

**CÔNG TY TÀI CHÍNH
TỔNG HỢP CỔ PHẦN ĐIỆN LỰC
EVF GENERAL FINANCE
JOINT STOCK COMPANY**

**CÔNG TY TÀI
CHÍNH TỔNG
HỢP CỔ PHẦN
ĐIỆN LỰC**

Digitally signed by CÔNG TY TÀI CHÍNH TỔNG
HỢP CỔ PHẦN ĐIỆN LỰC
DN: C=VN, S=HÀ NỘI, L=Ô Chợ Dừa, CN=CÔNG
TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN ĐIỆN LỰC,
OID.0.9.2342.19200300.100.1.1=MST:
0102806367
Reason: I am the author of this document
Location:
Date: 2026-10-02 15:57:46
Foxit Reader Version: 9.0.0

Số: 246/TB-TCĐL
No.: 246/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 02 tháng 10 năm 2026
Hanoi, October 2, 2026

**CÔNG BỐ THÔNG TIN BẤT THƯỜNG
IRREGULAR 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 Tổng hợp Cổ phần Điện lực (EVF)/ EVF General Finance Joint Stock Company.
 - Mã chứng khoán/Stock code: EVF
 - Địa chỉ/Address: Tầng 6 và 7, Tòa nhà Thaisquare Caliria - số 11A Cát Linh, Phường Ô Chợ Dừa, Thành phố Hà Nội/ 6th and 7th Floors, Thaisquare Caliria Building, No. 11A Cat Linh Street, O Cho Dua Ward, Hanoi.
 - Điện thoại/Tel: 024.2222.9999 Fax: 024.2222.1999
 - Email: lienhe@evnfc.vn

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

Hội đồng Quản trị EVF ban hành Nghị quyết số 62/NQ-HĐQT-TCĐL ngày 02/10/2026 về việc phê duyệt phương án phát hành trái phiếu tại thị trường quốc tế năm 2026 của Công ty Tài chính Tổng hợp Cổ phần Điện lực.

The Board of Directors of EVF issued Resolution No. 62/NQ-HĐQT-TCĐL dated October 2, 2026 regarding the Approval of the 2026 International Bond Issuance Plan of EVF General Finance Joint Stock Company.

3. Thông tin này được công bố trên trang thông tin điện tử của EVF ngày 02/10/2026 theo đường dẫn: <https://www.evnfc.vn/thong-tin-co-dong>

This information is announced on EVF's website on October 2, 2026 by path: <https://www.evnfc.vn/regular-information>

Chúng tôi 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;
- Lưu/Archives: K.QTĐH/Governance Office.

Tài liệu đính kèm/Attachments:

- Nghị quyết số 62/NQ-HĐQT-TCĐL, ngày 02/10/2026/ Resolution No. 62/NQ-HĐQT-TCĐL dated October 2, 2026.

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



NGUYỄN THỊ PHONG LAN



No. 62/NQ-HĐQT-TCĐL

Hanoi, October 2, 2026

RESOLUTION

***Regarding the Approval of the 2026 International Bond Issuance Plan of EVF
General Finance Joint Stock Company***

THE BOARD OF DIRECTORS

EVF GENERAL FINANCE JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises No. 59/2020/QH14 and its implementing legal documents;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and its implementing legal documents;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and the amendments, supplements and implementing documents thereto;
- Pursuant to the Charter of EVF General Finance Joint Stock Company ("EVF"/the "Company");
- Pursuant to Proposal No. 46/TTr-TCĐL dated September 30, 2026 of the General Director regarding the approval of the 2026 International Bond Issuance Plan of EVF General Finance Joint Stock Company;
- Pursuant to Minutes of Consolidation of Written Opinions of the Members of the Board of Directors of EVF No. 56/BB-HĐQT-TCĐL dated October 2, 2026;

RESOLVES:

Article 1. Approval of the Company's offering and issuance of bonds, and approval and adoption of the bond issuance plan

The Board of Directors (the "BOD") approves the Company's offering and issuance, by way of private placement in the international market, denominated in United States Dollars, of non-convertible, unsecured corporate bonds without warrants, in an aggregate principal amount of up to USD 300,000,000 (In words: Three hundred million United States Dollars), bearing interest at a fixed rate/floating rate/a combination of fixed and floating rates, with a tenor of three (03) years or more (the "Bonds"). The BOD approves and adopts the Company's Bond Issuance Plan (the "Issuance Plan") set out in Appendix 1 to this Resolution.

Article 2. Approval of the plan for the use of proceeds from the Bond issuance, the plan for arrangement of funding sources and method of payment of interest and principal of the Bonds, the plan for early redemption of the Bonds, and the criteria for and number of investors

The BOD approves (i) the plan for the use of proceeds from the offering and issuance of the Bonds, the plan for arrangement of funding sources and method of payment of principal and interest of the Bonds, (ii) the plan for early redemption of the Bonds, and (iii) the criteria for and number of investors, as set out in the Issuance Plan.

Article 3. Approval of the registration of the Bonds, the registration of the Bonds for trading, and the cancellation of registration and/or deregistration from trading of part or all of the Bonds

The BOD approves (i) the registration and depository of the Bonds in the issuance market, which will be carried out in accordance with the laws of the issuance market through Euroclear/Clearstream and the institutions approved by Euroclear/Clearstream to perform securities custody and settlement functions upon completion of the offering of the Bonds under the approved Issuance Plan, and (ii) the cancellation of registration and/or deregistration from trading of part or all of the Bonds in the cases prescribed by law.

