares at EVN Finance;</p> <p>k) GMS: Refers to the General Meeting of Shareholders;</p>	
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	<p>1) BOS: Refers to the Board of Supervisors.</p> <p>2. Words, phrases, terms and concepts not defined in this Article shall be understood in each specific context in the Charter and relevant regulations of the Company and of the law.</p>	<p>l) BOD: Refers to the Board of Directors;</p> <p>k) CEO: Is the General Director of the Company;</p> <p>m) CEO: Is the General Director of the Company;</p> <p>n) BOS: Refers to the Board of Supervisors.</p> <p>2. Words, phrases, terms and concepts not defined in this Article shall be understood in each specific context in the Charter and relevant regulations of the Company and of the law.</p>	
5	Article 7. Shareholders' rights	Article 6: Shareholders' rights	
	<p>Shareholders have full rights and obligations as prescribed by law and the Company Charter, in addition to the following rights:</p> <p>1. Right to equal treatment: Each share of the same type gives the shareholder equal rights, obligations and benefits. In case the Company has preferential shares, the rights and obligations attached to the preferential shares must be fully disclosed to the shareholders and must be approved by the General Meeting of Shareholders.</p> <p>2. The right to full access to periodic and irregular information published by the Company in accordance with the provisions of law.</p>	<p>1. Shareholders have full rights and obligations as prescribed by law and the Company Charter, specifically as follows:</p> <p>a) Attend and express opinions at the General Meeting of Shareholders and exercise voting rights directly or through an authorized representative or in other forms as prescribed by the Company Charter or the law. Each common share has one vote.</p> <p>b) Receive dividends according to the resolution of the General Meeting of Shareholders.</p> <p>c) Be given priority to purchase newly offered shares corresponding to the proportion of common shares held by each shareholder at EVN Finance. The offering of new shares shall be carried out in</p>	<p>Restructure the terms.</p> <p>Supplement according to the provisions of Article 61 of the Law on Credit Institutions 2024 and Circular 116/2020/TT-BTC.</p>

	<p>3. The right to protect one's legitimate rights and interests; request the suspension or cancellation of resolutions and decisions of the General Meeting of Shareholders and the Board of Directors in accordance with the provisions of the Charter and relevant legal provisions.</p>	<p>accordance with the procedures prescribed by the law on securities. In case a shareholder does not accept to purchase the offered shares, the Board of Directors shall have the right to offer the new shares to other suitable persons under appropriate conditions and in a manner which are not more favorable than the conditions previously offered to the shareholder;</p> <p>d) Transfer shares and rights to purchase shares to other shareholders of EVN Finance or other organizations and individuals in accordance with the provisions of law and the provisions of the Charter of EVN Finance and/or resolutions and decisions of the General Meeting of Shareholders in accordance with the provisions of law and internal regulations of EVN Finance.</p> <p>e) View, look up and extract information about names and contact addresses in the list of shareholders with voting rights; request correction of incorrect information.</p> <p>f) View, look up, extract, and photocopy the Charter of EVN Finance, minutes of the General Meeting of Shareholders, resolutions, and decisions of the General Meeting of Shareholders.</p> <p>g) Be divided the remaining assets corresponding to the number of shares owned at EVN Finance when EVN Finance is dissolved or bankrupt.</p>	
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		<p>h) Authorize in writing another person to exercise his/her rights and obligations; the authorized person may not run for election in his/her own capacity.</p> <p>i) Nominate candidates for the Board of Directors and the Board of Supervisors according to the provisions of EVN Finance's Charter or according to the provisions of law if EVN Finance's Charter does not stipulate. The list of candidates must be sent to the Board of Directors within the time limit prescribed by the Board of Directors.</p> <p>j) Equal treatment. Each share of the same type gives the shareholder equal rights, obligations and benefits;</p> <p>k) Have full access to periodic and irregular information published by EVN Finance in accordance with the provisions of law;</p> <p>l) To have their legitimate rights and interests protected; to request the suspension or cancellation of resolutions and decisions of the General Meeting of Shareholders and the Board of Directors in accordance with the provisions of the Law on Enterprises;</p> <p>m) Other rights as prescribed by law and this Charter;</p>	
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		<p>2. A shareholder or group of shareholders owning 05% (five) percent or more of the total number of common shares or another ratio as prescribed in the Company's Charter has the right to:</p> <p>a) Nominate people to the Board of Directors and the Board of Supervisors. The list of candidates must be sent to the Board of Directors within the time limit specified by the Board of Directors.</p>	Supplement according to Clause 2, Article 115 of the Law on Enterprises 2020.
	<p>5. Shareholders or groups of shareholders owning 10% (ten percent) or more of the total number of common shares have the right to nominate people to the Board of Directors and the Board of Supervisors. The nomination of people to the Board of Directors and the Board of Supervisors is carried out as follows:</p> <p>a. Ordinary shareholders forming a group to nominate candidates for the Board of Directors and the Board of Supervisors must notify the attending shareholders of the group meeting before the opening of the General Meeting of Shareholders;</p> <p>b. Based on the number of members of the Board of Directors and the Board of Supervisors, the shareholder or group of shareholders specified in this clause has the right to nominate one or several people according to the decision of the General</p>	<p>3. A shareholder or group of shareholders specified in Clause 2 of this Article has the right to request the convening of a General Meeting of Shareholders in the following cases:</p> <p>a) The Board of Directors seriously violates the rights of shareholders, the obligations of managers or makes decisions beyond its assigned authority;</p> <p>b) Other cases as prescribed in the Company Charter.</p> <p>4. The request to convene a meeting of the General Meeting of Shareholders as prescribed in Clause 3 of this Article must be in writing and must include the following contents: full name, contact address, nationality, legal document number of the individual for individual shareholders; name, enterprise code or legal document number of the organization, head office address for organizational shareholders; number of shares and time of share registration of each shareholder, total number of shares of the group of shareholders and ownership ratio in the total number of shares of the</p>	Amend according to Clause 2, Article 115 of the Enterprise Law 2020 and the new Charter of the Company.

