

Hanoi, February 23rd 2024



STATEMENT

On: Audited 2023 Financial statements, Distribution Profit Plan in 2023, Dividend payment plan in 2023 and Plan to increase charter capital of EVNFinance Joint Stock Company (EVNFinance)

The Board of Directors kindly submits to 2024 Annual General meeting of shareholders the following contents:

I. Audited 2023 financial statements by Ernst & Young Vietnam Co. Ltd

The Board of Directors kindly submits to the 2024 Annual General Meeting of Shareholders to approve the Company's 2023 Financial statements. The Company's 2023 financial statements are published on the website of EVNFinance Joint Stock Company, the mass media in accordance with the law and are attached to documents provided at the Meeting.

II. Profit Distribution Plan for 2023

The Board of Directors (BOD) kindly submits to the 2024 Annual General Meeting of Shareholders (AGM) to approve the 2023 Profit Distribution Plan, with specific content as follows:

2.1. Plan for setting up the funds according to regulations; bonus funds, welfare funds

Unit: VND

No.	Indicators	Amount	Present
1	Profit after corporate income tax in 2023 (*)	328,378,151,253	
2	Distribute to Funds	59,108,067,226	
2.1	Distribute to Charter Capital Supplementary Reserve Fund	16,418,907,563	Distribute 5% from Profit after tax
2.2	Distribute to Financial Reserve Fund	32,837,815,125	Distribute 10% from Profit after tax

No.	Indicators	Amount	Present
2.3	Distribute to Bonus Fund	4,925,672,269	Distribute 1.5% from Profit after tax
2.4	Distribute to Welfare Fund	4,925,672,269	Distribute 1.5% from Profit after tax
3	The remaining undistributed profits of 2023 after distributing to funds	269,270,084,027	

(*) On the audited 2023 financial statements, the target Profit after tax rounded to millions of VND is 328,379 million VND.

2.2. Profit in 2023 after distributing to funds and retained profits from previous years are 570,853,135,226 VND (including 269,270,084,027 VND of profit in 2023 after distributing to the above funds and 301,583,051,199 VND of profit from previous years) is submitted to the General Meeting of Shareholders for approval to pay dividends as stated in Section III of this Statement.

III. Dividend payment plan for 2023 and Plan to increase charter capital of EVNFinance Joint Stock Company

3.1. Dividend payment plan for 2023

Pursuant to Directive 01/CT-NHNN dated January 15, 2024, credit institutions are encouraged to pay dividends to shareholders in the form of shares to improve financial capacity and ability to grant credit to the economy, stabilizing market interest rates. Therefore, the Board of Directors kindly submits to the 2024 Annual General Meeting of Shareholders for approval: Plan to pay dividends in shares from 2023 profits and retaining undivided profits from previous years, at 8%.

No.	Content	Amount (VND)
1	Remaining undistributed profits in 2023 after distributing to funds	269,270,084,027
2	Retained profits from previous years	301,583,051,199
3	Total undistributed profits after distributing to funds for 2023 and retained profits from previous years (3) – (2) + (1)	570,853,135,226

4	Dividends and shares are equal in 2023 (ratio of 8%)	563,398,631,200 rounded to 563,398,630,000
5	Remaining profit after paying dividends in 2023	7,454,505,226

Details of the plan to increase charter capital to pay dividends are stated in attached Appendix 01.

3.2. EVNFinance Joint Stock Company Plan of increasing charter capital

Implementing the strategic development orientation of EVNFinance Joint Stock Company (EVNFinance) to 2025, vision to 2030, determining the key role of improving financial capacity in general and capital capacity in particular to meet the requirements of business development; and implement capital increase to pay dividends in 2023 to submit to the General Meeting of Shareholders, the Board of Directors (BOD) kindly submits to the 2024 Annual General Meeting of Shareholders the plan to increase Charter capital in 2024, with the following contents:

- The Company's Charter Capital at the present period is: **7,042,482,890,000 VND**, equivalent to 704,248,289 shares.
- Expected charter capital increase: 638,398,630,000 VND, equivalent to 63,839,863 shares.
- Expected Charter Capital after increase: 7,680,881,520,000 VND, equivalent to 768,088,152 shares.

