

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

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

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

Số: 260/TB-TCĐL
No.: 260/TB-TCĐL

Hà Nội, ngày 15 tháng 10 năm 2026
Hanoi, October 15, 2026

**CÔNG BỐ THÔNG TIN BẤT THƯỜNG
IRREGULAR DISCLOSURE**

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

1. Tên tổ chức/Organization name: Công ty Tài chính Tổng hợp Cổ phần Điện lực (EVF)/
EVF General Finance Joint Stock Company.
 - Mã chứng khoán/Stock code: EVF
 - Địa chỉ/Address: Tầng 6, 7 và 8, Tòa nhà Thaisquare Caliria - số 11A Cát Linh, Phường Ô
Chợ Dừa, Thành phố Hà Nội/ 6th, 7th and 8th Floors, Thaisquare Caliria Building, No.
11A Cat Linh Street, O Cho Dua Ward, Hanoi.
 - Điện thoại/Tel: 024.2222.9999 Fax: 024.2222.1999
 - Email: lienhe@evnfc.vn

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

Hội đồng Quản trị EVF ban hành Nghị quyết số 68/NQ-HĐQT-TCĐL ngày 14/10/2026 về việc phê duyệt sửa đổi, bổ sung Phương án phát hành trái phiếu tại thị trường quốc tế năm 2026 của Công ty Tài chính Tổng hợp Cổ phần Điện lực.

The Board of Directors of EVF issued Resolution No. 68/NQ-HĐQT-TCĐL dated October 14, 2026 regarding the approval of amendments and supplements to the 2026 International Bond Issuance Plan of EVF General Finance Joint Stock Company.

3. Thông tin này được công bố trên trang thông tin điện tử của EVF ngày 15/10/2026 theo đường dẫn: <https://www.evnfc.vn/thong-tin-co-dong>

*This information is announced on EVF's website on October 15, 2026 by path:
<https://www.evnfc.vn/regular-information>*

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

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

Nơi nhận/Recipients:

- Như kính gửi/As above;
- Lưu/Archives: K.QTĐH/Governance Office.

Tài liệu đính kèm/Attachments:

- Nghị quyết số 68/NQ-HĐQT-TCĐL ngày 14/10/2026/ Resolution No. 68/NQ-HĐQT-TCĐL dated October 14, 2026.

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



NGUYỄN THỊ PHONG LAN





**EVF GENERAL FINANCE
JOINT STOCK COMPANY**

No. 68/NQ-HĐQT-TCĐL

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, October 14, 2026

RESOLUTION

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

THE BOARD OF DIRECTORS

EVF GENERAL FINANCE JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises No. 59/2020/QH14 and the amending, supplementing and implementing documents thereto;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and the amending, supplementing and implementing documents thereto;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 and the amending, supplementing and implementing documents thereto;
- Pursuant to the Charter of EVF General Finance Joint Stock Company ("**EVF/the Company**");
- Pursuant to Resolution No. 62/NQ-HĐQT-TCĐL dated October 2, 2026 of the Board of Directors regarding the approval of the 2026 International Bond Issuance Plan of EVF ("**Resolution 62**");
- Pursuant to Proposal No. 51/TTr-TCĐL dated October 14, 2026 of the General Director regarding the approval of amendments and supplements to the 2026 International Bond Issuance Plan of EVF General Finance Joint Stock Company (the "**Proposal**");
- Pursuant to Minutes of Consolidation of Written Opinions of the Members of the Board of Directors of EVF No. 61/BB-HĐQT-TCĐL dated October 14, 2026;

RESOLVES:

Article 1. Approval of amendments and supplements to the bond issuance plan

The Board of Directors (the "BOD") approves the amendments and supplements to the Company's Bond Issuance Plan (the "**Issuance Plan**") set out in Appendix 1 to Resolution No. 62. The amended and supplemented contents are set out in Appendix 1 to this Resolution.

Article 2. Implementation

The BOD approves the replacement of the scope of authorization granted to the General Director in Appendix 2 to Resolution 62 with the contents set out in Appendix 2 to this Resolution.

Article 3. Effectiveness

3.1. This Resolution takes effect from the date of signing.

3.2. The contents of Resolution 62 that are not amended, supplemented or replaced by the provisions of this Resolution shall remain in full force and effect.

3.3. Members of the Board of Directors, the General Director, and relevant units and individuals shall be responsible for the implementation of this Resolution./.

Recipients:

- As stated in Article 3;
- The Board of Supervisors;
- Archives: Governance Office.