	<p>Meeting of Shareholders as candidates for the Board of Directors and the Board of Supervisors. In case the number of candidates nominated by the shareholder or group of shareholders is lower than the number of candidates they are entitled to nominate according to the decision of the General Meeting of Shareholders, the remaining candidates shall be nominated by the Board of Directors, the Board of Supervisors and the shareholders or groups of shareholders specified in Point f Clause 7 Article 43 and Point f Clause 4 Article 55 of the Company's Charter.</p>	<p>company, basis and reason for requesting to convene a meeting of the General Meeting of Shareholders. Attached to the request to convene a meeting must be documents and evidence of violations by the Board of Directors, the level of violations or decisions beyond its authority.</p> <p>5. The nomination of people to the Board of Directors and the Board of Supervisors as prescribed in Point a, Clause 2 of this Article shall be carried out as follows:</p> <p>a) Ordinary shareholders forming a group to nominate people for the Board of Directors and the Board of Supervisors must notify the attending shareholders of the group meeting before the opening of the General Meeting of Shareholders;</p> <p>b) Based on the number of members of the Board of Directors and the Board of Supervisors, the shareholder or group of shareholders specified in this clause has the right to nominate one or several people according to the decision of the General Meeting of Shareholders as candidates for the Board of Directors and the Board of Supervisors. In case the number of candidates nominated by the shareholder or group of shareholders is lower than the number of candidates they are entitled to nominate according to the decision of the General Meeting of Shareholders, the remaining candidates shall be nominated by the Board of Directors, the Board of Supervisors, and the shareholder or group of shareholders owning or representing ownership of more than 5% of the total number of common shares.</p>	
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		6. Shareholders or groups of shareholders owning at least 01% of the total number of common shares have the right, on their own behalf or on behalf of the Company, to initiate a lawsuit for personal liability or joint liability against members of the Board of Directors or the General Director to request the return of benefits or compensation for damages to the Company or others in the cases prescribed in Clause 1, Article 166 of the Law on Enterprises.	
6	Article 8. Obligations of Major Shareholders	Article 7. Obligations of Shareholders	
	No general obligations of common shareholders are specified.	<p>1. Ordinary shareholders of EVN Finance must fulfill the following obligations:</p> <p>a) Pay in full for the shares subscribed within the time specified by EVN Finance; be responsible for EVN Finance's debts and other property obligations within the scope of the share capital contributed to EVN Finance.</p> <p>b) Not withdraw contributed capital from EVN Finance in any form that reduces the Company's charter capital, except for the case where EVN Finance buys back shares as prescribed in the Charter. In case a shareholder withdraws part or all of the contributed share capital contrary to the provisions of this Clause, such shareholder and related interests in EVN Finance must be jointly</p>	Adjust the terms structure: Add general obligations of shareholders as prescribed in Article 62 of the Law on Credit Institutions 2024.

		<p>and severally responsible for EVN Finance's debts and property obligations within the value of the withdrawn shares and the damages incurred;</p> <p>c)Be legally responsible for the legitimacy of the contributed capital, buy and receive the transfer of shares in EVN Finance; not using capital sources granted credit by credit institutions and foreign bank branches, capital sources from the issuance of corporate bonds to purchase and receive transfer of shares of EVN Finance; not to contribute capital or buy shares of EVN Finance in the name of other individuals or legal entities in any form, except for the case of entrustment as prescribed by law;</p> <p>d)Comply with the Company's Charter and internal regulations;</p> <p>e)Adhere to resolutions and decisions of the General Meeting of Shareholders and the Board of Directors;</p> <p>f)Taking responsibility when committing acts of violating the law in the name of EVN Finance in any form, conducting business and other transactions for self-interest or serving the interests of other organizations and individuals;</p> <p>g)Confidentiality of information provided by EVN Finance in accordance with the law and the Charter of EVN Finance; only use the information provided</p>	
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		<p>to exercise and protect their legitimate rights and interests; not to disseminate, copy or send information provided by EVN Finance to other organizations and individuals;</p> <p>h)Attend the General Meeting of Shareholders and exercise the right to vote through the following methods:</p> <ul style="list-style-type: none"> • Attend and vote directly at the meeting; • Authorize other individuals and organizations to attend and vote at meetings; • Attend and vote through online conference, electronic voting or other electronic forms; • Sending votes to the meeting via mail, fax or email; • Sending the ballot papers in other forms as prescribed in the company's charter. <p>i)Other obligations as prescribed by law and the Charter.</p> <p>2. Shareholders who receive investment entrustment to other organizations and individuals must provide EVN Finance with information about the true owner of the shares they are entrusted to</p>	
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		invest in EVN Finance. EVN Finance has the right to suspend the shareholders' rights of the shareholders entrusted to invest in case this shareholder fails to provide information or provides incomplete and inaccurate information about the true owner of the shares.	
	<p>Major shareholders have the obligations of shareholders as prescribed by the Law on Enterprises and relevant laws, and must also ensure compliance with the following obligations:</p> <p>1. Major shareholders are not allowed to take advantage of their advantages to affect the rights and interests of the Company and other shareholders according to the provisions of law and the Company's Charter.</p> <p>2. Major shareholders are obliged to disclose information according to the provisions of law.</p>	<p>3. Major shareholders are obliged to fully perform their obligations in accordance with the Law on Enterprises and relevant laws, in addition to ensuring compliance with the following obligations:</p> <p>a) Major shareholders are not allowed to take advantage of their advantages to affect the rights and interests of the Company and other shareholders in accordance with the law and the Company's Charter.</p> <p>b) Major shareholders are obliged to disclose information in accordance with the law.</p> <p>c) Other obligations as prescribed by law and the Company's Charter.</p>	Supplement other obligations as prescribed by the Securities Law and the new Charter of the company.
7	Article 9. Role of the General Meeting of Shareholders in corporate governance	Article 8. Role of the General Meeting of Shareholders in corporate governance	
	1. The General Meeting of Shareholders, comprising all shareholders with voting rights, is the highest decision-making body of	1. The General Meeting of Shareholders (GMS) consists of all shareholders with voting rights and is the highest decision-making authority of	Adjusted according to the new Company Charter.

	<p>the Company and has the right to decide on the most important issues of the Company in accordance with the provisions of the Law and the Charter.</p> <p>2. The General Meeting of Shareholders operates through annual General Meetings of Shareholders and extraordinary General Meetings of Shareholders.</p> <p>3. The decision of the General Meeting of Shareholders is only valid when approved by the Shareholders or authorized persons as prescribed in Article 32 of the Company Charter.</p>	<p>EVNFinance. All shareholders whose names are on the shareholder registration list have the right to attend.</p> <p>2. The GMS operates through the Annual General Meeting (AGM) and Extraordinary General Meeting (EGM).</p> <p>3. The GMS resolutions are valid only when approved by shareholders or authorized representatives in accordance with Article 32 of the Company Charter.</p>	
8	Article 10. Convening of the General Meeting of Shareholders	Article 9. Convening of the General Meeting of Shareholders	
	<p>1. Annual General Meeting of Shareholders:</p> <p>a) The General Meeting of Shareholders meets annually once a year. In addition to the annual meeting, the General Meeting of Shareholders may hold extraordinary meetings. The meeting location of the General Meeting of Shareholders is determined to be the place where the chairman attends the meeting and must be within the territory of Vietnam.</p>	<p>1. Annual General Meeting:</p> <p>a) The AGM is held once a year within four (4) months from the end of the fiscal year.</p> <p>b) The AGM is convened by the Board of Directors (BOD) and must be held in Vietnam. The specific location is decided by the BOD based on practical conditions. The Annual General Meeting of Shareholders shall decide on matters falling within the tasks and powers prescribed by law and this Charter. In case the</p>	<p>Adjust to comply with the provisions of Article 138 of the Enterprise Law and the new Charter of the Company.</p>