The number of shares expected to be issued to each subject is as follows:

No.	Subjects and form of issuance	Number of shares expected to be issued (Unit: Shares)	Expected issuance value calculated according to par value (Unit: VND)
1	Issuing shares to pay stock dividends from 2023 profits and previous years' profits at rate of 8%	56,339,863	563,398,630,000
2	Issuing shares to employees according to the Company's	7,500,000	75,000,000,000

	Employee Stock Ownership Plan - ESOP Program		
Total		63,839,863	638,398,630,000

3.2.1. Plan of increasing Charter Capital through payment of stock dividends from 2023 profits and retained profits from previous years

Plan to increase Charter Capital through payment of stock dividends from 2023 profits and retained profits from previous years, (hereinafter referred to as "Charter Capital Increase Plan Phase 1") according to the Appendix 01 attached (Details in Section II,1, Appendix 01).

3.2.2. Plan of increasing Charter Capital through Issuing shares to employees under the Company's Employee Stock Ownership Plan (ESOP Program)

Plan to increase Charter Capital through Issuing shares to employees under the Company's Employee Stock Ownership Plan - ESOP Program (hereinafter referred to as "Charter Capital Increase Plan Phase 2") according to attached Appendix 01 (Details in Section II,2, Appendix 01).

IV. The Board of Directors kindly submits to the 2024 Annual General Meeting of Shareholders:

4.1. Approve the Plan to increase Charter Capital for implementation in 2024 in Section III above.

4.2. Authorize/Assign the Board of Directors to base on the contents in Section III to:

4.2.1. Decide to choose the appropriate time to carry out related work and procedures to complete the charter capital increase after receiving approval from the State Bank and relevant competent state agencies.

4.2.2. Decide on amendments, supplements, and adjustments to the Plan to increase charter capital according to actual implementation and at the request of competent State agencies or/and for the purpose of compliance with relevant legal regulations; build, edit and explain all documents and procedures related to the issuance at the request of the State Bank and other competent management agencies to effectively deploy charter capital increases in accordance with the Company's practical business needs and legal regulations.

4.2.3. Decide on standards, agreements/commitments with employees and list of employees eligible to participate in the ESOP program, principles for determining the



number of shares distributed to each subject, program implementation time, develop and promulgate ESOP Regulations.

4.2.4. Decide on a plan to handle arising fractional shares and undistributed shares (if have) in the above-mentioned share issuances.

4.2.5. Decide to implement relevant legal procedures, decide the plan to ensure that the issuance of shares in each batch meets the provisions of law and the Company's internal regulations on foreign ownership ratio.

4.2.6. Carry out procedures for approval, registration of charter capital increase, license adjustment and procedures related to the capital increase plan as proposed in this statement at the State Bank, State Securities Commission of Vietnam, Department of Planning and Investment and competent state agencies.

4.2.7. Decide and implement all orders, procedures and works related to the registration of additional depository of additional issued shares with Vietnam Securities Depository and Clearing Corporation and listing of additional shares additional issuance on the Hochiminh Stock Exchange in accordance with the Law at the time of implementation.

4.2.8. Proactively decide on other issues arising and/or related to the implementation of the Plan to increase charter capital according to the principle of ensuring proper performance of functions and tasks, compliance with the provisions of Law and Articles of the Company.

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

Recipients:

- Board of Directors, Board of Managements;
- Board of Supervisors;
- Archives: Financial accounting Office, Governance Office.


O/B. BOARD OF DIRECTORS
CHAIRMAN

PHAM TRUNG KIEN

**APPENDIX 01: PLAN FOR INCREASING CHARTER CAPITAL
EVNFINANCE JOINT STOCK COMPANY**

(Attached to Statement No. 06/TTr-HĐQT-TCDL dated February 23, 2024)

I. Reasons and necessity of increasing charter capital

For credit institutions, charter capital is one of the important factors. Because charter capital ensures the safety of the organization's operations and is also the basis for expanding the credit institution's business. In the context that the Company is promoting business development, increasing charter capital is urgent to strengthen financial capacity and improve operational efficiency.

