

**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: **272**/TB-TCĐL
No.: **272**/TB-TCĐL

Hà Nội, ngày 28 tháng 10 năm 2026
Hanoi, October 28, 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 72/NQ-HĐQT-TCĐL ngày 27/10/2026 về việc phê duyệt Phương án Phát hành Trái phiếu riêng lẻ năm 2026.

The Board of Directors of EVF issued Resolution No. 72/NQ-HĐQT-TCĐL dated October 27, 2026 regarding the approval of the Private Bond Issuance Plan for 2026.

3. Thông tin này được công bố trên trang thông tin điện tử của EVF ngày 28/10/2026 theo đường dẫn: <https://www.evnfc.vn/thong-tin-co-dong>

This information is announced on EVF's website on October 28, 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 72/NQ-HĐQT-TCĐL ngày 27/10/2026/ Resolution No. 72/NQ-HĐQT-TCĐL dated October 27, 2026.

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



NGUYỄN THỊ PHONG LAN





No: 72/NQ-HĐQT-TCĐL

Hanoi, October 27, 2026

RESOLUTION

Approval of the Private Bond Issuance Plan for 2026

**THE BOARD OF DIRECTORS
EVF GENERAL FINANCE JOINT STOCK COMPANY**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, and its amendments and supplements;
- Pursuant to the Charter on Organization and Operation of EVF General Finance Joint Stock Company (EVF);
- Pursuant to Proposal No. 53/TTr-TCĐL dated October 22, 2026, of the General Director on the Private Bond Issuance Plan for 2026;
- Pursuant to the Minutes of synthesizing opinions of members of the Board of Directors of EVF No.65/BB-HĐQT-TCĐL dated October 27, 2026;

RESOLVES:

Article 1. To unanimously approve the Private Bond Issuance Plan for 2026 of EVF General Finance Joint Stock Company (hereinafter referred to as the “Issuance Plan”), with a maximum total issuance value at par value of VND 1,000,000,000,000 (In words: One thousand billion Vietnamese Dong). Details of the Issuance Plan are provided in Appendix 01 attached to this Resolution.

Article 2. To assign/authorize the General Director to organize the implementation of the issuance plan approved by the Board of Directors (BOD) in Article 1, specifically as follows:

- To decide, amend, and supplement the Private Bond Issuance Plan for 2026 (excluding contents that must not be changed, including: type of bonds, total issuance par value);
- To decide on other contents beyond the above-mentioned contents in the Private Bond Issuance Plan for 2026, ensuring compliance with the regulations of the State Bank and the conditions, capital source requirements, and utilization of EVF's capital sources (including but not limited to: Bond issuance plan, Bond offering prospectus, etc.);
- To decide on the buyback of bonds and other contents of the bond buyback plan (including but not limited to: specific buyback timing, buyback price, etc.) and to execute the bond buyback when arising;

- To decide on the selection of investors, advisory organizations for the bond offering dossier, issuance agents, and bond registration and depository organizations;
- To decide on costs related to EVF's Bond Issuance and Bond buyback;
- To approve and sign offering decisions for each offering tranche, the information disclosure of each offering tranche, all other instruments, documents, contracts, papers (including but not limited to: information disclosure, bond purchase subscription agreements, bond offering advisory contracts, bond depository contracts, etc.) related to and/or serving the issuance, offering, and buyback of bonds (if any);
- To decide, sign, organize, and perform procedures at competent state management agencies related to the bond issuance (including but not limited to: registering bonds at the Viet Nam Securities Depository and Clearing Corporation, registering bond transactions at the Hanoi Stock Exchange, etc.), and the buyback of bonds (when arising) of EVF; to perform other tasks related to the organization and implementation of the issuance plan and other post-issuance tasks ensuring compliance with the contents approved by the Board of Directors under this Resolution and the provisions of law;
- The General Director has the right to re-authorize the assigned, distributed, and above-mentioned authorized tasks, and shall be responsible to the Board of Directors and the law for such authorization.