	<p>b) The General Meeting of Shareholders must hold an annual meeting within 04 months from the end of the fiscal year.</p> <p>2. Extraordinary General Meeting of Shareholders:</p> <p>The Board of Directors or the person convening the extraordinary General Meeting of Shareholders in certain cases as prescribed in Article 24 of the Company's Charter.</p>	<p>audit report of EVN Finance's annual financial statements contains material exceptions, conflicting audit opinions or rejection, EVN Finance must invite the representative of the approved auditing organization to audit EVN Finance's financial statements to attend the Annual General Meeting of Shareholders and the representative of the approved auditing organization mentioned above are responsible for attending the Annual General Meeting of Shareholders of EVN Finance.</p> <p>2. Extraordinary General Meeting of Shareholders: The Board of Directors or the person convening the extraordinary General Meeting of Shareholders in certain cases as prescribed in Article 25 of the Company's Charter.</p>	
9	Article 11. Procedures and Sequence for Conducting AGM Resolutions by Voting at Meetings	Article 10. Procedures and Sequence for Conducting AGM Resolutions by Voting at Meetings	
	The order and procedures for conducting the annual General Meeting of Shareholders shall be implemented in accordance with this Regulation and relevant provisions of the Charter and laws. Some main provisions on the procedures and order for conducting the	The order and procedures for conducting the annual General Meeting of Shareholders shall be implemented in accordance with this Regulation and relevant provisions of the Charter and laws. Some main provisions on the procedures and order for conducting the General Meeting of Shareholders are as follows:	Amend to comply with Article 141 of the Enterprise Law 2020, Circular 119/2020/T-BTC and Article 11 of Circular 96/2020/TT-BTC.

	<p>General Meeting of Shareholders are as follows:</p> <p>1. The list of shareholders entitled to attend the General Meeting of Shareholders is prepared based on the Company's list of shareholders. The list of shareholders entitled to attend the General Meeting of Shareholders is prepared no later than 10 (ten) days before the date of sending the invitation to the General Meeting of Shareholders. The Company must disclose information on the preparation of the list of shareholders entitled to attend the General Meeting of Shareholders at least 20 days before the last registration date.</p> <p>The list of shareholders entitled to attend the General Meeting of Shareholders is prepared based on the Company's list of shareholders. The list of shareholders entitled to attend the General Meeting of Shareholders is prepared according to the provisions of the Company's Charter.</p>	<p>1. The list of shareholders entitled to attend the General Meeting of Shareholders is prepared based on the list of shareholders of EVN Finance and the list of securities owners established by the Vietnam Securities Depository and Clearing Corporation at the time of determining the right to attend the meeting in accordance with the provisions of the law on securities. The list of shareholders entitled to attend the General Meeting of Shareholders is prepared no later than 10 (ten) days before the date of sending the invitation to the General Meeting of Shareholders or another period in accordance with the provisions of the law on enterprises and securities, whichever comes first. EVN Finance must disclose information on the expected last registration date for existing shareholders to exercise their rights to attend the General Meeting of Shareholders at least 20 days before the expected last registration date.</p> <p>The list of shareholders entitled to attend the General Meeting of Shareholders is prepared in accordance with the provisions of the Company's Charter.</p>	
	<p>2. Notice of convening the General Meeting of Shareholders shall be made in accordance with the provisions of Article 27 of the Company's Charter. In addition, some main</p>	<p>2. Notice of convening the General Meeting of Shareholders shall be made in accordance with the provisions of Article 29 of the Company Charter.</p>	<p>Correct the presentation according to the Company Charter.</p>

	<p>provisions on notice of convening the General Meeting of Shareholders are as follows:</p> <ul style="list-style-type: none"> a) The person convening the General Meeting of Shareholders must send a notice of meeting to all shareholders entitled to attend the meetin b) c) g at least 21 days before the opening date (information related to members of the Board of Directors and members of the Board of Supervisors must be sent at least 10 days before the opening date of the General Meeting of Shareholders). d) Meeting documents include: sample of authorized representative to attend the meeting, meeting agenda, voting ballot, documents used in the meeting and draft resolution for each issue in the meeting agenda. e) The notice of invitation to the meeting and the accompanying documents will be published on the Company's website at the same time as sending the notice to shareholders. 		
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10	Article 14. Decisions of the General Meeting of Shareholders	Article 13. Resolution of the General Meeting of Shareholders	
	<p>1. The decision of the General Meeting of Shareholders is passed when all conditions specified in Article 32 of the Company's Charter are met and has the highest validity in the Company. All relevant units and individuals (including members of the Board of Directors, members of the Board of Supervisors and members of the Executive Board, shareholders...) are obliged to implement.</p> <p>2. The decision of the General Meeting of Shareholders must be notified to shareholders entitled to attend the General Meeting of Shareholders in accordance with the law and the Company's Charter.</p> <p>3. Within 90 (ninety) days from the date of receipt of the minutes of the General Meeting of Shareholders or the minutes of the results of the vote counting to obtain opinions from the General Meeting of Shareholders, shareholders or groups of shareholders owning 5% or more of the total number of common shares have the right to request the Court or Arbitration to consider and cancel the resolution or part of the resolution of the</p>	<p>1. Resolutions of the GMS are valid when they meet the conditions specified in Article 32 of the Company Charter and hold the highest authority within the Company. All relevant entities and individuals (including members of the Board of Directors (BOD), Board of Supervisors (BOS), executive members, and shareholders) are obligated to implement them.</p> <p>2. Resolutions of the General Meeting of Shareholders must be notified to shareholders entitled to attend the General Meeting of Shareholders in accordance with the law and the Company's Charter.</p> <p>3. Within 90 (ninety) days from the date of receiving the GMS minutes or vote-counting minutes, shareholders or groups of shareholders holding at least 5% of the total ordinary shares have the right to request the court or arbitration to review and annul the resolution or part of the resolution of the GMS in cases specified in Article 36 of the Company Charter.</p>	<p>Adjust the term "Decision" to "Resolution" to comply with the provisions of the Company Charter and the order of the clauses referred to in the Charter.</p>

	General Meeting of Shareholders in the cases prescribed in Article 35 of the Company's Charter.		
11	Article 15. Procedures passing Resolutions at the AGM via Written Voting by Shareholders	Article 14. Procedures passing Resolutions at the AGM via Written Voting by Shareholders	
	1. The Board of Directors has the right to obtain written opinions from shareholders to approve decisions of the General Meeting of Shareholders in accordance with the provisions of the Company's Charter and the law at any time if deemed necessary for the benefit of the Company, except for matters specified in Clause 1, Article 31 of the Company's Charter.	1. The Board of Directors has the authority to solicit shareholder opinions in writing to pass GMS resolutions at any time deemed necessary for the Company's benefit, except for matters stipulated in Clause 1, Article 32 of the Company Charter.	Adjust the term "Decision" to "Resolution" and some contents to comply with the provisions of the Company Charter.
	6. The minutes of the vote counting and the resolution must be sent to shareholders within 15 days from the date of completion of the vote counting. In case the company has a website, the sending of the minutes of the vote counting can be replaced by posting on the company's website.	6. The minutes of the vote counting must be sent to shareholders within 15 (fifteen) days from the date of completion of the vote counting. The sending of the minutes of the vote counting can be replaced by posting them on the company's website.	
	9. Decisions passed by way of obtaining shareholders' opinions in writing have the same value as decisions passed at the General Meeting of Shareholders.	9. Resolutions passed via written voting by shareholders have the same validity as resolutions passed at the GMS meetings.	