EVNFinance's charter capital as of December 31, 2023 is 7,042,482,890,000 VND. With the orientation of developing and providing a variety of products and services based on digitalization of operations, in current business conditions, forecasting future development trends, increasing EVNFinance's charter capital is very important in the process of improving financial capacity, developing new products and services, combining with maintaining existing business activities, aiming for scale growth, and diversifying service products. Increasing charter capital to improve competitiveness in the market development trend will increase confidence in financial transactions, contributing to increase shareholder benefits and socio-economic development.

EVNFinance aims to become a comprehensive financial institution providing products and services on a digital platform, continuing to play a leading role in providing useful financial products in the electricity sector; Providing a variety of products and services to all economic sectors in accordance with the sustainable development-oriented financial company model of ESG (Environmental - Social - Governance), EVNFinance needs to strengthen financial potential for supporting the development of business requirements in the future. Improving financial capacity through expanding the scale of charter capital will help EVNFinance improve operational efficiency in the process of developing operations such as:

- Limit operational risks and meet safety targets in banking and financial activities.
- Through increasing charter capital, quickly expand the scale of operations, while creating favorable conditions to build EVNFinance's position and brand, creating a basis for EVNFinance to integrate and cooperate effectively with domestic and international credit institutions.

Implement the plan to increase charter capital by paying dividends in shares according to regulations of the State Bank to ensure compliance with the law.

II. Plan to increase Charter Capital

Expected periods of increasing Charter Capital in 2024:

- 01 phase of increasing Charter Capital through payment of stock dividends from 2023 profits and retained profits from previous years (hereinafter referred as "Charter Capital Increase Plan Phase 1").
- 01 phase of increasing Charter Capital through the issuance of shares to employees under the Company's Employee Stock Ownership Plan - ESOP Program (hereinafter referred as "Charter Capital Increase Plan Phase 2").

II.1. Phase 1 - Plan to increase Charter Capital through payment of stock dividends from 2023 profits and retained profits from previous years at rate of 8%

1. Charter capital

- Current Charter Capital: 7,042,482,890,000 VND.
- Number of shares expected to be issued: 56,339,863 shares.
- Total value of shares expected to be issued at par value: 563,398,630,000 VND.
- Expected Charter Capital increase: 563,398,630,000 VND.
- Expected Charter Capital after dividends: 7,605,881,520,000 VND.
- Form of capital increase and issuance: Issuing common shares to pay dividends to existing shareholders from profits that can be used for dividends in 2023 after fully making allowances and funds according to regulations of law and remaining undivided profits from previous years.

2. Plan to issue shares to pay dividends from 2023 profits and remaining previous years profits for existing shareholders

- Stock name: EVNFinance Joint Stock Company
- Type of shares: common shares.
- Share par value: 10,000 VND/share.
- Estimated number of shares according to Charter Capital before the time of issuance: 704,248,289 shares, of which:
 - + Estimated number of outstanding shares at the time of dividend payment: 704,248,289 shares;

- + Estimated number of treasury shares at the time of dividend payment: 0 shares
- Number of shares expected to be issued: 56,339,863 shares.
- Total value of shares expected to be issued at par value: 563,398,630,000 VND
- Right exercise ratio: 100 : 8 (Each shareholder at the time of closing the list having the right to receive dividends by stock holding 01 (one) share will be entitled to 01 (one) right to receive dividends, for every 100 the right to receive dividends will be to receive 08 (eight) new shares), corresponding to a dividend rate of 8% on par value.
- Capital used to issue shares to pay dividends: from undistributed after-tax profits after distributing to funds of EVNFinance Joint Stock Company in 2023 and guaranteed profits from previous years comply with the provisions of law.
- Subject of issuance: existing shareholders that have names on the list of shareholders at the closing date of the list having right to receive dividends in shares.
- Issuance method: stock dividends are issued to existing shareholders by method of exercising rights,
- The right to receive dividends in shares is not transferable. Dividend-paying shares are not restricted to transfer. Existing shareholders that are currently in restricted-transfer state will still receive shares from this issuance.
- Plan for handling the resulting odd number of shares (if have): The number of additional shares issued to pay stock dividends when dividing to shareholders will be rounded down to the unit. The resulting decimal fraction (odd number of shares) is canceled by the Company.