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

(Signed)

PHAM TRUNG KIEN

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

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



Appendix 01

Amendments and Supplements to the 2026 International Bond Issuance Plan (Attached to Resolution No. 68/NQ-HĐQT-TCĐL dated October 14, 2026 of the BOD of EVF)

The Board of Directors of EVF General Finance Joint Stock Company amends and supplements the 2026 International Bond Issuance Plan with the following details:

1. Introductory section of the Issuance Plan

Retain the contents approved in the introductory section of the Issuance Plan, specifically:

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

Delete the following contents:

The specific terms of the Bonds and other matters relating to the issuance of the Bonds will be set out in the terms and conditions of the Bonds (the “**Conditions**”) and in the other contracts, agreements and documents entered into by or on behalf of the Issuer for the purpose of issuing the Bonds.

1.1. Amendments and supplements to the legal bases for the issuance of the Bonds, specifically as follows:

- a. Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024, and its amending, supplementing and implementing documents;
- b. Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020, and its amending, supplementing and implementing documents;

- c. Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019, and its amending, supplementing and implementing documents;
- d. Ordinance on Foreign Exchange No. 28/2005/PL-UBTVQH11 issued by the Standing Committee of the National Assembly on December 13, 2005, and its amending, supplementing and implementing documents;
- e. Decree No. 200/2026/ND-CP issued by the Government on June 5, 2026 on the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds in the international market (“Decree 200”);
- f. Decree No. 219/2013/ND-CP issued by the Government on December 26, 2013 on the management of foreign borrowing and repayment by enterprises without Government guarantee, and its amending and supplementing documents;
- g. Circular No. 138/2026/TT-BTC dated September 25, 2026 of the Ministry of Finance guiding certain articles of Decree No. 200/2026/ND-CP on the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds in the international market;
- h. Circular No. 23/2020/TT-NHNN dated December 31, 2020 of the State Bank of Vietnam prescribing prudential limits and ratios for the operations of non-bank credit institutions;
- i. Consolidated Document No. 10/VBHN-BTC dated April 20, 2026 consolidating the Circular guiding information disclosure on the securities market;
- j. Circular No. 10/2022/TT-NHNN dated July 29, 2022 of the State Bank of Vietnam guiding foreign exchange management for the issuance of international bonds by enterprises without Government guarantee, and its amending and supplementing documents;
- k. Circular No. 08/2023/TT-NHNN dated June 30, 2023 of the State Bank of Vietnam prescribing the conditions for foreign borrowing without Government guarantee, and its amending and supplementing documents;
- l. Circular No. 12/2022/TT-NHNN dated September 30, 2022 of the State Bank of Vietnam guiding foreign exchange management for foreign borrowing and repayment by enterprises, and its amending and supplementing documents;
- m. The Charter of the Issuer adopted on April 9, 2026 (17th amendment);
- n. The internal regulations of EVF General Finance Joint Stock Company on the issuance of bonds in the international market; 
- o. Other relevant legal normative documents and internal regulations.

2. General information on the Issuer

Retain the information approved in Section 1 of the Issuance Plan, specifically:

Enterprise name	: EVF GENERAL FINANCE JOINT STOCK COMPANY (the “Issuer”/ the “Company”/ “EVF”)
Abbreviated name	: EVF
Type of enterprise	: Public joint stock company
Charter capital	: VND 7,605,658,020,000 (<i>In words: Seven trillion six hundred and five billion six hundred and fifty-eight million twenty thousand Vietnamese Dong</i>)
Legal representative	: Le Manh Linh Position: General Director
Account for receipt of Bond subscription monies	- Account holder: EVF GENERAL FINANCE JOINT STOCK COMPANY (EVF) - Account number: 1015422364 - Bank: Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Head Office The account for receipt of Bond subscription monies may be changed as specified in the Offering Circular for investors purchasing the Bonds.

Principal business lines:

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

- Capital mobilization services: receiving deposits from organizations; issuing certificates of deposit and bonds to mobilize capital from organizations; borrowing from domestic and foreign credit institutions and financial institutions and from international financial institutions; receiving entrusted funds from domestic and foreign organizations and individuals, etc.;
- Lending services: short-term, medium-term and long-term lending to organizations and individuals; consumer lending;
- Receiving entrusted funds from organizations and individuals to carry out permitted credit extension activities; entrusting funds to other credit institutions to carry out credit extension activities;
- Bank guarantee services;
- Discounting and rediscounting of negotiable instruments and other valuable papers;

- Foreign exchange services;
- Factoring services; other factoring-related services;
- Consultancy services on banking activities and other business activities specified in the License;
- Financial leasing services;
- Credit card issuance services;
- Insurance agency services;
- Other services and business activities in accordance with the Establishment and Operation License and applicable laws.