Article 4. Implementation

The General Director is assigned/authorized to decide on related matters and to carry out the issuance of the Bonds in accordance with the Bond Issuance Plan, including the matters set out in Appendix 2 attached to this Resolution. The General Director may sub-delegate the tasks so assigned, allocated and authorized, and shall be accountable to the Board of Directors and before the law.

Article 5. Effectiveness

This Resolution takes effect from the date of signing. Members of the Board of Directors, the General Director, and relevant units and individuals shall be responsible for the implementation of this Resolution./.

Recipients:

- As stated in Article 5;
- The Board of Supervisors;
- Archives: Governance Office.

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

(Signed)

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

INTERNATIONAL BOND ISSUANCE PLAN FOR 2026 OF EVF GENERAL FINANCE JOINT STOCK COMPANY

*(attached to Resolution No. 62/NQ-HĐQT-TCĐL dated 02 October 2026
of the Board of Directors of EVF General Finance Joint Stock Company)*

This issuance plan (the “**Issuance Plan**”) serves as the basis for the issuance of international, non-convertible, unsecured bonds without warrants, denominated in United States Dollars and constituting direct payment obligations of the Issuer, in an aggregate principal amount of up to USD 300,000,000 (*Three hundred million United States Dollars*) (the “**Bonds**”) by EVF General Finance Joint Stock Company (the “**Issuer**” or “**EVF**” or the “**Company**”) on the terms set out in this Issuance Plan. This Issuance Plan sets out only the principal terms of the Bonds and the principal matters relating to the issuance of the Bonds. The specific terms of the Bonds and other matters relating to the issuance of the Bonds will be set out in the terms and conditions of the Bonds (the “**Conditions**”) and in the other contracts, agreements and documents entered into by or on behalf of the Issuer for the purpose of issuing the Bonds.

LEGAL BASES FOR THE ISSUANCE OF THE BONDS

- a. Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on 18 January 2024, and its amending, supplementing and implementing documents;
- b. Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on 17 June 2020, and its amending, supplementing and implementing documents;
- c. Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on 26 November 2019, and its amending, supplementing and implementing documents;
- d. Ordinance on Foreign Exchange No. 28/2005/PL-UBTVQH11 issued by the Standing Committee of the National Assembly on 13 December 2005, and its amending, supplementing and implementing documents;
- e. Decree No. 200/2026/ND-CP issued by the Government on 5 June 2026 on the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds in the international market (“Decree 200”);
- f. Decree No. 219/2013/ND-CP issued by the Government on 26 December 2013 on the 

- management of foreign borrowing and repayment by enterprises without Government guarantee;
- g. Circular No. 138/2026/TT-BTC dated 25 September 2026 of the Ministry of Finance guiding certain articles of Decree No. 200/2026/ND-CP on the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds in the international market;
 - h. Circular No. 23/2020/TT-NHNN dated 31 December 2020 of the State Bank of Vietnam prescribing prudential limits and ratios for the operations of non-bank credit institutions;
 - i. Circular 96/2020/TT-NHNN dated November 16, 2020, of the Ministry of Finance guiding the disclosure of information on the securities market;
 - j. Circular No. 76/2024/TT-BTC dated 6 November 2024 of the Ministry of Finance guiding the information disclosure and reporting regimes for the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds in the international market;
 - k. Circular No. 10/2022/TT-NHNN dated 29 July 2022 of the State Bank of Vietnam guiding foreign exchange management for the issuance of international bonds by enterprises without Government guarantee, as amended and supplemented by Circular No. 78/2025/TT-NHNN dated 31 December 2025 issued by the State Bank of Vietnam;
 - l. Circular No. 08/2023/TT-NHNN dated 30 June 2023 of the State Bank of Vietnam prescribing the conditions for foreign borrowing without Government guarantee;
 - m. Circular No. 12/2022/TT-NHNN dated 30 September 2022 of the State Bank of Vietnam guiding foreign exchange management for foreign borrowing and repayment by enterprises, as amended and supplemented by Circular No. 80/2025/TT-NHNN dated 31 December 2025 issued by the State Bank of Vietnam;
 - n. The Charter of the Issuer adopted on 9 April 2026 (17th amendment);
 - o. Internal regulations of EVF General Finance Joint Stock Company on the bond issuance in the International Market;
 - p. Other relevant legal normative documents and internal regulations.

1. General Information on the Issuer

Enterprise name : EVF GENERAL FINANCE JOINT STOCK COMPANY (the
“Issuer”/ the “Company”/ “EVF”) 

Abbreviated name : EVF

Type of enterprise	: Public joint stock company
Establishment and Operation Licence	: Establishment and Operation Licence of a finance company No. 187/GP-NHNN issued by the Governor of the State Bank of Vietnam on 7 July 2008, as most recently amended by Decision No. 72/QD-QLGS6 dated 30 June 2026 of the State Bank of Vietnam
Charter capital	: VND 7,605,658,020,000 (<i>In words: Seven trillion six hundred and five billion six hundred and fifty-eight million twenty thousand Vietnamese Dong</i>)
Head office	: 6th and 7th Floors, Thaisquare Caliria Building, No. 11A Cat Linh Street, O Cho Dua Ward, Hanoi City
Legal representative	: Le Manh Linh Position: General Director
Account for receipt of Bond subscription monies	- Account holder: EVF GENERAL FINANCE JOINT STOCK COMPANY (EVF) - Account number: 1015422364 - Bank: Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Head Office The account for receipt of Bond subscription monies may be changed as specified in the Offering Circular for investors purchasing the Bonds.