*For example: On the date of closing the list of shareholders to exercise the right to receive dividends in shares, shareholder Nguyen Van A owns 105 shares. According to the implementation ratio, shareholder Nguyen Van A receives $(105 * 8\%) = 8.4$ shares, the decimal fraction of 0,4 shares will be canceled. Thus, shareholder Nguyen Van A will actually receive 8 new shares.*
- Expected implementation time: From the second quarter of 2024, after approval of issuance by the State Bank and the State Securities Commission of Vietnam.
- Expected completion time: Expected to complete in the third quarter of 2024 or until EVNFinance completes the procedures as prescribed by law.

- Register additional securities and register to list additional shares issued: Additional shares will be registered as additional securities at Vietnam Securities Depository and Clearing Corporation (VSDC) and Additional registration at Hochiminh Stock Exchange (HOSE) in accordance with the provisions of Law.

3. Expected financial targets

Increasing charter capital is an important step, strengthening the financial capacity for EVNFinance to increasingly developing, enhancing the position, being one of the solutions that contributes to the completion of EVNFinance's business plans and orientation during the period of 2024 – 2025. EVNFinance strives to bring expected profits to EVNFinance shareholders, especially in the context of a difficult and unpredictable economic situation. EVNFinance plans for 2024 and 2025 with the following main figures:

- Accounting balance sheet

Unit: billion VND

No.	TARGET	Plan for 2024	Plan for 2025
A.	ASSET	54,500	60,500
I.	Cash	2	2
II.	Deposits at the State Bank	930	1,100
III.	Deposits and loans to other credit institutions	9,224	9,712
IV.	Loans to customers	36,607	41,836
1.	Loans to customers	37,501	43,146
2.	Provision for customer loan risks	(893)	(1,310)
V.	Investment securities	2,326	2,326
1.	Investment securities available for sale	2,430	2,430
2.	Provision for investment securities risks	(105)	(105)
VI.	Capital contribution, long-term investment	2,998	2,998
1.	Other long-term investments	3,006	3,006
2.	Provision for diminution in value of long-term investments	(9)	(9)
VII.	Fixed assets	64	52
VIII.	Other Assets	2,350	2,475
B.	LIABILITIES AND OWNERS' EQUITY	54,500	60,500
I.	Deposits and borrowings from other credit institutions	11,467	11,889
II.	Customer deposits	6,118	8,618

No.	TARGET	Plan for 2024	Plan for 2025
III.	Funding capital, trusted investment and lending at risk of credit institutions	7,962	9,462
IV.	Issuing valuable papers	18,667	20,167
V.	Other debts	1,295	828
TOTAL LIABILITIES		45,510	50,965
VI.	Owners' equity	8,990	9,535
1.	Capital and reserves	8,514	8,968
2.	Undistributed after-tax profits	476	567

(*) The company ensures to implement credit growth in 2024 and 2025 according to the level allowed by the State Bank.

➤ Business Report

Unit: Billion dong

No.	Indicator	Plan for 2024	Plan for 2025
1	Interest income and similar income	4,383	4,914
2	Interest expenses and similar expenses	(3,049)	(3,464)
I	Net interest	1,334	1,450
3	Income from service activities	80	49
4	Service operating costs	(4)	(3)
II	Net profit/loss from service activities	76	46
III	Net profit/loss from foreign exchange trading activities	(99)	(104)
IV	Net profit/loss from investment securities trading activities	15	30
V	Net profit/loss from other activities	55	30
VI	Income from capital contribution and share purchase	2	12
VII	Operating expenses	(309)	(317)
VIII	Net profit from operating activities before credit risk provisions	1,073	1,146
IX	Credit risk provision costs	(488)	(447)
X	Total profit before tax	585	700

(*) The annual Profit distribution plan will be submitted to the General Meeting of Shareholders for approval.