12	Article 16. Structure and Role of the Board of Directors (BOD) in Company Governance	Article 15. Structure and Role of the Board of Directors (BOD) in Company Governance	
	<p>4. The Board of Directors must have no less than 05 (five) members and no more than 11 (eleven) members, including at least one independent member. The Board of Directors must have at least half of the total number of members being independent members and members who are not executives of EVN Finance. The term of the Board of Directors shall not exceed 05 (five) years. The term of a member of the Board of Directors shall follow the term of the Board of Directors. A member of the Board of Directors may be elected or reappointed for an unlimited number of terms. The term of an additional or replaced member of the Board of Directors shall be the remaining term of the Board of Directors. The Board of Directors of the term that has just ended shall continue to operate until the Board of Directors of the new term takes over the work. In case all members of the Board of Directors of the same term end their term, such members shall continue to be members of the Board of Directors until a new member is elected to replace them and take over the</p>	<p>4. The BOD must have at least five (5) members and no more than eleven (11) members, including at least two (2) independent members. The Board of Directors must have at least two-thirds of the total number of members who are independent members and members who are not executives of EVN Finance.</p> <p>5. The term of office of the Board of Directors shall not exceed 05 (five) years. The term of office of a member of the Board of Directors is according to the term of office of the Board of Directors. The term of office of a member of the Board of Directors that is supplemented or replaced is the remaining term of the term of the Board of Directors. In case all members of the Board of Directors end their term, those members will continue to be members of the Board of Directors until a new member is elected to replace them and take over the work.</p> <p>6. In case the number of members of the Board of Directors is not enough as prescribed in the Charter of EVN Finance, within 90 (ninety) days from the date of not having enough members, EVN Finance must supplement the number of members of the Board of Directors. The order, procedures, and dossiers of application for approval of the proposed list of election and appointment of the Chairman</p>	<p>Adjust the minimum number of members of the Board of Directors according to Article 69 of the Law on Credit Institutions 2024 and Article 154 of the Law on Enterprises.</p> <p>Restatement according to the structure of the Company's Charter.</p>

	<p>work. The number of independent members of the Board of Directors of EVN Finance must ensure the following provisions:</p> <p>i) There must be at least 01 independent member in case EVN Finance has 05 members on the Board of Directors;</p> <p>ii) There must be at least 02 independent members in case EVN Finance has from 06 to 08 members of the Board of Directors;</p> <p>iii) There must be at least 03 independent members in case EVN Finance has from 09 to 11 members on the Board of Directors.</p> <p>In case the number of members of the Board of Directors is less than two-thirds of the total number of members of the term or less than the minimum number of members as prescribed in the Charter of EVN Finance, within 60 (sixty) days from the date of insufficient number of members, EVN Finance must supplement the number of members of the Board of Directors. The order, procedures, and documents for requesting approval of the proposed list of election and appointment of the Chairman and members of the Board of Directors shall be implemented in accordance with the regulations of the State Bank. The results of the election, dismissal,</p>	<p>and members of the Board of Directors shall be implemented in accordance with the regulations of the State Bank. The results of election, dismissal, and removal of the Chairman and members of the Board of Directors of EVN Finance must be reported to the State Bank in writing and with relevant documents within 10 (ten) working days.</p>	
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	and removal of the Chairman and members of the Board of Directors of EVN Finance must be reported to the State Bank in writing and with relevant documents within 10 (ten) working days.		
13	Article 17. Procedures for nomination, candidacy, election, dismissal and removal of members of the Board of Directors	Article 16. Procedures for nomination, candidacy, election, dismissal and removal of members of the Board of Directors	
	<p>1. Board of Directors member standards: Board of Directors members must meet all standards and conditions as prescribed in Article 46 of the Company Charter.</p> <p>2. Principles for shareholders and groups of shareholders to nominate people to the Board of Directors according to regulations in Clause 7, Article 43 of the Company Charter.</p>	<p>1. Board of Directors member standards: Board of Directors members must meet all standards and conditions as prescribed in Clause 1, Article 48 of the Company Charter.</p> <p>2. Standards for independent members of the Board of Directors: Independent members of the Board of Directors must meet the standards and conditions prescribed in Clause 2, Article 48 of the Company Charter.</p> <p>3. Principles for shareholders and groups of shareholders to nominate people to the Board of Directors according to regulations in Clause 8, Article 45 of the Company Charter.</p>	<p>Adjust the number of articles and clauses cited in the newly issued Charter.</p> <p>Supplementing the criteria for independent members of the Board of Directors according to the provisions of the newly issued Charter.</p>

14	Article 18. Procedures for organizing Board of Directors meetings	Article 17. Procedures for organizing Board of Directors meetings	
	<p>The Board of Directors may hold regular or extraordinary meetings. Regular meetings of the Board of Directors shall be convened by the Chairman or Vice Chairman/member of the Board of Directors authorized by the Chairman of the Board of Directors in accordance with the provisions of law and internal regulations of the company whenever deemed necessary, but must meet at least once a quarter. The Board of Directors may meet at the Company's headquarters or elsewhere. The Board of Directors shall hold meetings in accordance with the order and procedures prescribed in Article 49 of the Company's Charter, Article 28 of the Regulations on the Organization and Operation of the Board of Directors and the provisions of law. Some provisions on the order and procedures for holding Board of Directors meetings are as follows:</p> <p>1. Notice of Board of Directors meeting: When convening a meeting, the convener must send a notice of meeting at least 03 (three) working days before the meeting date. Notice The notice of the Board of Directors meeting must be made in Vietnamese, clearly stating the meeting agenda, time, location and must be accompanied by necessary</p>	<p>The Board of Directors may hold regular or extraordinary meetings. Regular meetings of the Board of Directors shall be convened by the Chairman or Vice Chairman/member of the Board of Directors authorized by the Chairman of the Board of Directors in accordance with the provisions of law and internal regulations of the company whenever deemed necessary, but must meet at least once a quarter. The Board of Directors may meet at the Company's headquarters or elsewhere. The Board of Directors shall hold meetings in accordance with the order and procedures prescribed in Article 51 of the Company's Charter, Article 27 of the Regulations on the Organization and Operation of the Board of Directors and the provisions of law. Some provisions on the order and procedures for holding Board of Directors meetings are as follows:</p> <p>1. Notice of Board of Directors meeting: The Chairman of the Board of Directors or the person convening the Board of Directors meeting must send a notice of meeting at least 03 (three) working days before the meeting date. Notice of the Board of Directors meeting must be made in writing in Vietnamese, clearly stating the meeting agenda, time, location and must be accompanied by necessary documents on the issues to be discussed and voted on at the Board of Directors meeting and</p>	<p>Adjust to clarify the subjects that must send meeting invitations and conditions for organizing Board of Directors meetings in accordance with Article 157 of the 2020 Enterprise Law.</p> <p>Revise some provisions referred to in the Charter and adjust some contents according to the newly issued Charter.</p>