Article 3. This Resolution takes effect from the date of signing. Members of the Board of Directors, the General Director, and related units and individuals are responsible for organizing 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

EVF'S 2026 PRIVATE BOND ISSUANCE PLAN

(Enclosed with Resolution No. 72/NQ-HĐQT-TCĐL dated October 27 2026 of the Board of Directors of EVF)

I. LEGAL BASIS FOR THE BOND ISSUANCE

- Law on Enterprises No. 59/2020/QH14 promulgated on 17 June 2020, as amended and supplemented by Law No. 03/2022/QH15 promulgated on 11 January 2022 and Law No. 76/2025/QH15 promulgated on 17 June 2025 (the “**Law on Enterprises**”);
- Law on Securities No. 54/2019/QH14 dated 26 November 2019, as amended and supplemented by Law No. 56/2024/QH15 promulgated on 29 November 2024 (the “**Law on Securities**”);
- Law on Credit Institutions No. 32/2024/QH15 promulgated on 18 January 2024, as amended and supplemented by Law No. 96/2025/QH15 promulgated on 27 June 2025 (the “**Law on Credit Institutions**”);
- Decree No. 200/2026/NĐ-CP dated 05 June 2026 of the Government 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**”);
- Circular No. 138/2026/TT-BTC dated 25 September 2026 of the Ministry of Finance guiding a number of articles of Decree 200 on the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds in the international market, and any amending and supplementing documents (if any) (“**Circular 138**”);
- Circular No. 12/2021/TT-NHNN dated 30 July 2021 of the State Bank of Vietnam regulating the purchase and sale by credit institutions and foreign bank branches of promissory notes, bills, certificates of deposit and bonds issued by other credit institutions and foreign bank branches in Vietnam (“**Circular 12**”);
- Circular No. 59/2024/TT-NHNN dated 31 December 2024 amending and supplementing a number of articles of Circular No. 12/2021/TT-NHNN dated 30 July 2021 of the State Bank of Vietnam regulating the purchase and sale by credit institutions and foreign bank branches of promissory notes, bills, certificates of deposit and bonds issued by other credit institutions and foreign bank branches domestically (“**Circular 59**”);
- Circular No. 23/2020/TT-NIINN dated 31 December 2020 regulating prudential limits and ratios in the operations of non-bank credit institutions, and any amending and supplementing documents (if any) (“**Circular 23**”);

- Circular No. 09/2024/TT-NHNN dated 28 June 2024 amending and supplementing a number of articles of the circulars regulating prudential limits and ratios in the operations, and the internal control systems, of credit institutions and foreign bank branches (“**Circular 09**”);
- Other relevant legal normative documents;
- The Charter of EVF General Finance Joint Stock Company (“**EVF**”).

II. 2026 PRIVATE BOND ISSUANCE PLAN

1. Information on the Issuer

No.	Item	Information
1	Enterprise name	EVF GENERAL FINANCE JOINT STOCK COMPANY
2	Type of enterprise	Joint stock company (public company)
3	Head office	Floors 6, 7 and 8, Thaisquare Caliria Building, 11A Cát Linh Street, Ô Chợ Dừa Ward, Hanoi City
4	Legal representative	Le Manh Linh Title: General Director
5	Business lines	<p>EVF's business sectors and lines are financial and banking activities as regulated by the Law on Credit Institutions, including:</p> <ul style="list-style-type: none"> - Funding mobilization services: Receiving deposits from organizations; issuing certificates of deposit and bonds to mobilize funds from organizations; borrowing from domestic and foreign credit institutions, financial institutions and international financial institutions; receiving entrusted funds from domestic and foreign organizations and individuals...; - Lending services: Short-, medium- and long-term loans to organizations and individuals; consumer lending; - Receiving entrusted funds from organizations and individuals to carry out permitted credit granting activities; entrusting funds to other credit institutions to carry out credit granting activities; - Bank guarantee services; - Discounting and rediscounting of negotiable instruments and other valuable papers; - Foreign exchange services; - Factoring services; other services related to factoring;

No.	Item	Information
		<ul style="list-style-type: none"> - Advisory services on banking operations 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 as prescribed by law.
6	Establishment and Operation License	Establishment and Operation License of finance company No. 187/GP-NHNN, first issued by the Governor of the State Bank of Vietnam on 07 July 2008, and the amending Decisions and Establishment and Operation Licenses of the State Bank of Vietnam.
7	Account for receiving Bond subscription proceeds of the offerings	<ul style="list-style-type: none"> - Account holder: EVF GENERAL FINANCE JOINT STOCK COMPANY - Account number: 135000000921 - Opened at: Vietnam Joint Stock Commercial Bank for Industry and Trade <p>The account for receiving Bond subscription proceeds may change as stipulated in the Information Disclosure Document for bond investors of each issuance.</p>

2. Purpose of the Bond issuance

To issue Bonds in accordance with the laws on credit institutions, specifically to mobilize funds for lending to individual and corporate customers of the Issuer in accordance with the Law on Credit Institutions.