II.2. Phase 2 - Plan to increase Charter Capital from issuing shares to employees under the Company's Employee Stock Ownership Plan - ESOP Program

1. Charter Capital

- Expected charter capital before capital increase: 7,605,881,520,000 VND, equivalent to 760,588,152 shares (temporarily estimated number after completing the share issuance to pay dividends in 2023, this number can change according to the results of the issuance of shares to pay dividends).
- Number of shares expected to be issued: 7,500,000 shares.
- Total value of shares expected to be issued based on par value: 75,000,000,000 VND.
- Expected charter capital increase: 75,000,000,000 VND.
- Expected Charter Capital after completing the issuance: 7,680,881,520,000 VND.
- Form of capital increase and issuance: Increase capital Issuing shares to employees according to the Company's Employee Stock Ownership Plan.

2. Plan to increase Charter Capital from issuing shares to employees under the Company's Employee Stock Ownership Plan - ESOP Program

- Stock name: EVNFinance Joint Stock Company.
- Type of shares: common shares.
- Share par value: 10,000 VND/share.
- Maximum number of shares expected to be issued: 7,500,000 shares.
- Expected issuance rate (number of shares expected to be issued/number of shares in circulation expected before the issuance): 1% (expected temporarily calculated rate after completing the stock issuance to pay dividends in 2023, this rate may change according to the issuance results of the stock issuance to pay dividends).
- Total expected maximum issuance value calculated by par value: 75,000,000,000 VND.
- Issuing price: 10,000 VND/share. Subjects of issuance: Employees of the Company that meet the standards and are on the list approved by the Board of Directors.
- Purpose of issuance: Aligning the interests of employees and the Company, attracting, maintaining and promoting employees with the ability to contribute and stay long-term with the Company.
- Criteria and list of employees participating in the program: Key personnel and employees who have contributed to the development of the Company. Authorize for the Board of Directors to approve the list of employees participating in the program, principles for determining the number of shares distributed to each

subject and the number of shares distributed to each specific subject, and the duration of the program, develop and promulgate ESOP Regulations.

- Transfer of purchasing rights: Employees are not allowed to transfer purchasing rights to others without purchasing.
- Purpose of using capital: The proceeds from the issuance to supplement working capital will be used in EVNFinance's business activities on the principle of ensuring safety, efficiency and bringing the highest benefits to shareholders.
- Plan to handle undistributed shares: In case, employees do not buy all shares issued under the ESOP program, the General Meeting of Shareholders authorizes for the Board of Directors to distribute the remaining shares to other employees named in the List of eligible employees, participate in the ESOP program with an offering price of 10,000 VND/share on the basis of ensuring compliance with current legal regulations on procedural conditions and stock ownership limits in non-bank credit institutions.
- In case the stock distribution period expires as prescribed by law, if there are still undistributed shares, these undistributed shares will be canceled, and the Board of Directors will issue a decision to end the issuance.
- Transfer restrictions: Shares issued to employees under the ESOP program and shares issued under the ESOP program that are not fully purchased by employees and sold to other employees are restricted from transfer for 1 year from the end of the issuance under the ESOP program at Decree 155/2020/ND-CP dated December 31, 2020.
- Expected time to implement the issuance: From the third quarter of 2024, immediately after the end of the first capital increase (Phase 1) and approval by the State Bank and the State Securities Commission.
- Expected completion time: in 2024 or until EVNFinance completes the procedures as prescribed by law.
- Registering additional securities and listing additional shares issued: Additional shares will be registered as additional securities at Vietnam Securities Depository and Clearing Corporation (VSDC) and listed supplementally at Hochiminh Stock Exchange (HIOSE) in accordance with the provisions of Law.

3. Expected financial targets

EVNFinance plans for 2024 and 2025 as follows:

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➤ Accounting balance sheet

Unit: billion VND

No.	INDICATOR	Plan for 2024	Plan for 2025
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➤ Business Report

Unit: billion VND

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X	Total profit before tax	585	700

(*) The annual Profit distribution plan will be submitted to the General Meeting of Shareholders for approval.