Amend and supplement the information under the items Establishment and Operation License and Head office as follows:

Establishment and Operation License : Establishment and Operation License of a finance company No. 187/GP-NHNN issued by the Governor of the State Bank of Vietnam on July 7, 2008, as most recently amended by Decision No. 763/QĐ.KV1-QI.GS2 dated October 7, 2026 of the State Bank of Vietnam – Regional Branch 1.

Head office : 6th, 7th and 8th Floors, Thaisquare Caliria Building, No. 11A Cat Linh Street, O Cho Dua Ward, Hanoi City

3. Assessment of satisfaction of the conditions for the Bond issuance

Retain the contents approved in Section 3 of the Issuance Plan, specifically:

General conditions for the offering of Bonds	Assessment	Basis for satisfaction of the condition
Having an international bond issuance plan approved and adopted by the competent body.	Satisfied	In accordance with the Charter of the Issuer, EVF's Bond Issuance Plan has been approved and adopted by the Board of Directors of EVF.
Complying with the financial safety ratios and prudential ratios prescribed by applicable sector-specific laws.	Satisfied	The Issuer has complied with the financial safety ratios and prudential ratios prescribed by applicable sector-specific laws, as presented in the Issuance Plan.

General conditions for the offering of Bonds	Assessment	Basis for satisfaction of the condition
Complying with the regulations on the management of foreign borrowing and repayment by enterprises without Government guarantee and the laws on foreign exchange management.	Satisfied	The Issuer will register the issuance limit and the issuance with the State Bank of Vietnam in accordance with the law. All capital flows will be made through a dedicated account and reported periodically in accordance with the law.
Satisfying the offering conditions prescribed in the issuance market.	Satisfied	The Issuer will complete all necessary procedures to satisfy the conditions applicable to the listing of the Bonds in accordance with the regulations of the SGX and of the issuance market.

Amend and supplement the explanation of the satisfaction of the condition of being a joint stock company or limited liability company established and operating under the laws of Vietnam in Section 3 of the Issuance Plan as follows:

General conditions for the offering of Bonds	Assessment	Basis for satisfaction of the condition
Being a joint stock company or limited liability company established and operating under the laws of Vietnam	Satisfied	The Issuer operates as a joint stock company pursuant to the Establishment and Operation License of a finance company No. 187/GP-NHNN issued by the Governor of the State Bank of Vietnam on July 7, 2008, as most recently amended by Decision No. 763/QĐ.KV1-QLGS2 dated October 7, 2026 of the State Bank of Vietnam – Regional Branch 1

Supplement the explanations of the satisfaction of conditions in Section 3 of the Issuance Plan as follows:

General conditions for the offering of Bonds	Assessment	Basis for satisfaction of the condition
For an issuer engaged in	Satisfied	The Issuer is not subject to any

General conditions for the offering of Bonds	Assessment	Basis for satisfaction of the condition
conditional business lines, the issuance plan having been approved or accepted by the competent authority in accordance with applicable sector-specific laws.		requirement for the Issuance Plan to be approved or accepted by a competent authority under applicable sector-specific laws.
Satisfying the requirements on the accounting standards applicable to the financial statements	Satisfied	Based on the listing requirements of the Singapore Exchange Securities Trading Limited (the “SGX”) applicable to the Bonds, the Issuer is not required to prepare or submit financial statements in accordance with International Financial Reporting Standards (“IFRS”) for the purposes of the listing of the Bonds on the SGX.
The enterprise not being required to register with the competent authority of the host country when issuing the bonds	Satisfied	Based on the legal opinion of Mayer Brown Hong Kong LLP, under the securities laws of Singapore, the Issuer is not required to register the offering of the Bonds with any governmental authority in such host country.

4. Principal terms and conditions of the Bonds

Retain the contents approved in items 1, 2, 3, 7, 8, 9, 14, 16, 17 and 20 of Section 4 of the Issuance Plan, specifically:

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

8. Type of Bonds	Corporate bonds issued in the international market, which are non-convertible, without warrants, unsecured and unsubordinated, and constitute direct payment obligations of the Issuer.
9. Form of the Bonds	Form: The Bonds will be issued in registered certificated form and/or in electronic book-entry form.
14. Target investors	• Criteria and investors: Professional institutional investors outside the United States in reliance on Regulation S (non-U.S. persons); the Bonds will not be offered to U.S. citizens/residents or to Vietnamese investors, in accordance with the laws of Vietnam and of the issuance market and other applicable regulations. • Number of investors: fewer than 50 investors.
16. Registration and depository of the Bonds	The Bonds are not required to be registered or deposited with the Vietnam Securities Depository and Clearing Corporation. The registration and depository of the Bonds in the issuance market will be carried out in accordance with the laws of the issuance market through Euroclear/Clearstream and the institutions approved by Euroclear/Clearstream to perform securities custody and settlement functions.
17. Listing	The Bonds are expected to be listed and traded on the SGX. The Bonds will not be offered, listed or traded in Vietnam.
20. Information disclosure	The Issuer shall disclose all information relating to the Bonds that it is required to disclose in accordance with the prevailing laws of Vietnam and of the issuance market.