Principal business lines:

EVF's business sector and lines of business comprise finance and banking activities as prescribed under the Law on Credit Institutions, including:

- Capital mobilisation services: receiving deposits from organisations; issuing certificates of deposit and bonds to mobilise capital from organisations; borrowing from domestic and foreign credit institutions and financial institutions and from international financial institutions; receiving entrusted funds from domestic and foreign organisations and individuals, etc.;
- Lending services: short-term, medium-term and long-term lending to organisations and individuals; consumer lending;
- Receiving entrusted funds from organisations and individuals to carry out permitted credit extension activities; entrusting funds to other credit institutions to carry out credit extension activities;
- Bank guarantee services;

- Discounting and rediscounting of negotiable instruments and other valuable papers;
- Foreign exchange services;
- Factoring services; other factoring-related services;
- Consultancy services on banking activities and other business activities specified in the Licence;
- Financial leasing services;
- Credit card issuance services;
- Insurance agency services;
- Other services and business activities in accordance with the Establishment and Operation Licence and applicable laws.

2. Purpose of the Bond Issuance

The Issuer intends to use the proceeds from the international offering of the Bonds to fund its lending activities to individual and corporate customers in accordance with applicable sector-specific laws.

The plan for the use of proceeds of the Bonds is set out in Section 10 of this Issuance Plan.

Details of the intended use of proceeds from the offering of the Bonds are as follows:

Use of proceeds of the Bonds	Amount of Bond offering proceeds expected to be used	Expected period of use of proceeds
Lending to individual and corporate customers of the Issuer	Up to USD 300 million	From Q4 2026, subject to the results of the offering.

3. Assessment of Satisfaction of the Conditions for the Bond Issuance

General conditions for the offering of Bonds	Result	Basis for satisfaction of the condition
Being a joint stock company or limited liability company established and operating under the laws of Vietnam	Satisfied	The Issuer operates as a joint stock company pursuant to the Establishment and Operation Licence of a finance company No. 187/GP-NHNN issued by the Governor of the State Bank of Vietnam on 7 July 2008, as most recently amended by Decision No. 72/QD-QLGS6 dated 30 June 2026 of the State

General conditions for the offering of Bonds	Result	Basis for satisfaction of the condition
		Bank of Vietnam
Having an international bond issuance plan approved and adopted by the competent body.	Satisfied	In accordance with the Charter of the Issuer, EVF's Bond Issuance Plan has been approved and adopted by the Board of Directors of EVF.
Complying with the financial safety ratios and prudential ratios prescribed by applicable sector-specific laws.	Satisfied	The Issuer has complied with the financial safety ratios and prudential ratios prescribed by applicable sector-specific laws, as presented in this Issuance Plan.
Complying with the regulations on the management of foreign borrowing and repayment by enterprises without Government guarantee and the laws on foreign exchange management.	Satisfied	The Issuer will register the issuance limit and the issuance with the State Bank of Vietnam in accordance with the law. All capital flows will be made through a dedicated account and reported periodically in accordance with the law.
Satisfying the offering conditions prescribed in the issuance market.	Satisfied	The Issuer will complete all necessary procedures to satisfy the conditions applicable to the listing of the Bonds in accordance with the regulations of the SGX and of the issuance market.

4. Principal Terms and Conditions of the Bonds

1. Name of the Issuer	EVF GENERAL FINANCE JOINT STOCK COMPANY
2. Name of the Bonds	EVF 2026 International Private Placement Bonds
3. Aggregate issue amount	Up to USD 300,000,000 (In words: Three hundred million United States Dollars)

4. Tenor of the Bonds	Three (03) years or more; the specific tenor shall be decided by the General Director (or a person authorised by the General Director) for the offering and specified in the Offering Circular for investors purchasing the Bonds in such offering.
5. Denomination of the Bonds	Expected to be USD 200,000 (Two hundred thousand United States Dollars) per Bond and integral multiples of USD 1,000 (One thousand United States Dollars) in excess thereof, subject to adjustment depending on market conditions at the time of issuance.
6. Issue price	The General Director (or a person authorised by the General Director) shall decide the issue price.
7. Currency of issuance and payment	United States Dollars (USD)
8. Type of Bonds	Corporate bonds issued in the international market, which are non-convertible, without warrants, unsecured and unsubordinated, and constitute direct payment obligations of the Issuer.
9. Form of the Bonds	Form: The Bonds will be issued in registered certificated form and/or in electronic book-entry form.
10. Coupon rate of the Bonds	• Fixed rate/floating rate/a combination of fixed and floating rates. • Where the coupon rate of the Bonds is a floating rate, the floating rate shall be determined as: "reference rate" +/- (plus or minus) "margin". • The General Director (or a person authorised by the General Director) shall decide the coupon rate of the Bonds (including but not limited to the type of interest rate, the interest rate level, the reference rate, the margin, etc.) for the offering in compliance with the above provisions, as specified in the Offering Circular for investors purchasing the Bonds in such offering.
11. Method of payment of principal and interest of the Bonds	Method of principal payment: Principal shall be repaid in a single instalment in United States Dollars (USD) on the maturity date and/or the early redemption date and/or any other payment due date in accordance with the Conditions and the contracts and agreements to be entered into for the purpose of issuing the Bonds under this Issuance Plan (including but not limited to accelerated