	<p>documents on the issues to be discussed and voted on at the Board of Directors meeting and ballots for members of the Board of Directors who cannot attend the meeting. These members of the Board of Directors will send their ballots to the Board of Directors before the meeting.</p> <p>2. Conditions for holding a Board of Directors meeting: A Board of Directors meeting is held when 3/4 (three-quarters) or more of the total number of members attend the meeting or through a substitute who is one of the authorized Board members. In case the first regular Board of Directors meeting is convened but the number of members attending is not sufficient as prescribed, the Chairman of the Board of Directors must convene a second Board of Directors meeting within no more than 07 (seven) days from the date of the first scheduled meeting. In this case, the meeting is held if more than half of the Board of Directors members attend the meeting.</p>	<p>ballots for members of the Board of Directors who cannot attend the meeting. These members of the Board of Directors will send their ballots to the Board of Directors before the meeting.</p> <p>2. Conditions for holding a Board of Directors meeting: A Board of Directors meeting is held when 3/4 (three-quarters) or more of the total members attend the meeting. In case the first regular Board of Directors meeting is convened but the number of members attending is not sufficient as prescribed, the Chairman of the Board of Directors must convene a second Board of Directors meeting within no more than 07 (seven) days from the date of the first scheduled meeting. In this case, the meeting is held if more than half of the Board of Directors members attend the meeting.</p>	
	<p>3. A member of the Board of Directors is considered to attend and vote at the meeting in the following cases:</p> <p>a) Attend and vote directly at the meeting;</p> <p>b) Authorize another person to attend the meeting and vote if approved by the majority of Board of Directors members;</p>	<p>3. A member of the Board of Directors is considered to attend and vote at the meeting in the following cases:</p> <p>a) Attend and vote directly at the meeting;</p> <p>b) Authorize another person to attend the meeting and vote if he/she is approved by the majority of Board of Directors members;</p>	<p>Delete Point (e) to comply with the provisions of the Law on Credit Institutions 2024.</p>

	<p>c) Attend and vote via online conference, electronic voting or other electronic form;</p> <p>d) Send voting ballots to the meeting via mail, fax, or email;</p> <p>e) Send voting ballots by other means as prescribed in the Company Charter.</p>	<p>c) Attend and vote via online conference, electronic voting or other electronic form;</p> <p>d) Send voting ballots to the meeting via mail, fax, or email;</p>	
	<p>4. Minutes of the Board of Directors meeting: The minutes of the Board of Directors meeting must be detailed and clear. In case the chair or the person recording the minutes refuses to sign the minutes, but if all other members of the Board of Directors attending the meeting sign them and have full content as prescribed in Clause 12, Article 49 of the Company Charter, the minutes shall be valid. The minutes of the Board of Directors meeting must be kept in accordance with the provisions of law and the Company Charter.</p>	<p>5. Minutes of the meeting of the Board of Directors: Minutes of the meeting of the Board of Directors must be recorded in record and may be recorded, recorded and stored in other electronic forms. The minutes of the meeting of the Board of Directors must be made in Vietnamese and may be made in a foreign language and must be signed by all members of the Board of Directors attending the meeting. The chairperson, the record taker and the signatories of the minutes shall be responsible for the truthfulness and accuracy of the contents of the minutes of the meeting. In case the chairperson or the person taking the minutes refuses to sign the minutes of the meeting, but all other members of the Board of Directors attend and agree to approve the minutes of the meeting and sign them and have full content as prescribed in points a, b, c, d, dd, e, g and h, Clause 1, Article 158 of the Law on Enterprises, the minutes shall be valid. The minutes of the meeting shall clearly state that the chairperson or person taking the minutes refuses to</p>	<p>Amend according to Article 158 of the 2020 Enterprise Law and synchronized with Article 51 of the newly issued Charter.</p>

		<p>sign the minutes of the meeting. The signatories of the minutes of the meeting shall be jointly responsible for the accuracy and truthfulness of the content of the minutes of the Board of Directors' meetings. The chairperson and the person taking the minutes shall be personally responsible for any damage caused to the enterprise due to their refusal to sign the meeting minutes in accordance with the provisions of the Enterprise Law, this Charter and relevant legal provisions. The minutes of the Board of Directors' meetings and documents used in the meeting must be kept in accordance with the provisions of law and the Company's Charter.</p>	
	<p>6. Resolutions and decisions of the Board of Directors.</p> <p>Resolutions and decisions of the Board of Directors are adopted in accordance with the provisions of Clause 10 and 11, Article 49 of the Company Charter.</p>	<p>6. Resolution of the Board of Directors.</p> <p>Resolutions and decisions of the Board of Directors are adopted in accordance with the provisions of Clauses 11 and 12, Article 51 of the Company Charter.</p>	<p>Adjust the order of reference clauses according to the new Charter.</p>

15	Article 19. Committees of the Board of Directors	Article 18. Committees of the Board of Directors	
	2. The Board of Directors shall prescribe the duties and powers of these two Committees in accordance with the guidance of the State Bank and relevant laws.	2. The Board of Directors decides on the duties and powers of these 02 (two) Committees according to the regulations of the Governor of the State Bank and relevant laws.	Amend according to Article 50 of the Law on Credit Institutions 2024.
16	Article 20. Role and structure of the Board of Supervisors in corporate governance	Article 19. Role and structure of the Board of Supervisors in corporate governance	
	<p>1. The Board of Supervisors is an agency elected by the General Meeting of Shareholders, representing shareholders to conduct internal audits, control, and evaluate compliance with the provisions of the Law, internal regulations, the Company's Charter, Resolutions, and Decisions of the General Meeting of Shareholders and the Board of Directors.</p> <p>2. The Board of Supervisors has at least 03 (three) members and no more than 05 (five) members, of which at least half of the total number of members must be full-time members who do not concurrently hold other positions or jobs at the Company or other enterprises.</p>	<p>1. The Board of Supervisors is an agency elected by the General Meeting of Shareholders, representing shareholders to monitor and evaluate compliance with the provisions of the Law, internal regulations, the Company Charter, Resolutions and Decisions of the General Meeting of Shareholders and the Board of Directors.</p> <p>2. The Board of Supervisors has at least 03 (three) members and no more than 05 (five) members.</p> <p>3. The term of the Board of Supervisors shall not exceed 05 (five) years. The term of a Board of Supervisors member shall follow the term of the Board of Supervisors. The term of an additional or replacement member shall be the remaining term of the term. The Board of Supervisors of the term that has just ended shall continue to operate until</p>	Adjust to comply with the Law on Credit Institutions 2024.