3. Plan for use of proceeds from the Bond offerings

The Issuer plans to use all proceeds from the offering of these Bonds to lend to individual and corporate customers of EVF in accordance with the Law on Credit Institutions, as follows:

Specific purpose / use of proceeds	Estimated amount	Estimated disbursement period
Lending to individual and corporate customers	Up to VND 1,000,000,000,000	Within 06 months from the issue date of the Bonds of each offering.

Where funds are raised in multiple offerings, the plan for use of proceeds will be detailed in the plan for use of proceeds of each offering, specifically in line with EVF's funding needs from time to time and corresponding to the offering value of each offering, as decided by the General Director (or the person authorized by the General Director) within the scope stated above, depending on market conditions and EVF's actual situation in 2026 and subsequent years, and will be clearly stated in the Information Disclosure Document for bond investors for each specific offering.

Plan for use of temporarily idle proceeds from the Bond offerings: Where the scheduled disbursement date has not yet been reached, any proceeds from the Bond offering that have not been used will be temporarily held by the Issuer in the form of deposits at commercial banks or foreign bank branches, or invested in certificates of deposit issued by commercial banks or foreign bank branches. When the scheduled disbursement date arrives, the Issuer undertakes to ensure that the funds are used for the issuance purpose stated in the issuance plan and in the information disclosed to investors.

The Issuer needs to raise funds in multiple offerings consistent with the above issuance purpose. The Issuer's need to raise funds in multiple offerings is consistent with the borrowing needs of individual and institutional customers and with the Issuer's lending schedule to the economy, in order to ensure operational efficiency and safety in accordance with the Law on Credit Institutions.

4. Explanation of compliance with each condition for the Bond offering under Decree 200 and relevant laws

No.	Conditions for bond offering	Status	Explanation
I. General conditions for bond offering			
1	A resolution of the General Meeting of Shareholders or the Board of Directors approving the issuance plan and the use of proceeds from the offering, clearly specifying the criteria, number and identity of investors	Satisfied	<p>The Board of Directors has issued a resolution approving this Bond Issuance Plan.</p> <p>This Bond Issuance Plan includes the plan for use of proceeds from the offering and clearly specifies the criteria, number and identity of investors.</p> <p>Basis: Resolution of the Board of Directors approving the 2026 Private Bond Issuance Plan</p>

No.	Conditions for bond offering	Status	Explanation
2	Participants in the offering include institutional professional securities investors. Where the bonds offered fall under Point a or Point b, Clause 1b, Article 11 of the Law on Securities, participants in the offering include institutional professional securities investors and individual professional securities investors;	Satisfied	<p>This Issuance Plan stipulates that the participants in the purchase, trading and transfer of bonds issued by EVF are institutional professional securities investors in accordance with the securities laws.</p> <p>Basis: The Issuance Plan under the Resolution of the Board of Directors approving the 2026 Private Bond Issuance Plan</p>
3	The trading and transfer of privately placed corporate bonds may only be conducted among professional securities investors as prescribed in Clauses 1a and 1b, Article 11 of the Law on Securities, except where carried out pursuant to a legally effective court judgment or decision, an arbitral decision, or inheritance in accordance with law	Satisfied	<p>This Issuance Plan stipulates that the persons eligible to trade and transfer bonds issued by EVF are institutional professional securities investors in accordance with the securities laws, except where carried out pursuant to a legally effective court judgment or decision, an arbitral decision, or inheritance in accordance with law</p> <p>Basis: The Issuance Plan under the Resolution of the Board of Directors approving the 2026 Private Bond Issuance Plan</p>
4	Full payment of both principal and interest on bonds previously offered, or full payment of debts falling due, in the 03 consecutive years preceding the bond offering (if any), except where bonds are	Satisfied	<p>EVF has fully paid both principal and interest on bonds previously offered and all debts falling due in the 03 consecutive years preceding the bond offering.</p> <p>Basis: Audited Financial Statements of EVF for 2023, 2024 and 2025; the Issuance Plan under the Resolution of the Board of Directors approving the 2026 Private Bond</p>