	payment upon the occurrence of an event of default), through the appointed principal paying agent. Method of interest payment: Interest on the Bonds shall be paid periodically in United States Dollars (USD) on the Interest Payment Dates (as specified in the Conditions and the contracts and agreements to be entered into for the purpose of issuing the Bonds under this Issuance Plan) and/or on the early redemption date and/or the maturity date and/or any other payment due date on which the Issuer is required to pay principal of the Bonds, by transfer via the international payment system to the account of the principal paying agent. If any payment date for principal or interest is not a business day at the place of payment, payment shall be made on the next following business day. All costs relating to international fund transfers shall be borne by the Issuer, unless otherwise agreed.
12. Expected number of offerings, size of each offering and place of offering	• Expected number of offerings: one (01) offering. • Expected offering size: Up to USD 300,000,000 (In words: Three hundred million United States Dollars) • Expected offering timing and issue date: in Q4 2026, following receipt of the necessary approvals from the State Bank of Vietnam, the State Securities Commission and the stock exchange in the issuance market. • Issuance market and offering arrangement: The Bonds will be offered and issued only in Singapore (through the Singapore Exchange Securities Trading Limited (“SGX”)), and will not be offered or issued within the territory of the Socialist Republic of Vietnam. • The General Director (or a person authorised by the General Director) shall, based on actual offering conditions, decide on the offering size and the specific offering timing.
13. Expected plan for the use of proceeds from the offering of the Bonds	• The Issuer intends to use the proceeds from this issuance of the Bonds to extend loans to individual and corporate customers of EVF in accordance with the Law on Credit Institutions.

	• Pending disbursement for the purposes of the Bond issuance stated above, and in order to optimise the cost of funds, any unutilised proceeds from the issuance of the Bonds will be temporarily placed by the Issuer as deposits with credit institutions and foreign bank branches operating in Vietnam. The term of each deposit shall not exceed one (01) month. • The specific plan for the use of proceeds will follow EVF's funding needs from time to time, as decided by the General Director (or a person authorised by the General Director) within the scope set out above and depending on market conditions and EVF's actual circumstances in 2027 and subsequent years, and will be specified in the Offering Circular for investors purchasing the Bonds in such offering.
14. Target investors	• Criteria and investors: Professional institutional investors outside the United States in reliance on Regulation S (non-U.S. persons); the Bonds will not be offered to U.S. citizens/residents or to Vietnamese investors, in accordance with the laws of Vietnam and of the issuance market and other applicable regulations. • Number of investors: fewer than 50 investors.
15. Method of issuance	The Bonds will be offered by way of a private placement in the international market through the Arranger and/or relevant distributors. Seaport Global (DIFC) Limited, in its capacity as Arranger, will coordinate the offering, marketing, bookbuilding and distribution of the Bonds to investors eligible to purchase the Bonds under the laws applicable in the issuance market. The issuance, distribution, establishment of ownership, settlement and custody of the Bonds will be carried out through the transaction parties and the relevant custody and settlement systems in accordance with international market practice and the transaction documents. The Issuer will perform its obligations relating to the issuance and payment of the Bonds in accordance with the laws of Vietnam, including the regulations on the management of foreign borrowing and repayment and on foreign exchange management.

16. Registration and depository of the Bonds	The Bonds are not required to be registered or deposited with the Vietnam Securities Depository and Clearing Corporation. The registration and depository of the Bonds in the issuance market will be carried out in accordance with the laws of the issuance market through Euroclear/Clearstream and the institutions approved by Euroclear/Clearstream to perform securities custody and settlement functions.
17. Listing	The Bonds are expected to be listed and traded on the SGX. The Bonds will not be offered, listed or traded in Vietnam.
18. Trading of the Bonds	• The Bonds may only be traded among professional institutional securities investors, except where the transfer is made pursuant to a legally effective judgment or decision of a court or a legally effective award of an arbitral tribunal. • The General Director (or a person authorised by the General Director) shall decide on the execution of documents and the implementation of procedures for the registration of the Bonds.
19. Conditions and terms of early redemption of the Bonds	The specific cases, conditions, terms and procedures for the early redemption of the Bonds shall be decided by the General Director (or a person authorised by the General Director) by agreement with investors and specified in the Offering Circular for the offering, in compliance with applicable laws. For the avoidance of doubt, in all cases of early redemption of the Bonds under this section, the Issuer may only redeem the Bonds prior to maturity on condition that, following such redemption, it continues to comply with the regulations on prudential ratios and limits under prevailing laws.
20. Information disclosure	The Issuer shall disclose all information relating to the Bonds that it is required to disclose in accordance with the prevailing laws of Vietnam and of the issuance market.
21. Undertakings in respect of responsibilities to Investors	The Issuer undertakes to: • Satisfy all conditions for the issuance of the Bonds in accordance with the law;

	• Use the proceeds of the Bond issuance for the purposes set out in this Issuance Plan; • Pay the principal and interest of the Bonds in full and on time when due, and ensure the exercise of attached rights (if any) by the holders of the Bonds; • Disclose information in accordance with the law, and take responsibility for the accuracy, truthfulness and completeness of the information disclosed; • Redeem the Bonds prior to maturity in accordance with the Conditions; • Other undertakings to investors will be specified in the Conditions and in the contracts and agreements to be entered into for the purpose of issuing the Bonds under this Issuance Plan.
22. Other terms and conditions	Other terms and conditions of the Bonds shall be decided by the General Director or a person authorised by the General Director at the time of issuance, in line with the Issuance Plan approved by the Board of Directors and the provisions of law.