III. Estimated capital use plan

1. Estimated plan to use increased charter capital in business activities

1.1. Increased charter capital from issuing shares to pay dividends from 2023 profits and retained profits from previous years

The increased equity capital will be used in EVNFinance's business activities on the principle of ensuring safety, efficiency and bringing the highest benefits to shareholders. The company plans to use capital in a number of areas as follows:

Strongly develop the scale of financial services for ESG customer groups

The sustainable development group - ESG (Environmental - Social - Governance) is presented in many industries and fields, with the role of "lifeblood", in which financial services are the key factor of the economy, so implementing ESG will enable financial

institutions to not only drive transformation in this industry but also promote ESG adoption in other industries through the provision of sustainable finance.

Understanding that importance, EVNFinance targets that ESG as a key goal, A strong foundation in ESG can create long-term, sustainable values. That basis will help the Company exploit new markets to expand the scale of financial services, increase revenue, and improve investment returns.

Strongly develop the scale of financial services with the application of digital technology, develop foundation business activities, combining with maintaining effective implementation of traditional business activities, Accordingly, the goals and solutions are specified as follows:

- Prioritize focusing resources to develop digital technology activities to exploit business opportunities, grasp market demand fluctuations to provide appropriate products and services, and ensure sufficient competitiveness during the new period. At the same time, for new products and services, the Company will invest and develop risk control plans right from the appraisal stage to control and minimize related costs and ensure safely and fully activity.

- Exploiting and developing new applying technology on providing new products and services to meet customer needs quickly, conveniently, and with simple procedures.

- Continue to invest and apply modern technology in providing existing products, ensuring competitiveness when providing products to the market, seizing opportunities in the market to provide new products and services with high level of competition.

1.2. Increased charter capital from issuing shares to employees under the Company's Employee Stock Ownership Plan - ESOP Program

The amount of money from the issuance is used to supplement for capital, used in EVNFinance's regular business operations on the principle of ensuring safety, efficiency and bringing the highest benefits to shareholders.

2. Ability to manage, operate and control risks for the new charter capital scale

According to the development orientation, EVNFinance plans to increase the scale of equity capital, along with consolidating and synchronously developing other resources. Accordingly, the Company's ability to manage, operate and control risks



always ensures to meet requirements, in accordance with the growth rate of charter capital, specifically:

- The Company's Board of Directors includes members with high professional qualifications, experience in the fields of business management, banking and finance, and strategic vision. Administration is carried out according to the principle of discussion to reach consensus. Members of the Board of Directors are assigned to be in charge of groups of fields with the support of specialized committees, ensuring timely and effective management.
- The Board of Supervisors has members according to regulations, strictly controlling all activities of the Company through a system of internal regulatory documents. In addition, compliance is periodically and objectively checked by the Internal Audit Department under the Board of Supervisors and cross-checked by specialized units during the operational process.
- The Company's Board of Managements consists of members with high experience and expertise in the fields in charge, effectively directing the implementation of strategic directions and plans assigned by the Board of Directors and the General Meeting of Shareholders.
- The Company has issued Internal Management Regulations, implementing open, transparent and effective Company operations, complying with regulations of the State Bank of Vietnam per period and aiming towards international practices and standards.
- The company always focuses on investing in developing information technology systems, accelerating digital transformation, improving competitiveness and administrative efficiency.

Increasing charter capital plays an important role for the Company, helping the Company increase competitiveness and expand the scale of operations. With a larger amount of capital, the Company can invest in business expansion activities, research and develop, and expand potential market. At the same time, increasing charter capital can help the Company improve the financial metrics, help attract investment from other investors and increase opportunities to access different funding sources. This also helps increase the Company's market value and has more financial stability, minimizing risks in business operations.



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The company is fully qualified to increase scale, manage risks effectively, and achieve expected business performance; build the Company into a modern, professional, integrated and sustainable financial institution.

Notice: In case of difference between two versions of English and Vietnamese, Vietnamese version shall prevail.