	<p>3. The term of the Board of Supervisors shall not exceed 05 (five) years. The term of the Board of Supervisors members shall follow the term of the Board of Supervisors. Board of Supervisors members may be elected or reappointed for an unlimited number of terms. The term of the additional or replaced member shall be the remaining term of the term. The Board of Supervisors of the term that has just ended shall continue to operate until the Board of Supervisors of the new term takes over the work.</p>	<p>the Board of Supervisors of the new term takes over its work.</p>	
17	<p>Article 21. Procedures for nomination, candidacy, election, dismissal and removal of members of the Board of Supervisors</p>	<p>Article 20. Procedures for nomination, candidacy, election, dismissal and removal of members of the Board of Supervisors</p>	
	<p>1. Standards and conditions for members of the Board of Supervisors:</p> <ul style="list-style-type: none"> a) Not subject to the provisions of Clause 1, Article 36 of the Company Charter; b) Have professional ethics; c) Have a university degree or higher in one of the following fields: economics, business administration, law, accounting, auditing; have at least 03 (three) years of direct work 	<p>1. Standards and conditions for members of the Board of Supervisors:</p> <ul style="list-style-type: none"> a) Not subject to the provisions of Clause 1, Article 38 of the Company Charter; b) Have professional ethics according to the regulations of the State Bank; c) Have a university degree or higher in one of the following fields: economics, business administration, law, accounting, auditing; 	<p>Adjust the content according to the provisions of the Company Charter.</p>

	<p>experience in the fields of banking, finance, accounting or auditing;</p> <p>d) Not being a family member or related person of the Company's manager, representative of the enterprise's capital, representative of the State capital at the Company;</p> <p>e) Full-time members of the Board of Supervisors must reside in Vietnam during their term of office;</p> <p>f) Not being a member or employee of an independent auditing company that audited the company's financial statements in the previous 3 consecutive years.</p>	<p>d) Have at least 03 (three) years of direct working experience in the fields of banking, finance, accounting or auditing;</p> <p>e) Not a related person of EVN Finance;</p> <p>f) The Head of the Board of Supervisors must reside in Vietnam during his term of office;</p> <p>h) Not being a member or employee of an auditing company approved to audit the company's financial statements in the previous 3 consecutive years.</p>	
18	Article 22. Role of the General Director	Article 21. Role of the General Director	
	<p>The General Director is appointed by the Board of Directors from among the members of the Board of Directors or hired. The General Director is the highest executive of the Company and is responsible to the Board of Directors for the implementation of his/her rights and obligations.</p>	<p>The General Director is appointed by the Board of Directors. The General Director is the highest executive of the Company and is responsible to the Board of Directors for the implementation of his rights and obligations.</p>	<p>Adjust according to the provisions of the Company Charter.</p>

19	Article 23. Procedures for nomination, candidacy, election, dismissal and removal of General Director	Article 22. Procedures for nomination, candidacy, election, dismissal and removal of General Director	
	<p>1. Standards and conditions for General Director: General Director must meet all standards and conditions as prescribed in the Company Charter, specifically:</p> <p>a) Not subject to the provisions of Clause 1, Article 36 of the Charter and Clause 2, Article 17 of the Law on Enterprises 2020;</p> <p>b) Ensure professional ethics;</p> <p>c) Must have a university degree or higher in one of the following fields: economics, business administration, law;</p> <p>d) Have at least 05 (five) years of experience as an executive of a credit institution; or have at least 05 (five) years of experience as a General Director or Deputy General Director of an enterprise with minimum equity equal to the legal capital for each type of credit institution and have at least 05 years of experience working directly in the fields of finance, banking, accounting, auditing; or have at least 10 (ten) years of experience</p>	<p>1. Standards and conditions for General Director</p> <p>The General Director must meet all standards and conditions as prescribed in the Company Charter, specifically:</p> <p>a) Not subject to the provisions of Clause 1, Article 38 of the Company Charter;</p> <p>b) Have professional ethics according to regulations of the State Bank;</p> <p>c) Have a university degree or higher in one of the following fields: finance, banking, economics, business administration, law, accounting, auditing;</p> <p>d) Meet one of the following conditions: have at least 05 years as a credit institution executive; have at least 05 years as General Director (Director), Deputy General Director (Deputy Director) of an enterprise with minimum equity equal to the legal capital for the corresponding type of credit institution and have at least 05 years working directly in the fields of finance, banking, accounting, auditing; have at least 10 years working directly in the fields of finance, banking, accounting, auditing;</p> <p>e) Residing in Vietnam during the term of office;</p>	<p>Supplement the contents according to the provisions of the Law on Credit Institutions 2024 and the Company Charter.</p>

	<p>working directly in the fields of finance, banking, accounting, auditing;</p> <p>e) Residing in Vietnam during the term of office;</p> <p>f) Must not be a family member of the manager of EVN Finance, the Controller of EVN Finance; the representative of state capital, the representative of enterprise capital at EVN Finance.</p>		
	<p>2. Appointment and dismissal of the General Director.</p> <p>a) The Board of Directors decides to appoint and dismiss the General Director. The procedures and records for appointing and dismissing the General Director shall comply with the regulations of the State Bank and the Company's Regulations on Appointment and Dismissal.</p>	<p>2. Appointment, dismissal, removal of General Director.</p> <p>a) The Board of Directors decides to appoint, dismiss, or remove the General Director. The procedures, processes, and documents for appointing, dismissing, or removing the General Director shall comply with the regulations of the State Bank and the Company's internal regulations (if any).</p>	<p>Supplement the decision to dismiss the Board of Directors to comply with the provisions of the Law on Credit Institutions 2024.</p>
	<p>c) In case the General Director automatically loses his/her status as General Director, the Board of Directors must immediately appoint a Deputy General Director or a Head of a functional department in the Company (in case there is no Deputy General Director) who meets the conditions prescribed by the State</p>	<p>c) In case the General Director automatically loses his/her status as General Director, the Board of Directors must immediately appoint a Deputy General Director or a Head of a unit in the Company (in case there is no Deputy General Director) who meets the conditions prescribed by the State Bank and is not a subject specified in</p>	<p>Supplement according to the content of the Company Charter.</p>

	Bank and is not a subject specified in Article 36 of the Charter to assume the work of the General Director and must immediately report in writing to the State Bank within 05 (five) working days from the date of determining the subject who automatically loses his/her status.	Article 38 of the Charter to assume the work of the General Director and immediately submit a written report with documents proving the employee's automatic loss of status to the State Bank within 05 (five) working days from the date of determining the subject who automatically loses his/her status and be responsible for the accuracy and honesty of this report.	
	d) Within a maximum period of 60 (sixty) days from the date the General Director automatically loses his/her position as General Director or the Board of Directors decides to dismiss or remove the General Director, the Board of Directors must find a replacement and carry out procedures to request the appointment of a new General Director in accordance with the provisions of law.	d) Within a maximum period of 90 (ninety) days from the date the General Director automatically loses his/her position as General Director or the Board of Directors decides to dismiss or remove the General Director, the Board of Directors must find a replacement and carry out procedures to request the appointment of a new General Director in accordance with the provisions of law.	Change the term as prescribed in the Company Charter.
	e) In case the General Director seriously violates the provisions of the law, the State Bank and the Company's Charter, the Board of Directors has the right to temporarily suspend the General Director's executive authority, and must immediately assign a Deputy General Director or a Head of a functional department (in case there is no	e) In case the General Director seriously violates the provisions of the law, the State Bank and the Company's Charter, the Board of Directors has the right to temporarily suspend the General Director's executive authority, and must immediately assign a Deputy General Director or a Head of a unit in the Company (in case there is no Deputy General Director) who meets the conditions prescribed by	Adjust the name of the subject "Head of Business Department" to "Head of Business Unit" according to the provisions of the Law on Credit Institutions 2024.