5. Key Financial Indicators of the Issuer for the Three (03) Years Immediately Preceding the Year of Issuance, and Expected Changes after the Bond Issuance (if any)

5.1. Key financial indicators for the three (03) years immediately preceding the year of issuance

No.	Indicator	Unit	31/12/2023	31/12/2024	31/12/2025
1	Owners' equity	VND million	8,456,218	9,007,188	9,876,289
1.1	Owners' contributed capital (<i>Capital of the credit institution</i>)	VND million	7,395,373	7,958,548	7,958,548
-	<i>Charter capital</i>	<i>VND million</i>	7,042,483	7,605,658	7,605,658
-	<i>Share premium</i>	<i>VND million</i>	350,562	350,562	350,562
-	<i>Capital for construction investment and fixed asset purchases</i>	<i>VND million</i>	2,328	2,328	2,328

1.2	Reserves of the credit institution	VND million	430,883	480,140	608,723
1.3	Retained earnings	VND million	629,962	568,500	1,309,018
1.4	Asset revaluation differences	VND million	-	-	-
1.5	Foreign exchange differences	VND million	-	-	-
2	Total liabilities	VND million	40,764,913	50,591,373	73,181,869
2.1	Interbank borrowings <i>(Deposits and borrowings from other credit institutions)</i>	VND million	10,911,760	11,734,293	17,009,221
2.1.1	<i>Deposits from other credit institutions</i>	VND million	4,600,000	3,870,200	6,528,858
2.1.2	<i>Borrowings from other credit institutions</i>	VND million	6,311,760	7,864,093	10,480,363
2.2	Customer deposits	VND million	3,001,537	10,210,723	14,552,400
2.3	Derivative financial instruments and other financial liabilities	VND million	0	164,717	255,396
2.4	Grants, trusted funds and borrowings at risk of credit institution	VND million	8,016,400	8,587,674	8,636,750
2.5	Borrowings from bond issuance	VND million	1,725,000	1,725,000	2,410,000
2.5.1	<i>Bonds privately placed in the domestic market</i>	VND million	1,725,000	1,725,000	2,410,000
2.5.2	<i>Bonds publicly offered in the domestic market</i>	VND million	0	0	0
2.5.3	<i>Bonds offered in the international market</i>	VND million	0	0	0
2.6	Certificates of deposit issued	VND million	15,696,000	16,831,000	28,432,000
2.7	Other liabilities	VND million	1,414,216	1,337,966	1,886,102
2.7.1	<i>Interest and fees payable</i>	VND million	1,210,461	1,036,166	1,507,621
2.7.2	<i>Other payables and liabilities</i>	VND million	203,755	301,800	378,481
3	Capital structure ratios (times)				
3.1	Liabilities/Total assets	Times	0.83	0.85	0.88

3.2	Liabilities/Owners' equity	Times	4.82	5.62	7.41
4	Liquidity ratios:				
4.1	Current ratio (Current assets/Current liabilities)	Times	N/A	N/A	N/A
4.2	Quick ratio ((Current assets – Inventories)/Current liabilities)	Times	N/A	N/A	N/A
5	Total outstanding bonds/Owners' equity	Times	0.20	0.19	0.24
6	Profit				
6.1	Profit before tax (PBT)	VND million	409,307	703,774	1,104,225
6.2	Profit after tax (PAT) for the financial year	VND million	328,379	560,822	894,337
7	Profitability ratios (*)				
7.1	Profit after tax/Average total assets	%	0.71%	1.08%	1.30%
7.2	Profit after tax/Average owners' equity	%	6.28%	6.43%	9.45%

(*) The ratios of Profit after tax/Average total assets and Profit after tax/Average owners' equity are calculated as follows:

Average total assets and average owners' equity are calculated as the average of the closing balance of the preceding year and the closing balances of each quarter of the year, with figures sourced from the Issuer's audited and self-prepared Financial Statements.

5.2. Financial safety indicators and prudential ratios prescribed by applicable sector-specific laws for the three (03) years immediately preceding the year of issuance

No.	Indicators	2023	2024	2025	SBV limit ¹	Status
1	Minimum capital adequacy ratio	18.29%	12.47%	11.16%	Minimum 9%	Met

¹ Pursuant to the Law on Credit Institutions 2024 effective from 1 July 2024 and Circular No. 23/2020/TT-NHNN prescribing prudential limits and ratios for the operations of non-bank credit institutions effective from 14 December 2020; and Circular No. 09/2024/TT-NHNN dated 28 June 2024 amending and supplementing certain articles of the circulars prescribing prudential limits and ratios and internal control systems of credit institutions and foreign bank branches.

No.	Indicators	2023	2024	2025	SBV limit ¹	Status
2	Credit extension restrictions and limits					
2.1	<i>Credit limit for a single customer</i>	8.24%	13.77%	13.96%	Maximum 15% of own capital	Met
2.2	<i>Credit limit for a single customer and its related persons</i>	10.22%	15.08%	21.38%	Maximum 25% of own capital	Met
3	Solvency ratio					
3.1	<i>30-day solvency ratio for VND</i>	370.23%	102.32%	-294.66%	<i>Minimum 20% if net cash outflow is positive</i>	Met
3.2	<i>30-day solvency ratio for foreign currencies</i>	-0.58%	-0.97%	-4.16%	<i>Minimum 5% if net cash outflow is positive</i>	Met
4	Maximum ratio of short-term funding used for medium- and long-term lending	-0.58%	17.21%	11.76%	Maximum 90%	Met
5	Ratio of purchase, holding and investment in Government bonds and Government-guaranteed bonds	0.70%	0.40%	0.50%	Maximum 10% of average total liabilities of the immediately preceding month	Met
6	Total capital contributions and share purchases by a finance company in enterprises and investment funds,	23.98%	43.83% (*)	28.38%	Maximum 40% of the finance company's charter capital and reserve funds	Met

