



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

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	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>	

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		<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

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		<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>

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	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>

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	<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>	

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	<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>

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			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>	<ul style="list-style-type: none"> - Update the new Charter Capital according to Decision No. 122/QD-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:	<ul style="list-style-type: none"> - Update the article order number - To add the words at Point a, Clause 3, Article 10 to clarify the meaning.

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	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

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	<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	- Update the order number of the article, remove the phrase

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	<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>

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	<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>

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	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.

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	<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>

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	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

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	<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>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<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>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<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>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<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>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<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>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<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>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<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>	

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<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>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<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;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
		<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>

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<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;

STT	CURRENT CHARTER	CHARTER AFTER AMENDMENT AND SUPPLEMENT	LEGAL BASIS/REASON FOR AMENDMENT AND SUPPLEMENTATION
	<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
	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	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	

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.	<p>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.</p> <p>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.</p>	- 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
	<p>competence and other cases as prescribed in the Charter of EVN Finance.</p> <p>k. Request the Board of Directors, members of the Board of Directors, and the General Director to provide complete, accurate and timely information and documents on the management, administration and business activities of EVN Finance.</p> <p>l. Appoint, dismiss, discipline, suspend and decide on salaries and other benefits for positions in the internal audit department.</p>	<p>competence and other cases as prescribed in the Charter of EVN Finance.</p> <p>Skip this content.</p> <p>13) Appoint, dismiss, discipline, suspend and decide on salaries and other benefits for positions in the internal audit department.</p> <p>14) Promptly report to the State Bank on the violations specified in Clauses 7, 9 and 12 of this Article and violations on the shareholding ratio and related persons in</p>	<p>- This content is specified in the Regulation on organization and operation of the Board of Supervisors;</p> <p>Supplementing the contents as prescribed in Article 52 of the Law on Credit Institutions 2024;</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

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	<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>	<ul style="list-style-type: none"> - Update the order number of the terms; - Update and refer to Article 203 of the Law on Credit Institutions 2024;

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>

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	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.