No.	Conditions for bond offering	Status	Explanation
	offered to selected creditors that are financial institutions		Issuance Plan; and EVF's written undertaking on the satisfaction of the conditions.
5	Audited financial statements for the year immediately preceding the issuance year, audited by an approved audit firm	Satisfied	EVF has Financial Statements for 2025 audited by A&C Auditing and Consulting Co., Ltd., an approved audit firm A&C Auditing and Consulting Co., Ltd. issued an unqualified audit opinion on EVF's 2025 financial statements. Basis: Audited Financial Statements of EVF for 2025
6	Compliance with the financial safety ratios and prudential ratios in operations as prescribed by law (if any).	Satisfied	EVF complies with the financial safety ratios and prudential ratios in operations as prescribed by law, as presented in sub-item 8.2, item 8, Section II of this Issuance Plan Basis: Audited Financial Statements of EVF for 2023, 2024 and 2025; the Issuance Plan under the Resolution of the Board of Directors approving the 2026 Private Bond Issuance Plan; and EVF's written undertaking on the satisfaction of the conditions
7	Liabilities (including the value of bonds proposed to be issued) not exceeding 05 times the owners' equity of the issuer according to the financial statements of the year specified at Point e of this Clause, except where the issuer is a state-owned enterprise, an enterprise issuing bonds to implement a real estate project, a credit	Satisfied	EVF is a credit institution and operates in accordance with relevant laws. EVF complies with the relevant legal regulations. Basis: The Issuance Plan under the Resolution of the Board of Directors approving the 2026 Private Bond Issuance Plan and EVF's written undertaking on the satisfaction of the conditions

No.	Conditions for bond offering	Status	Explanation
	institution, an insurance enterprise, a reinsurance enterprise, an insurance brokerage enterprise, a securities company, or a securities investment fund management company, which shall comply with relevant laws. Where the issuer is a parent company, the indicators of liabilities (including the value of bonds proposed to be issued) and owners' equity shall be based on consolidated financial statements, in which owners' equity excludes non-controlling interests		

II. Conditions for offering bonds in multiple offerings

1	The issuer is a credit institution established and operating under Vietnamese law	Satisfied	EVF is a credit institution established and operating under Vietnamese law. Basis: Establishment and Operation License of finance company No. 187/GP-NHNN issued by the Governor of the State Bank of Vietnam on 07 July 2008, and amending and supplementing documents
2	Having a need to raise funds in multiple offerings consistent with the approved bond issuance purpose, in accordance with Clause 2, Article 10 of Decree 200	Satisfied	EVF has a need to raise funds in multiple offerings consistent with the bond issuance purpose approved in this Issuance Plan. This Bond Issuance Plan is approved by the competent authority in accordance with the Company's Charter. Pursuant to Clause 1, Article 46 of EVF's current Charter, the Board of Directors has the authority to approve this Bond Issuance Plan.

No.	Conditions for bond offering	Status	Explanation
			Basis: The Issuance Plan under the Resolution of the Board of Directors approving the 2026 Private Bond Issuance Plan
3	Having a bond issuance plan that specifies the issuance value, timing and plan for use of proceeds of each offering.	Satisfied	<p>EVF has a Bond Issuance Plan approved by the Board of Directors under the Resolution approving the Bond Issuance Plan.</p> <p>This Bond Issuance Plan sets out the expected issuance value, timing and plan for use of proceeds of the bond offerings. The specific issuance value, timing and detailed plan for use of proceeds of each offering are authorized by the Board of Directors to the General Director for decision and will be set out in detail in the Issuance Decision for each offering.</p> <p>Basis: The Issuance Plan under the Resolution of the Board of Directors approving the 2026 Private Bond Issuance Plan and the Issuance Decision for each offering</p>
4	The distribution period of bonds for each offering does not exceed 30 days from the date of information disclosure prior to the offering. The total period for offering bonds in multiple offerings is no more than 06 months from the issue date of the first offering.	Satisfied	<p>- Under this Issuance Plan, EVF determines that the offering period of each offering does not exceed 30 days from the date of information disclosure prior to that offering. At the same time, the total offering period of all offerings is no more than 06 months from the issue date of the first offering.</p> <p>Basis: The Issuance Plan under the Resolution of the Board of Directors approving the 2026 Private Bond Issuance Plan.</p>