Add item 5a after item 5 of Section 4 of the Issuance Plan as follows:

5a. Number of Bonds	Up to 1,500 (One thousand five hundred) Bonds
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Amend and supplement items 4, 5, 6, 10, 11, 12, 13, 15, 18, 19 and 21 of Section 4 of the Issuance Plan as follows:

4. Tenor of the Bonds	Three (03) years.
5. Denomination of the Bonds	USD 200,000 (Two hundred thousand United States Dollars) per Bond.

6. Issue price	USD 200,000 (Two hundred thousand United States Dollars) per Bond.
10. Coupon rate of the Bonds	• Type of interest rate: A fixed rate for the entire tenor of the Bonds. • Interest rate level: The coupon rate of the Bonds shall be determined on the pricing date of the Bonds based on the results of the bookbuilding conducted by the Arranger, having regard to investor demand and the interest rates bid by investors, market conditions at the time of the offering, and the financial position and debt repayment capacity of the Issuer. Expected coupon rate of the Bonds: 8.0% per annum $\pm$ a maximum margin of 2.0% per annum. The General Director may decide on and confirm the final coupon rate of the Bonds based on the bookbuilding results, provided that such rate falls within the above interest rate range. The specific coupon rate of the issuance will be disclosed in the Offering Circular for investors purchasing the Bonds and the relevant transaction documents, and will remain unchanged throughout the tenor of the Bonds. • Interest period: The Bonds bear interest from (and including) the Issue Date on the actual outstanding principal amount. Interest on the Bonds is payable semi-annually, every six (06) months, at the end of each interest period. The first interest period runs from the Issue Date to the first interest payment date; each subsequent interest period runs from the immediately preceding interest payment date to the next interest payment date. • Interest calculation: Interest is calculated on the principal amount of the Bonds at the coupon rate applicable to each interest period. For a full interest period, the interest payable equals one half of the annual interest. Where interest is required to be calculated for a period shorter than a full

	interest period, interest is determined on the basis of the 30/360 day-count convention (a year of 360 days consisting of 12 months of 30 days each). The formula is as follows: Interest = Outstanding principal amount × Coupon rate × Day-count fraction. <i>The day-count fraction is determined in accordance with the 30/360 convention above. The amount of interest is rounded to the nearest cent (half a cent being rounded upwards).</i>
11. Method of payment of principal and interest of the Bonds	• Method of principal payment: Principal shall be repaid in a single instalment in United States Dollars (USD) on the maturity date and/or the early redemption date and/or any other payment due date in accordance with the terms of issue of the Bonds and the contracts and agreements to be entered into for the purpose of issuing the Bonds under this Issuance Plan (including but not limited to accelerated payment upon the occurrence of an event of default), through the appointed principal paying agent. • Method of interest payment: Interest on the Bonds shall be paid semi-annually in United States Dollars (USD) on the Interest Payment Dates (as specified in the contracts and agreements to be entered into for the purpose of issuing the Bonds under this Issuance Plan) and/or on the early redemption date and/or the maturity date and/or any other payment due date on which the Issuer is required to pay principal of the Bonds, by transfer via the international payment system to the account of the principal paying agent. • If any payment date for principal or interest is not a business day at the place of payment, payment shall be made on the next following business day. • All costs relating to international fund transfers shall be borne by the Issuer, unless otherwise agreed.
12. Expected number of offerings, size of each	• Expected number of offerings: one (01) offering. • Expected offering size: Up to USD 300,000,000 (In words: Three hundred million United States Dollars)