	Deputy General Director) who meets the conditions prescribed by the State Bank, is not subject to the provisions of Article 36 of the Company's Charter to take over the work of the General Director and immediately issue a written report, proposing handling of violations, as well as the title of General Director, to the State Bank for settlement in accordance with current regulations.	the State Bank, is not subject to the provisions of Article 38 of the Company's Charter to take over the work of the General Director and immediately issue a written report, proposing handling of violations, as well as the title of General Director, to the State Bank for settlement in accordance with current regulations.	
20	Article 26. Coordination between the Board of Directors, Board of Supervisors and General Director	Article 25. Coordination between the Board of Directors, Board of Supervisors and General Director	
	2. Attend Board of Directors meetings: b) The Board of Supervisors attends meetings of the Board of Directors, expresses opinions and makes recommendations, but does not participate in voting on resolutions of the Board of Directors. The Board of Supervisors promptly informs the Board of Directors of the results of its activities, may consult the Board of Directors before submitting reports, conclusions and recommendations to the General Meeting of Shareholders and directly reports to the General Meeting of Shareholders.	2. Attend Board of Directors meetings: b) The Board of Supervisors attends meetings of the Board of Directors, expresses opinions and makes recommendations, but does not participate in voting on resolutions and decisions of the Board of Directors. The Board of Supervisors promptly informs the Board of Directors of the results of its activities, may consult the Board of Directors before submitting reports, conclusions and recommendations to the General Meeting of Shareholders and directly reports to the General Meeting of Shareholders.	Add the phrase "decision" to comply with the provisions of the Company Charter and the Law on Credit Institutions 2024

21	Article 27. Responsibility to be honest and avoid conflicts of interest of members of the Board of Directors, Board of Supervisors, Board of Management and other Executives	Article 26. Responsibility to be honest and avoid conflicts of interest of members of the Board of Directors, Board of Supervisors, Board of Management and Branch Directors	
	<p>1. Members of the Board of Directors, members of the Board of Supervisors, Board of Management and other Executives must publicly disclose related interests in accordance with the provisions of the Law on Enterprises and relevant legal documents.</p> <p>2. Members of the Board of Directors, members of the Board of Supervisors, Board of Management, other Executives and those related to these members are not allowed to use information obtained through their positions for personal gain or to serve the interests of other organizations or individuals.</p> <p>3. Members of the Board of Directors, members of the Board of Supervisors, Board of Management, and other Executives are obliged to notify the Board of Directors and the Board of Supervisors of transactions between EVN Finance, subsidiaries, companies in which EVN Finance controls more than 50% of the charter capital with that</p>	<p>1. Members of the Board of Directors, members of the Board of Supervisors, the Board of Management, and Branch Directors must publicly disclose related interests in accordance with the provisions of the Enterprise Law and relevant legal documents.</p> <p>2. Members of the Board of Directors, members of the Board of Supervisors, Board of Management and Branch Directors and those related to these members are not allowed to use information obtained through their positions for personal gain or to serve the interests of other organizations or individuals.</p> <p>3. Members of the Board of Directors, members of the Board of Supervisors, Board of Management and Branch Directors are obliged to notify the Board of Directors and the Board of Supervisors of transactions between EVN Finance, subsidiaries, companies in which EVN Finance controls more than 50% of the charter capital with that member or with those related to that member in accordance with the provisions of law.</p>	Adjust “ other executives ” to “Branch Directors”.

	<p>member or with those related to that member in accordance with the provisions of law.</p> <p>4. A member of the Board of Directors is not allowed to vote on transactions that benefit that member or a related person of that member according to the provisions of the Enterprise Law and the Company Charter. Members of the Board of Directors, members of the Board of Supervisors, Board of Management, and other Executives and those related to the above members are not allowed to use information that has not been permitted to be disclosed by the Company or disclose it to others to carry out related transactions.</p>	<p>4. A member of the Board of Directors is not allowed to vote on transactions that benefit that member or a related person of that member according to the provisions of the Enterprise Law and the Company Charter. Members of the Board of Directors, members of the Board of Supervisors, Board of Management, Branch Directors and those related to the above members are not allowed to use information that has not been permitted to be disclosed by the Company or disclose it to others to carry out related transactions.</p>	
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Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.
In case of any discrepancy in the meaning between the English disclosure and the Vietnamese disclosure, the Vietnamese disclosure shall prevail.

No.: 18/TTr-HĐQT-TCĐL

Hanoi, April 2nd, 2025

PROPOSAL

Regarding change of the name of EVNFinance Joint Stock Company

To: General Meeting of Shareholders of EVNFinance Joint Stock Company,

- Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, and guiding documents issued by the State Bank of Vietnam;
- Pursuant to the Charter of organization and operation of EVNFinance Joint Stock Company;
- Pursuant to the actual operations of EVNFinance Joint Stock Company;



The Board of Directors respectfully submits to the 2025 Annual General Meeting of Shareholders for consideration and approval of the change of name of EVNFinance Joint Stock Company (“EVNFinance, the Company”), with the specific details as follows:

I. Reasons for proposing the change of EVNFinance’s name:

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, which takes effect from July 1, 2024, and Circular No. 35/2024/TT-NHNN issued by the State Bank of Vietnam on June 30, 2024, effective from July 1, 2024, company names must fully reflect their legal status and business model.

In addition, after 17 years of operation, the Company has continuously innovated and expanded its business activities in alignment with market developments, aiming for robust and sustainable growth while strengthening its brand position in the financial sector.

Given the above circumstances, the Board of Directors and the Board of Management report to the General Meeting of Shareholders that changing the Company's name is essential to ensure compliance with new legal regulations. This change will also enhance the Company’s brand recognition, reflecting its business reality and aligning with market trends for long-term development.