5. Terms and conditions of the proposed Bonds:

1. Issuer	EVF GENERAL FINANCE JOINT STOCK COMPANY
2. General name of the Bonds	EVF 2026 Private Bonds The name of each Bond offering will be decided by the General Director (or the person authorized by the General Director) at each offering
3. Issuance value (at par value)	Up to VND 1,000,000,000,000 (In words: One thousand billion Vietnamese dong)
4. Bond term	From one (01) year or more; the specific term will be decided by the General Director (or the person authorized by the General Director) at each offering and clearly stated in the Information Disclosure Document for bond investors of each offering.
5. Par value of Bonds	VND 100,000,000 (One hundred million dong) per Bond, or a multiple of one hundred million (100,000,000) Vietnamese dong
6. Issue price	100% of the par value of the Bonds
7. Currency of issuance and payment	Vietnamese dong (VND)
8. Type of Bonds	Non-convertible corporate bonds, without warrants, unsecured and not constituting subordinated debt of EVF, in accordance with current laws.
9. Form of Bonds	The Bonds are issued in book-entry form.
10. Nominal interest rate of the Bonds	<ul style="list-style-type: none"> • Fixed, floating, or a combination of fixed and floating rates • Where the nominal interest rate of the Bonds is a floating rate or a combination of fixed and floating rates, the floating rate is determined on the basis of: “reference rate” +/- (plus or minus) “margin”, whereby: <ul style="list-style-type: none"> (i) The “reference rate” for determining the nominal interest rate is the average of the 12-month, interest-paid-in-arrears, VND personal savings deposit interest rates published on the websites of Vietnam Joint Stock Commercial Bank for Industry and Trade, Joint Stock Commercial Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam, and Vietnam Joint Stock Commercial Bank for Agriculture and Rural Development. (ii) The “margin” is determined on the basis of market conditions and EVF's acceptance level/funding needs at the time of each offering, and in line with the State Bank's regulations on

	<p>interest rates from time to time. The margin of each Bond offering is clearly stated in the Bond Issuance Decision of each offering and in the Information Disclosure Document for bond investors of each offering.</p> <ul style="list-style-type: none"> • The General Director (or the person authorized by the General Director) decides the nominal interest rate of the Bonds (including but not limited to the type of interest rate, interest rate level, reference rate, margin, etc.) of each offering, ensuring compliance with the above provisions and the prevailing regulations of the State Bank of Vietnam on interest rates from time to time, as clearly stated in the Bond Issuance Decision of each offering and in the Information Disclosure Document for bond investors of each offering.
11. Method of payment of Bond principal and interest	<p>Principal is paid in a single payment on the maturity date and/or the early repurchase date and/or other payment due date, as specified in the Bond Issuance Decision of each offering and in the Information Disclosure Document of each offering. If the principal payment date is not a business day, the principal will be paid on the next immediately following business day.</p> <p>Bond interest is paid in arrears, annually on the anniversary dates of the issue date of each offering (the interest payment dates) (as specified in the Information Disclosure Document for bond investors of each offering) and/or on the early repurchase date and/or the maturity date and/or other payment due date on which the Issuer must pay Bond principal. If the interest payment date is not a business day, the interest will be paid on the next immediately following business day.</p> <p>Payment of Bond principal and interest is carried out in accordance with the regulations on the exercise of rights after the Bonds are registered at VSDC under prevailing regulations</p>
12. Expected number of offerings, value of each offering and expected timing of each offering:	<ul style="list-style-type: none"> • Expected number of offerings: Up to 5 offerings. • Expected offering value per offering: up to VND 1,000 (One thousand) billion per offering, ensuring that the cumulative par value of Bonds offered across all offerings does not exceed VND 1,000 billion. • Expected offering timing: from October 2026 to December 2026, ensuring that the distribution period of Bonds of each offering does not exceed 30 days from the date of information disclosure prior to that offering. The total period for offering Bonds in multiple