h

No.	Indicators	2023	2024	2025	SBV limit ¹	Status
	including its subsidiaries and affiliates					
7	Capital contributions and share purchases by a finance company and its subsidiaries and affiliates in a single enterprise or investment fund	11.00%	11.00%	11.00%	Maximum 11% of the charter capital of the investee enterprise or investment fund	Met
8	Foreign currency position					
8.1	<i>Long foreign currency position relative to own capital</i>	<i>0.10%</i>	<i>0.08%</i>	<i>0.19%</i>	<i>Total long foreign currency position must not exceed 20% of own capital</i>	<i>Met</i>
8.2	<i>Short foreign currency position relative to own capital</i>	<i>3.00%</i>	<i>0.62%</i>	<i>0.00%</i>	<i>Total end-of-day short foreign currency position must not exceed 20% of own capital</i>	<i>Met</i>

Explanatory notes to the above assessment table:

(*) Under the Law on Credit Institutions 2024 (effective from 1 July 2024), this ratio is capped at 40% of the finance company's charter capital and reserve funds (pursuant to Clause 4, Article 137). At the same time, Clause 2, Article 210 of the Law on Credit Institutions 2024 permits EVF to continue maintaining its existing position until the end of 30 June 2025; accordingly, after 30 June 2025, EVF must comply with this 40% cap. As at 31 December 2024, this ratio of EVF was 43.83%, which remained compliant pursuant to Clause 2, Article 210 of the Law on Credit Institutions 2024.

5.3. Changes after the issuance (if any):

Indicator	Unit	As at 30/06/2026	Expected change after issuance (*)
Total liabilities	VND million	81,341,666	88,991,966

Borrowings from bond issuance	VND million	3,305,000	10,955,300
Capital structure ratios			
Liabilities/Total assets	Times	0.89	0.90
Liabilities/Owners' equity	Times	7.81	8.54
Total outstanding bonds/Owners' equity	Times	0.32	1.05

(*) The projections assume that all other indicators remain unchanged and that the outstanding bond balance as at 30 June 2026 remains unchanged (neither bondholders nor the bond issuer exercise any put or call option)

Source: EVF's reviewed financial statements for the first six months of 2026.

6. Status of Payment of Principal and Interest on Bonds Issued in the Three (03) Consecutive Years Preceding the Bond Issuance:

The Issuer confirms that it has paid in full and on time all principal and interest of the bonds it has issued, and has paid in full and on time all principal and interest of its other debts falling due (excluding bond debts) in 2023, 2024, 2025 and up to the present.

7. Report on the Issuance and Use of Proceeds of Outstanding Bonds

As at 31 August 2026, all of EVF's outstanding bonds are domestic private placement bonds; EVF has no publicly offered bonds and no bonds issued in the international market.

Information on outstanding bonds as at 31 August 2026

Bond code	Total volume of bonds issued (bonds)	Total value of bonds issued (VND billion)	Bond interest paid (VND billion)	Bond principal paid (VND billion)	Outstanding bond balance (VND billion)	Use of bond proceeds			Plan for payment of bond interest and principal
						Planned use (VND billion)	Actual use (VND billion)	Purpose of use of bond proceeds	
EVFH 2232001	1,725	1,725	442	-	1,304	1,725	1,725	The Issuer uses the proceeds from the issuance of the Bonds to fund its investment activities and to finance Eligible Green Projects in accordance with the ASEAN Green Bond Standards and the Green Bond Principles published by the International	EVF uses proceeds from its business operations and other lawful sources to pay the principal and interest of the Bonds when due

Bond code	Total volume of bonds issued (bonds)	Total value of bonds issued (VND billion)	Bond interest paid (VND billion)	Bond principal paid (VND billion)	Outstanding bond balance (VND billion)	Use of bond proceeds			Plan for payment of bond interest and principal
						Planned use (VND billion)	Actual use (VND billion)	Purpose of use of bond proceeds	
								Capital Market Association (ICMA), and in compliance with the investment criteria of PIDG	
EVF 12501	2,150	215	15	-	215	215	215	The proceeds from the Bond issuance are used by EVF to extend loans to individual and corporate customers of EVF	From EVF's revenues and/or collections of maturing loans and/or funds mobilised from organisations and/or other lawful sources of funds
EVF 12503	1,800	180	7	-	180	180	180	The Issuer expects to use the proceeds from the offering of the Bonds to fund lending activities to individual and corporate customers of the Issuer in accordance with applicable sector-specific laws	The Issuer expects to use revenues from its business operations to repay the principal and interest of the Bonds. In addition to the above sources, the Issuer is permitted to use its funds and other lawful sources of capital for payment

Bond code	Total volume of bonds issued (bonds)	Total value of bonds issued (VND billion)	Bond interest paid (VND billion)	Bond principal paid (VND billion)	Outstanding bond balance (VND billion)	Use of bond proceeds			Plan for payment of bond interest and principal
						Planned use (VND billion)	Actual use (VND billion)	Purpose of use of bond proceeds	
EVF 12504	3,000	300	10	-	300	300	300	The Issuer expects to use the proceeds from the offering of the Bonds to fund lending activities to individual and corporate customers of the Issuer in accordance with applicable sector-specific laws	The Issuer expects to use revenues from its business operations to repay the principal and interest of the Bonds. In addition to the above sources, the Issuer is permitted to use its funds and other lawful sources of capital for payment
EVF 12601	4,500	450	-	-	450	450	450	The Issuer issued the bonds by way of private placement to increase its Tier 2 capital, improve its prudential ratios in accordance with the regulations of the State Bank of Vietnam, and extend loans to individual and corporate customers of EVF.	The Issuer expects to use revenues from its business operations to repay the principal and interest of the Bonds. In addition to the above sources, the Issuer is permitted to use its funds and other lawful sources of