II. Proposal

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the change of the Company's name, specifically as follows:

1. Change the name of EVNFinance Joint Stock Company as follows:

1.1. The Company's name in Vietnamese:

CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN ĐIỆN LỰC

1.2. The Company's name in English:

EVF GENERAL FINANCE JOINT STOCK COMPANY

1.3. Abbreviated name:

EVF

2. Approval of the amendment to the Company's name information in the Charter on the Organization and Operation of the Company after obtaining approval from the State Bank.
3. The General Meeting of Shareholders assigns/authorizes the Board of Directors to decide on the following matters:
 - Implement/direct the implementation of legal procedures to obtain approval for the Company's name change in accordance with the regulations of the State Bank of Vietnam;
 - Implement/direct the amendment of the Company's name in the Charter on the Organization and Operation of the Company after receiving approval from the State Bank of Vietnam;
 - Implement/direct the procedures to amend the Company's name in the License for Establishment and Operation and other documents using the Company's name, ensuring compliance with legal regulations.

The Board of Directors respectfully submits this to the General Meeting of Shareholders for consideration and approval./.

Recipients:

- As above;
- Board of Directors; Board of Supervisors; General Directors;
- Archives: Governance Office.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

PHẠM TRUNG KIEN



Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.

In case of any discrepancy in the meaning between the English disclosure and the Vietnamese disclosure, the Vietnamese disclosure shall prevail.

No.: 19/TTr-HĐQT-TCĐL

Hanoi, April 2nd, 2025

PROPOSAL

Regarding change of the headquarters location of
EVNFinance Joint Stock Company

To: General Meeting of Shareholders of EVNFinance Joint Stock Company,

- Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, and guiding documents issued by the State Bank of Vietnam;
- Pursuant to the Charter of organization and operation of EVNFinance Joint Stock Company;
- Pursuant to the actual operations of EVNFinance Joint Stock Company;



The Board of Directors respectfully submits to the 2025 Annual General Meeting of Shareholders for consideration and approval of the change of headquarters location of EVNFinance Joint Stock Company (“EVNFinance, the Company”), with the specific details as follows:

I. Rationale for the Proposal

EVNFinance Joint Stock Company was established under License No. 187/GP-NHNN dated July 7, 2008, issued by the State Bank of Vietnam, and officially commenced operations on September 1, 2008. Its initial mission was to arrange capital for Vietnam Electricity Group (EVN) and its member units. Over 17 years of operation, EVNFinance has consistently adhered to its original objectives while simultaneously innovating and expanding its activities in line with market developments. This approach aims to foster strong and sustainable growth, solidifying the EVNFinance brand in the financial market. Starting with an initial charter capital of VND 2,500 billion, EVNFinance has tripled its charter capital, reaching VND 7,506 billion at present. As of December 31, 2024, the company’s total assets amounted to VND 59,598 billion, demonstrating strong annual growth.

Throughout its operations, EVNFinance has remained steadfast in its vision of becoming a comprehensive financial institution, leading in inclusive finance and sustainable development financing. Accordingly, the Company has accelerated its digital transformation, expanded its customer base, and developed a diverse financial product ecosystem leveraging advanced technology. The continuous growth in scale and efficiency of EVNFinance over the years has demonstrated the Company’s strategic direction. Moving forward, EVNFinance is committed to maintaining its strong development trajectory and solidifying its position as a comprehensive financial institution.

With practical experience and development needs, the expansion and growth of EVNFinance's operations require a larger workspace with more spacious, convenient, and well-equipped facilities. The Board of Directors and the Board of Management of EVNFinance have assessed and recognized the necessity of relocating the company's headquarters.

II. Proposal

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the change of the headquarters location of EVNFinance Joint Stock Company, specifically as follows:

1. Relocate the headquarters of EVNFinance as follows:
 - Current address: 14th, 15th, and 16th Floors, Building B, EVN Tower, No. 11 Cua Bac Street, Truc Bach Ward, Ba Dinh District, Hanoi.
 - New address: 6th and 7th floors, Thaisquare Caliria Building, No. 11A Cat Linh, Van Mieu – Quoc Tu Giam Ward, Dong Da District, Hanoi.
2. Approve the amendment of the Company's headquarters location in the Charter of Organization and Operation after obtaining approval from the State Bank.
3. The General Meeting of Shareholders assigns/authorizes the Board of Directors to decide on the following matters:
 - Implement/direct the necessary procedures to obtain approval for the change of the Company's headquarters location in accordance with the regulations of the State Bank of Vietnam;
 - Implement/direct the amendment of the Company's headquarters location in the Charter on the Organization and Operation after receiving approval from the State Bank of Vietnam;
 - Implement/direct the procedures to update the Company's headquarters location in the License for Establishment and Operation and other legal documents in accordance with the approved relocation.

The Board of Directors respectfully submits this to the General Meeting of Shareholders for consideration and approval./.

Recipients:

- As above;
- Board of Directors; Board of Supervisors; General Directors;
- Archives: Governance Office.

ON BEHALF OF THE BOARD OF DIRECTORS



PHAM TRUNG KIEN

Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.

In case of any discrepancy in the meaning between the English disclosure and the Vietnamese disclosure, the Vietnamese disclosure shall prevail.

No.: 20/TTr-HĐQT-TCĐL

Hanoi, April 2nd, 2025

PROPOSAL

***Regarding the Dismissal of the position of Member of the Board of Directors
for Mr. Nguyen Trung Thanh***

To: General Meeting of Shareholders of EVNFinance Joint Stock Company,

- Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, and related guidelines issued by the State Bank of Vietnam;
- Pursuant to the Charter on the organization and operation of EVNFinance Joint Stock Company;
- Pursuant to the resignation letter submitted by Mr. Nguyen Trung Thanh Member of the Board of Directors of EVNFinance Joint Stock Company;
- Pursuant to Resolution No. 12/NQ-HĐQT-TCĐL dated April 2nd, 2025, of the Board of Directors regarding the approval of the resignation of a Board Member for the 2023–2028 term.



The Board of Directors (BOD) respectfully submits to the 2025 Annual General Meeting of Shareholders (AGM) for consideration and approval of the dismissal of a member of the Board of Directors of EVNFinance Joint Stock Company (EVNFinance), as follows:

At the 2023 Annual General Meeting of Shareholders of EVNFinance on March 17, 2023, Mr. Nguyen Trung Thanh was elected as a Member of the Board of Directors for the 2023–2028 term. Currently, Mr. Nguyen Trung Thanh has submitted his resignation from the position as a Member of the Board of Directors Member of EVNFinance due to personal reasons.

Pursuant to Point o, Clause 1, Article 24 of the 13th amended Charter on the organization and operation of EVNFinance has approved on March 15, 2024 by the 2024 Annual General Meeting of Shareholders, the Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval:

1. Dismiss Mr. Nguyen Trung Thanh from his position as a Member of the Board of Directors of EVNFinance for the 2023 - 2028 term.
2. Assign/Authorize for the Board of Directors to implement the necessary procedures in compliance with legal and internal regulations of EVNFinance.

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval./.

Recipients:

- As above;
- Board of Directors, Board of Supervisors;
- Archives: Governance Office.

ON BEHALF OF THE BOARD OF DIRECTORS



PHAM TRUNG KIEN



Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.

In case of any discrepancy in the meaning between the English disclosure and the Vietnamese disclosure, the Vietnamese disclosure shall prevail.