	<p>offerings is no more than 06 months from the issue date of the first offering.</p> <ul style="list-style-type: none"> • Expected timing of each offering: In line with EVF's funding needs in 2026 and subsequent years. • The General Director (or the person authorized by the General Director), based on the actual offering situation, decides on the number of offerings, the offering value of each offering and the specific offering timing of each offering.
13. Distribution period of Bonds of each offering and total offering period of the offerings	<p>The distribution period of Bonds of each offering does not exceed 30 days from the date of information disclosure prior to that offering. The total period for offering Bonds in multiple offerings is no more than 06 months from the issue date of the first offering.</p>
14. Related organizations	<p>1. Bond offering dossier advisory organization: The General Director (or the person authorized by the General Director) decides on the selection of a licensed securities company that meets EVF's requirements, ensuring compliance with the provisions of law.</p> <p>2. Bond registration, depository and transfer management organization: The Bonds will be registered and deposited at the Vietnam Securities Depository and Clearing Corporation (VSDC) and registered for trading at the Stock Exchange in accordance with law.</p> <p>3. Issuance agent (if any): The General Director (or the person authorized by the General Director) decides on the selection of a licensed securities company that meets EVF's requirements, ensuring compliance with the provisions of law. The specific issuance agent (if any) for each Bond offering will be stipulated in the Issuance Decision for each offering.</p>

6. Cases, conditions, terms and undertakings of the issuer regarding early repurchase and exchange of bonds

The Bonds may be repurchased early in one or more of the following cases:

6.1 Early repurchase of Bonds by agreement between the issuer and the bondholder, and/or other cases

a. Cases of early repurchase of Bonds include:

- (i) Early repurchase of Bonds at the request of the Issuer: EVF has the right to repurchase part or all of the Bonds early at specific times during the term of the Bonds, and the Bondholder is obliged to resell to the Issuer the Bonds it holds as proposed by the Issuer. The timing, repurchase volume and repurchase price for each offering will depend on market conditions

and EVF's capital balancing capacity at the time of repurchase and will be specifically disclosed in the Bond Issuance Decision of each offering and in the Information Disclosure Document prior to each offering.

(ii) Early repurchase of Bonds at the request of the Bondholder: The Bondholder has the right to request EVF to repurchase part or all of the Bonds it holds early at specific times during the term of the Bonds, and EVF is obliged to repurchase the Bonds early at the request of the Bondholder. The timing, volume and repurchase price will depend on the agreement between the investor and EVF at the time of each offering and will be specifically disclosed in the Bond Issuance Decision of each offering and in the Information Disclosure Document prior to each offering.

(iii) Early repurchase of Bonds by agreement: EVF and the Bondholder may agree on the early repurchase of Bonds at a minimum of one (01) year from the issue date within the term of the Bonds, provided that after the repurchase, compliance with the prescribed prudential ratios and limits is still ensured.

- b. Conditions and terms for early repurchase of Bonds by agreement between the issuer and the bondholder:
- Purpose of repurchase: to optimize business efficiency at the expected time of repurchase and/or pursuant to EVF's repurchase undertaking at the time of issuance.
 - Total par value of Bonds expected to be repurchased: up to the total par value of successfully issued Bonds.
 - Source of funds for repurchase: from EVF's revenues and/or proceeds from collection of matured loans and/or funds mobilized from organizations and/or other lawful sources.
 - Time of repurchase: decided by the General Director (or the person authorized by the General Director) and stipulated in the Bond Issuance Decision of each offering and in the Information Disclosure Document of each offering, ensuring compliance with the legal regulations on information disclosure on early repurchase of Bonds
 - Repurchase price: decided by the General Director (or the person authorized by the General Director), who stipulates the repurchase price formula in the Bond Issuance Decision of each offering and in the Information Disclosure Document of each offering.
 - Repurchase procedures (including but not limited to the method of organizing the repurchase, the repurchase terms and conditions, etc.): decided by the General Director (or the person authorized by the General Director) and stipulated in the Bond Issuance Decision of each offering and in the Information Disclosure Document of each offering, ensuring compliance with the provisions of law.
- c. Undertaking of the Issuer on early repurchase of Bonds

EVF undertakes to repurchase the Bonds early in accordance with the Bond Issuance Plan, the Bond Issuance Decision of each offering and the Information Disclosure Document prior to each bond offering.

6.2 Mandatory repurchase of Bonds at the request of investors

- EVF shall conduct a mandatory repurchase at the request of the Bondholder in the following cases:
 - a) Violation of the laws on the offering and trading of corporate bonds as determined by a competent authority, where such violation cannot be remedied or the remedial measure is not approved by Bondholders representing 65% or more of the total outstanding Bonds of the same type;
 - b) Failure to implement the Bond issuance plan approved or accepted by the competent authority, or the information disclosed to investors, where the Issuer cannot remedy it or the remedial measure is not approved by Bondholders representing 65% or more of the total outstanding Bonds of the same type;
 - c) Other cases specified in the Information Disclosure Document prior to each offering (if any).
- Conditions, terms and undertakings of EVF on mandatory repurchase of Bonds: as detailed in the Information Disclosure Document of each offering.