Bond code	Total volume of bonds issued (bonds)	Total value of bonds issued (VND billion)	Bond interest paid (VND billion)	Bond principal paid (VND billion)	Outstanding bond balance (VND billion)	Use of bond proceeds			Plan for payment of bond interest and principal
						Planned use (VND billion)	Actual use (VND billion)	Purpose of use of bond proceeds	
									capital for payment
EVF 12602	5,500	550	-	-	550	550	550	The Issuer issued the bonds by way of private placement to increase its Tier 2 capital, improve its prudential ratios in accordance with the regulations of the State Bank of Vietnam, and extend loans to individual and corporate customers of EVF.	The Issuer expects to use revenues from its business operations to repay the principal and interest of the Bonds. In addition to the above sources, the Issuer is permitted to use its funds and other lawful sources of capital for payment
TOTAL	18,675	3,420	474	-	2,999	3,420	3,420		

8. Assessment of the Issuer's Financial Position and Ability to Meet Its Debts Falling Due, and Ability to Repay the Bonds

EVF complies with the financial safety ratios and prudential ratios prescribed by applicable sector-specific laws. According to the Issuer's business plan, the proceeds from its business, investment and other activities, after deduction of tax obligations payable to the State and operating expenses, remain sufficient to repay the Issuer's debts falling due and to service the Bonds expected to be issued (including payment of principal and interest of the Bonds).

With its reputation and effective business performance over nearly 18 years of operation and development, EVF has sufficient capacity to repay its debts falling due and the Bonds expected to be issued.

9. Auditor's Opinion on the Issuer's Financial Statements

Auditor: EVF's financial statements for the first six months of 2026 were reviewed by A&C Auditing and Consulting Co., Ltd.

Auditor's opinion: *"Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Financial Statements do not give a true and fair view, in all material respects, of the financial position as at 30 June 2026 of the Company, its financial performance and its cash flows for the first six months of the fiscal year ended 31 December 2026 in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Credit Institutions and relevant statutory requirements on the preparation and presentation of Interim Financial Statements."*

10. Plan for the Use of Proceeds from the Bond Issuance

The Issuer intends to use the proceeds from this issuance of the Bonds to extend loans to individual and corporate customers of the Issuer in the activities/sectors/industries detailed in the table below, in accordance with the Law on Credit Institutions:

Use of Bond proceeds	Amount of Bond offering proceeds expected to be used	Expected period of use
Lending to individual and corporate customers in the following activities/sectors/industries: - Agriculture, forestry and fishing - Mining and quarrying - Manufacturing - Production and distribution of electricity, gas, hot water, steam and air conditioning - Water supply; sewerage, waste management and remediation activities - Construction - Wholesale and retail trade; repair of cars, motorcycles, motorbikes and other motor vehicles	USD 300,000,000	From Q4 2026

- Transportation and storage - Accommodation and food service activities - Information and communication - Financial, banking and insurance activities - Real estate activities - Professional, scientific and technical activities - Administrative and support service activities - Activities of the Communist Party and socio-political organisations, public administration, security and defence; compulsory social security - Education and training - Human health and social work activities - Arts, entertainment and recreation - Other service activities - Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use - Activities of extraterritorial organisations and bodies		
---	--	--

- Pending disbursement for the purposes of the Bond issuance stated above, and in order to optimise the cost of funds, any unutilised proceeds from the issuance of the Bonds will be temporarily placed by the Issuer as deposits with credit institutions and foreign bank branches operating in Vietnam. The term of each deposit shall not exceed one (01) month.
- The specific plan for the use of proceeds will follow EVF's funding needs from time to time, as decided by the General Director (or a person authorised by the General Director) within the scope set out above and depending on market conditions and EVF's actual circumstances in 2027 and subsequent years, and will be specified in the Offering Circular for investors purchasing the Bonds.
- The Issuer will monitor, manage and supervise the use of the proceeds from the Bond issuance through its existing funding management, accounting, credit, risk management and internal control systems. Funds raised from the Bonds will be recorded, managed and allocated in

accordance with internal procedures to ensure that they are used for the purposes approved in this Issuance Plan, including supplementing funding for credit extension to individual and corporate customers in accordance with the law.

- The Issuer will comply with the reporting, information disclosure and record-keeping regimes relating to the use of proceeds from the Bond issuance in accordance with the law. The Issuer will also prepare the Report on the use of proceeds from the Bond issuance, the reviewed semi-annual financial statements and the annual financial statements audited or certified by an independent auditing firm, at the frequency and with the contents prescribed under Decree 200 and other relevant legal documents.

11. Plan for Arrangement of Funding Sources and Method of Payment of Principal and Interest of the Bonds

For each principal and interest payment period of the Bonds from the issue date to the maturity date, the Issuer will proactively prepare a cash flow plan, balance its funding sources and manage liquidity to ensure full satisfaction of its payment obligations under the Conditions. The Issuer expects to use revenues from its business operations to repay the principal and interest of the Bonds. In addition to the above sources, the Issuer is permitted to use its funds and other lawful sources of capital for payment.

The payment amount for each interest and principal payment period will be determined in USD based on the actual volume of Bonds issued, the applicable interest rate and the terms of the Bonds established at the time of issuance. A detailed payment schedule will be prepared, updated and managed by the Issuer throughout the term of the Bonds.