offering and place of offering	• Expected offering timing and issue date: in Q4 2026, following receipt of the necessary approvals from the State Bank of Vietnam, the State Securities Commission and the stock exchange in the issuance market. • Issuance market and offering arrangement: The Bonds will be offered and issued only in Singapore (through the SGX), and will not be offered or issued within the territory of the Socialist Republic of Vietnam. • The General Director shall, based on actual offering conditions, decide on the offering size and the specific offering timing.
13. Expected plan for the use of proceeds from the offering of the Bonds	• The Issuer intends to use the proceeds from this issuance of the Bonds to extend loans to individual and corporate customers of EVF in accordance with the Law on Credit Institutions. • Pending disbursement for the purposes of the Bond issuance stated above, and in order to optimize the cost of funds, any unutilized proceeds from the issuance of the Bonds will be temporarily placed by the Issuer as deposits with credit institutions and foreign bank branches operating in Vietnam. The term of each deposit shall not exceed one (01) month. • The specific plan for the use of proceeds will follow EVF's funding needs from time to time, as decided by the General Director within the scope set out above and depending on market conditions and EVF's actual circumstances in 2026 and subsequent years, and will be specified in the Offering Circular for investors purchasing the Bonds in such offering.
15. Method of issuance	The Bonds will be offered by way of a private placement in the international market through the Arranger and/or relevant distributors. Seaport Global (DIFC) Limited, in its capacity as Arranger/Placement Agent, will coordinate the offering, marketing, bookbuilding and distribution of the Bonds to investors eligible to purchase the Bonds under the laws applicable in the issuance market.

	The Bonds will be sold to bond investors through the Arranger/Placement Agent; the distribution, establishment of ownership, settlement and custody of the Bonds will be carried out through the transaction parties and the relevant custody and settlement systems in accordance with international market practice and the transaction documents. The Issuer will perform its obligations relating to the issuance and payment of the Bonds in accordance with the laws of Vietnam, including the regulations on the management of foreign borrowing and repayment and on foreign exchange management.
18. Trading of the Bonds	• The Bonds may only be traded among professional institutional securities investors, except where the transfer is made pursuant to a legally effective judgment or decision of a court or a legally effective award of an arbitral tribunal. • The General Director shall decide on the execution of documents and the implementation of procedures for the registration of the Bonds.
19. Conditions and terms of early redemption of the Bonds	The Issuer shall be obliged to redeem the Bonds at the request of the Bondholders where: - The Issuer violates the laws on the offering and trading of corporate bonds as determined by a competent authority, and such violation cannot be remedied or the remedial measures are not approved by Bondholders representing 65% or more of the total outstanding bonds of the same type; or - The Issuer fails to comply with the bond issuance plan approved or accepted by the competent body or with the information disclosed to investors, and the Issuer is unable to remedy such failure or the remedial measures are not approved by Bondholders representing 65% or more of the total outstanding bonds of the same type. The specific cases, conditions, terms and procedures for the early redemption of the Bonds shall be implemented and decided by the General Director by agreement with investors

	and specified in the terms of issue of the Bonds and the Offering Circular for the offering, in compliance with applicable laws.
21. Undertakings in respect of responsibilities to Investors	The Issuer undertakes to: • Satisfy all conditions for the issuance of the Bonds in accordance with the law; • Use the proceeds of the Bond issuance for the purposes set out in the Issuance Plan; • Pay the principal and interest of the Bonds in full and on time when due, and ensure the exercise of attached rights (if any) by the holders of the Bonds; • Disclose information in accordance with the law, and take responsibility for the accuracy, truthfulness and completeness of the information disclosed; • Redeem the Bonds prior to maturity in accordance with these terms of issue of the Bonds; Other undertakings to investors will be specified in the terms of issue of the Bonds and in the contracts and agreements to be entered into for the purpose of issuing the Bonds under this Issuance Plan.

Delete item 22 of Section 4 of the Issuance Plan, specifically:

22. Other terms and conditions	Other terms and conditions of the Bonds shall be decided by the General Director or a person authorized by the General Director at the time of issuance, in line with the Issuance Plan approved by the Board of Directors and the provisions of law. Other terms and conditions of the Bonds shall be decided by the General Director or a person authorized by the General Director at the time of issuance, in line with the Issuance Plan approved by the Board of Directors and the provisions of law.
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5. Report on the issuance and use of proceeds of outstanding bonds

Amend and supplement the information in the report on the issuance and use of proceeds of outstanding bonds in Section 7 of the Issuance Plan as follows: 

As at September 30, 2026, all of EVF's outstanding bonds are domestic private placement bonds; EVF has no publicly offered bonds and no bonds issued in the international market.

Information on outstanding bonds as at September 30, 2026

Bond code	Total volume of bonds issued (bonds)	Total value of bonds issued (VND billion)	Bond interest paid (VND billion)	Bond principal paid/ redeemed early (VND billion)	Outstanding bond balance (VND billion)	Use of bond proceeds			Plan for payment of bond interest and principal
						Planned use (VND billion)	Actual use (VND billion)	Purpose of use of bond proceeds	
EVF H 22320 01	1,725	1,725	442	421	1,304	1,725	1,725	The Issuer uses the proceeds from the issuance of the Bonds to fund its investment activities and to finance Eligible Green Projects in accordance with the ASEAN Green Bond Standards and the Green Bond Principles published by the International Capital Market Association (ICMA), and in compliance with the investment criteria of PIDG	EVF uses proceeds from its business operations and other lawful sources to pay the principal and interest of the Bonds when due
EVF 12501	2,150	215	15	-	215	215	215	The proceeds from the Bond issuance are used by EVF to extend loans to individual and corporate customers of EVF	From EVF's revenues and/or collections of maturing loans and/or funds mobilized from organizations and/or other lawful

Bond code	Total volume of bonds issued (bonds)	Total value of bonds issued (VND billion)	Bond interest paid (VND billion)	Bond principal paid/ redeemed early (VND billion)	Outstanding bond balance (VND billion)	Use of bond proceeds			Plan for payment of bond interest and principal
						Planned use (VND billion)	Actual use (VND billion)	Purpose of use of bond proceeds	
									sources of funds
EVF 12503	1,800	180	7	.	180	180	180	The Issuer expects to use the proceeds from the offering of the Bonds to fund lending activities to individual and corporate customers of the Issuer in accordance with applicable sector-specific laws	The Issuer expects to use revenues from its business operations to repay the principal and interest of the Bonds. In addition to the above sources, the Issuer is permitted to use its funds and other lawful sources of capital for payment
EVF 12504	3,000	300	10	-	300	300	300	The Issuer expects to use the proceeds from the offering of the Bonds to fund lending activities to individual and corporate customers of the Issuer in accordance with applicable sector-specific laws	The Issuer expects to use revenues from its business operations to repay the principal and interest of the Bonds. In

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

Bond code	Total volume of bonds issued (bonds)	Total value of bonds issued (VND billion)	Bond interest paid (VND billion)	Bond principal paid/ redeemed early (VND billion)	Outstanding bond balance (VND billion)	Use of bond proceeds			Plan for payment of bond interest and principal
						Planned use (VND billion)	Actual use (VND billion)	Purpose of use of bond proceeds	
EVF 12602	5,500	550	-	-	550	550	550	The Issuer issued the bonds by way of private placement to increase its Tier 2 capital, improve its prudential ratios in accordance with the regulations of the State Bank of Vietnam, and extend loans to individual and corporate customers of EVF.	The Issuer expects to use revenues from its business operations to repay the principal and interest of the Bonds. In addition to the above sources, the Issuer is permitted to use its funds and other lawful sources of capital for payment
TOTAL	18,675	3,420	474	421	2,999	3,420	3,420		

6. Plan for the use of proceeds from the Bond issuance

Retain the contents on the monitoring, management and supervision of the use of proceeds and on the reporting and information disclosure regime in Section 10 of the Issuance Plan, specifically:

- The Issuer will monitor, manage and supervise the use of the proceeds from the Bond issuance through its existing funding management, accounting, credit, risk management and internal control systems. Funds raised from the Bonds will be recorded, managed and allocated in accordance with internal procedures to ensure that they are used for the

purposes approved in the Issuance Plan, including supplementing funding for credit extension to individual and corporate customers in accordance with the law.

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

Amend and supplement the plan for the use of proceeds from the Bond issuance in Section 10 of the Issuance Plan as follows:

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

Use of Bond proceeds	Amount of Bond offering proceeds expected to be used	Expected period of use
Lending to individual and corporate customers in the following projects/activities/sectors/industries: - List of important and key national works and projects as approved by the Prime Minister from time to time - Production and distribution of electricity, gas, hot water, steam and air conditioning - Construction - Wholesale and retail trade; repair of cars, motorcycles, motorbikes and other motor vehicles - Financial, banking and insurance activities - Real estate activities - Professional, scientific and technical activities	USD 300,000,000	From Q4 2026

- **Disbursement priority:** based on the Issuer's annual business plan, the proceeds from the Bond issuance will be disbursed in the following order of priority:
 - (i) The list of important and key national works and projects as approved by the Prime Minister from time to time;
 - (ii) Customers in the **Construction** sector;
 - (iii) Customers in the **Wholesale and retail trade; repair of cars, motorcycles, motorbikes and other motor vehicles** sector;
 - (iv) Customers in the remaining sectors.
- Pending disbursement for the purposes of the Bond issuance stated above, and in order to optimize the cost of funds, any unutilized proceeds from the issuance of the Bonds will be temporarily placed by the Issuer as deposits with credit institutions and foreign bank branches operating in Vietnam. The term of each deposit shall not exceed one (01) month.
- The specific plan for the use of proceeds will follow EVF's funding needs from time to time, as decided by the General Director within the scope set out above and depending on market conditions and EVF's actual circumstances in 2026 and subsequent years, and will be specified in the Offering Circular for investors purchasing the Bonds.