Payments of principal and interest of the Bonds will be made through the paying, custody and clearing institutions appointed in accordance with the transaction documents of the Bonds. Specifically:

- Interest on the Bonds will be paid on the periodic interest payment dates
- Principal of the Bonds will be paid on the maturity date or the early redemption date (if any) in accordance with the Conditions.

The specific timing of each payment will be determined in accordance with the payment schedule set out in the Conditions and the relevant transaction documents.

12. Method and Procedure for Obtaining Bondholders' Opinions

Bondholders' opinions on matters such as amendments or supplements to the terms and conditions of the Bonds, changes to the use of proceeds from the issuance, early redemption of the Bonds or

other material matters relating to the Bonds will be obtained in accordance with the transaction documents of the Bonds and relevant laws.

Bondholders' opinions may be obtained through a meeting of Bondholders, a written resolution or by electronic means, in accordance with the transaction documents of the Bonds. The Issuer will coordinate with the paying, custody and clearing institutions and other relevant parties to notify, collect, confirm and consolidate the opinions of Bondholders.

13. Selection of the Arranger, Legal Counsel and Other Related Parties

Arranger	:	Seaport Global (DIFC) Limited
International legal counsel to the Issuer	:	Mayer Brown Hong Kong LLP
Vietnamese legal counsel to the Issuer	:	VTN & Partners Law Firm LLC
Auditor of the Issuer	:	A&C Auditing and Consulting Co., Ltd.
Agents and other parties involved in the transaction, etc.	:	To be decided by the General Director or an appropriately authorised person

14. Amendments and supplements

Any amendment or supplement to any content of this Issuance Plan (if necessary) shall be decided by the Board of Directors (or its duly authorised person).

Appendix 2. Scope of Authorization

(Attached to Resolution No. 62/NQ-HĐQT-TCĐL dated October 2, 2026 of the BOD of EVF)

The Board of Directors assigns/authorizes the General Director to decide on related matters and to carry out the issuance of the Bonds in accordance with the approved Bond Issuance Plan and, depending on the specific circumstances, to be responsible for organizing the implementation of the following tasks:

1. To negotiate and decide on matters relating to the offering and issuance of the Bonds, including but not limited to:
 - (i) organizing the implementation of the Issuance Plan;
 - (ii) organizing the preparation of the offering documents as prescribed and deciding on the specific terms and conditions of the Bonds, including but not limited to: the issue date of the Bonds, the interest rate of the Bonds, the tenor of the Bonds, the interest calculation and payment periods, the actual volume of Bonds issued, the early redemption schedule of the Bonds (if any), the target investors, and the fees relating to the issuance; and organizing the offering and issuance of the Bonds in accordance with the Issuance Plan and prevailing laws;
 - (iii) deciding on matters relating to the use of proceeds from the issuance of the Bonds in accordance with the Issuance Plan, including but not limited to (a) deciding specifically on the use of the proceeds from the offering of the Bonds for the approved purposes and plan for the use of proceeds in compliance with the laws, the charter and the internal regulations of the Issuer, and (b) deciding specifically on the use of any temporarily idle proceeds from the offering of the Bonds (if any);
 - (iv) deciding on the plan for arrangement of funding sources and the method of payment of interest, principal and other amounts payable in respect of the Bonds;
 - (v) deciding on the specific contents of, and the negotiation, execution and implementation of, the contracts, agreements and documents relating to the issuance of the Bonds, including but not limited to:
 - The pre-offering Offering Circular of the Bonds together with the terms and conditions of the Bonds attached thereto;
 - Each subscription contract/agreement for the Bonds entered into with each subscriber of the Bonds;
 - Agreements and contracts with the implementing entities/service providers in connection with the bond issuance selected under/in accordance with the Issuance Plan;

3362
TY
HỢP
AN
LƯC
HÀ NỘI

- Notices and other documents relating to the Bonds; and
 - Amendments, supplements, terminations or replacements of the documents referred to in this item (v).
- (vi) Carrying out the tasks necessary for the early redemption of the Bonds in accordance with the Issuance Plan;
- (vii) carrying out the tasks necessary for full, accurate and timely information disclosure in accordance with the law before and after the offering of the Bonds;
- (viii) deciding on other matters relating to the Bonds.
2. To decide on and organize the implementation of tasks relating to the registration of the Bond issuance with the State Bank of Vietnam and the State Securities Commission (of Vietnam) and the application for listing of the Bonds on the Singapore Exchange Securities Trading Limited (SGX) within the time limits prescribed by law and the Issuance Plan; and the cancellation of registration and/or deregistration from trading of part or all of the Bonds in the cases prescribed by law (the “**Necessary Procedures**”), including but not limited to the following tasks:
- (i) deciding on the implementation of the specific Necessary Procedures in accordance with the relevant laws;
 - (ii) deciding on and signing the dossiers and documents to be submitted to competent State authorities in Vietnam and abroad in connection with the Necessary Procedures in accordance with the relevant laws;
 - (iii) providing explanations to competent State authorities in Vietnam and abroad and revising the dossiers for the Necessary Procedures (if required); and
 - (iv) deciding on and carrying out other tasks necessary to complete the Necessary Procedures.
3. To sub-delegate in writing to one or more individuals of EVF the performance of part of the above tasks, to the extent permitted by law, the Charter and the internal regulations of EVF.
4. To decide on and carry out other tasks and procedures necessary for the successful issuance of the Bonds, the completion of the Necessary Procedures and matters arising during the life of the Bonds.
- 