7. Plan for arrangement of funding sources and method of payment of principal and interest of the Bonds

Replace the term "the Conditions" with the term "terms of issue" in the contents approved in Section 11 of the Issuance Plan, specifically:

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

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

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

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

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

8. Plan for payment of principal and interest to investors

Add Section 11a on the plan for payment of principal and interest to investors after Section 11 of the Issuance Plan as follows:

11a. Plan for payment of principal and interest to investors

a. Sources of repayment of the Issuer

- The Issuer expects to use the cash collected from customers' payments of interest and principal on loans funded by the Bond proceeds to pay interest and principal of the Bonds to investors, provided that such payments do not affect the Issuer's compliance with prudential ratios.
- The minimum expected lending rate is determined on the basis of the cost of funds raised through the Bonds plus a minimum margin, ensuring that the cash collected from such loans is sufficient to pay interest and principal of the Bonds in full and on time during the tenor of the Bonds. Specifically:

Unit: USD million

Period	Expected lending rate (minimum) (% p.a.) (*)	Opening balance	Expected interest receivable	Principal receivable in the period	Expected principal + interest receivable	Closing balance
1	13.00%	300.00	19.50	-	19.50	300.00
2	13.00%	300.00	19.50	-	19.50	300.00
3	13.00%	300.00	19.50	-	19.50	300.00
4	13.00%	300.00	19.50	-	19.50	300.00
5	13.00%	300.00	19.50	-	19.50	300.00
6	13.00%	300.00	19.50	300.00	319.50	-
Total			117.00	300.00	417.00	

(*) Minimum expected lending rate = Cost of funds raised through the Bonds + a minimum margin of 4.00% p.a. (covering costs related to the issuance, foreign currency conversion costs, operating costs and expected profit). It is assumed that all proceeds from the Bonds are disbursed as loans and re-lent throughout the tenor of the Bonds, and that loan principal is fully recovered in the final period.

b. Repayment plan of the Issuer

According to the Issuer's business plan, the proceeds from its business operations, after deduction of expenses, remain sufficient to pay interest and principal, including existing debts and the Bonds expected to be offered. The table below sets out the expected payment plan for interest and principal of the Bonds assuming no early redemption of the Bonds: interest is paid every six (06) months in equal instalments, and principal is repaid in a single instalment at 100% of the principal amount on the Maturity Date. Specifically:

Unit: USD million

Period	Expected coupon rate (% p.a.) (*)	Opening balance	Expected interest payable	Principal repaid in the period	Expected principal + interest payable	Closing balance
1	9.00%	300.00	13.50	-	13.50	300.00
2	9.00%	300.00	13.50	-	13.50	300.00
3	9.00%	300.00	13.50	-	13.50	300.00
4	9.00%	300.00	13.50	-	13.50	300.00
5	9.00%	300.00	13.50	-	13.50	300.00
6	9.00%	300.00	13.50	300.00	313.50	-
Total			81.00	300.00	381.00	

(*) The coupon rate of the Bonds is assumed at the base level of 9.00% p.a. and to remain unchanged throughout the tenor of the Bonds; the final coupon rate will be determined based on the bookbuilding results within the interest rate range set out in Section 4. Principal terms and conditions of the Bonds.

Where the cash collected from payments of interest and principal on loans funded by the Bond proceeds is insufficient to pay interest and principal of the Bonds, the Issuer will use other mobilized funds, accumulated own funds, profit from business operations, its funds and other lawful sources to pay interest and principal of the Bonds or to redeem the Bonds prior to maturity.

c. Summary of the Issuer's Bond debt service cash flows

Unit: USD million

Period	Opening Bond balance	Interest + principal collected from loans funded by the Bond proceeds in the period	Interest + principal of the Bonds paid in the period	Net cash flow	Closing Bond balance
1	300.00	19.50	13.50	6.00	300.00

Period	Opening Bond balance	Interest + principal collected from loans funded by the Bond proceeds in the period	Interest + principal of the Bonds paid in the period	Net cash flow	Closing Bond balance
2	300.00	19.50	13.50	6.00	300.00
3	300.00	19.50	13.50	6.00	300.00
4	300.00	19.50	13.50	6.00	300.00
5	300.00	19.50	13.50	6.00	300.00
6	300.00	319.50	313.50	6.00	-
Total		417.00	381.00	36.00	

9. Selection of the Arranger, legal counsel and other related parties

Retain the contents approved in Section 13 of the Issuance Plan regarding the international legal counsel, the Vietnamese legal counsel and the auditor of the Issuer, specifically:

International legal counsel to the Issuer	:	Mayer Brown Hong Kong LLP
Vietnamese legal counsel to the Issuer	:	VTN & Partners Law Firm LLC
Auditor of the Issuer	:	A&C Auditing and Consulting Co., Ltd.

Amend and supplement the heading of Section 13 and the contents on the arranger, agents and other parties involved in the transaction as follows:

13. Selection of the Arranger/Placement Agent, legal counsel and other related parties

Arranger/Placement Agent	:	Seaport Global (DIFC) Limited
Agents and other parties involved in the transaction, etc.	:	To be decided by the General Director

10. Amendments and supplements

Amend the contents on amendments and supplements to the Issuance Plan in Section 14 of the Issuance Plan as follows:

Any amendment or supplement to any content of this Issuance Plan (if necessary) shall be decided by the BOD.

Appendix 2. Scope of Authorization

(Attached to Resolution No. 68/NQ-HĐQT-TCĐL dated October 14, 2026 of the BOD of EVF)

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

1. To negotiate and decide on matters relating to the offering and issuance of the Bonds, specifically as follows:
 - (i) organizing the implementation of the Issuance Plan;
 - (ii) organizing the preparation and finalization of the offering documents as prescribed and submitting the Bond offering registration dossier to the Board of Directors for approval;
 - (iii) deciding on and implementing the terms, conditions and specific details of the Bonds in accordance with the approved Issuance Plan, including: the issue date of the Bonds; the interest rate of the Bonds on the basis of the framework principles approved by the Board of Directors in the Issuance Plan; the actual volume of Bonds issued; the early redemption schedule of the Bonds (if any); the specific list of investors; and the fees relating to the issuance in accordance with the Company's approval delegation, as well as other matters within the authority of the General Director;
 - (iv) deciding on matters relating to the use of proceeds from the issuance of the Bonds in accordance with the Issuance Plan, including (a) deciding specifically on the use of the proceeds from the offering of the Bonds for the approved purposes and plan for the use of proceeds in compliance with the laws, the charter and the internal regulations of the Issuer, and (b) deciding specifically on the use of any temporarily idle proceeds from the offering of the Bonds (if any);
 - (v) negotiating, finalizing, executing and implementing the contracts, agreements and documents relating to the issuance of the Bonds, in compliance with the provisions of law, the Charter and the internal regulations of the Issuer, including:
 - The pre-offering Offering Circular of the Bonds together with the terms and conditions of the Bonds attached thereto;
 - Each subscription contract/agreement for the Bonds entered into with each subscriber of the Bonds;
 - Agreements and contracts with the implementing entities/service 

- providers in connection with the bond issuance selected under/in accordance with the Issuance Plan;
- Notices and other documents relating to the Bonds; and
 - Amendments, supplements, terminations or replacements of the documents referred to in this item (v).
- (vi) carrying out the tasks necessary for the early redemption of the Bonds in accordance with the Issuance Plan;
- (vii) carrying out the tasks necessary for full, accurate and timely information disclosure in accordance with the law before and after the offering of the Bonds;
- (viii) deciding on other matters relating to the Bonds within the scope of the Issuance Plan approved by the Board of Directors.
2. To decide on and organize the implementation of tasks relating to the registration of the Bond issuance with the State Bank of Vietnam and the State Securities Commission (of Vietnam) and the application for listing of the Bonds on the Singapore Exchange Securities Trading Limited (SGX) within the time limits prescribed by law and the Issuance Plan; and the cancellation of registration and/or deregistration from trading of part or all of the Bonds in the cases prescribed by law (the “**Necessary Procedures**”), including the following tasks:
- (i) deciding on the implementation of the specific Necessary Procedures in accordance with the relevant laws;
 - (ii) deciding on and signing the dossiers and documents to be submitted to competent State authorities in Vietnam and abroad in connection with the Necessary Procedures in accordance with the relevant laws;
 - (iii) providing explanations to competent State authorities in Vietnam and abroad and revising the dossiers for the Necessary Procedures (if required); and
 - (iv) deciding on and carrying out other tasks necessary to complete the Necessary Procedures.
3. To decide on and carry out other tasks and procedures necessary for the successful issuance of the Bonds, the completion of the Necessary Procedures and matters arising during the life of the Bonds.