6.3 Early repurchase of Bonds held by Bondholders who do not approve changes to the terms and conditions of the Bonds or changes to the issuance purpose in the issuance plan, where such changes have been approved by Bondholders representing 65% or more of the total Bonds.

The specific cases, conditions, terms and manner of carrying out early repurchase of Bonds will be decided by the General Director (or the person authorized by the General Director) and stipulated in the Information Disclosure Document of each offering, ensuring compliance with the provisions of law and the regulations of the Vietnam Securities Depository and Clearing Corporation and the Stock Exchange.

6.4 Exchange of Bonds: None

7. Method and procedure for obtaining the opinions of bondholders on changes to terms and conditions, issuance purpose, and early repurchase of bonds

The solicitation of opinions from Bondholders on matters such as amendments and supplements to the terms and conditions of the Bonds, changes to the purpose of use of proceeds from the offering, early repurchase of Bonds or other important matters relating to the Bonds will be carried out in accordance with the Information Disclosure Document prior to each offering and relevant legal regulations.

The opinions of Bondholders may be obtained through a Bondholders' meeting, a written resolution or electronic means, in accordance with the Information Disclosure Document prior to each offering. The Issuer will notify, collect, confirm and consolidate the opinions of Bondholders.

8. Selected financial indicators of EVF in the 03 years immediately preceding the issuance year and changes after issuance (if any)

8.1 Selected key financial indicators in the 03 (three) years immediately preceding the issuance year

No.	Indicator	Unit	31 Dec 2023	31 Dec 2024	31 Dec 2025
1	Owners' equity	VND million	8,456,218	9,007,188	9,876,289
1.1	Owners' investment capital (Capital of the credit institution)	VND million	7,395,373	7,958,548	7,958,548
-	<i>Charter capital</i>	<i>VND million</i>	<i>7,042,483</i>	<i>7,605,658</i>	<i>7,605,658</i>
-	<i>Share premium</i>	<i>VND million</i>	<i>350,562</i>	<i>350,562</i>	<i>350,562</i>
-	<i>Capital for capital construction investment and fixed asset purchases</i>	<i>VND million</i>	<i>2,328</i>	<i>2,328</i>	<i>2,328</i>
1.2	Funds of the credit institution	VND million	430,883	480,140	608,723
1.3	Retained earnings	VND million	629,962	568,500	1,309,018
1.4	Asset revaluation differences	VND million	-	-	-
1.5	Foreign exchange differences	VND million	-	-	-
2	Total liabilities	VND million	40,764,913	50,591,373	73,181,869
2.1	<i>Bank borrowings (Deposits from and borrowings from other credit institutions)</i>	VND million	10,911,760	11,734,293	17,009,221
2.1.1	<i>Deposits from other credit institutions</i>	<i>VND million</i>	<i>4,600,000</i>	<i>3,870,200</i>	<i>6,528,858</i>
2.1.2	<i>Borrowings from other credit institutions</i>	<i>VND million</i>	<i>6,311,760</i>	<i>7,864,093</i>	<i>10,480,363</i>
2.2	Customer deposits	VND million	3,001,537	10,210,723	14,552,400
2.3	Derivative financial instruments and other financial liabilities	VND million	0	164,717	255,396
2.4	Funding, entrusted investment and lending funds in which the credit institution bears the risk	VND million	8,016,400	8,587,674	8,636,750
2.5	Borrowings from bond issuance	VND million	1,725,000	1,725,000	2,410,000
2.5.1	<i>Bonds privately placed in the domestic market</i>	<i>VND million</i>	<i>1,725,000</i>	<i>1,725,000</i>	<i>2,410,000</i>
2.5.2	<i>Bonds publicly offered in the domestic market</i>	<i>VND million</i>	<i>0</i>	<i>0</i>	<i>0</i>
2.5.3	<i>Bonds offered in the international market</i>	<i>VND million</i>	<i>0</i>	<i>0</i>	<i>0</i>
2.6	Certificates of deposit issued	VND million	15,696,000	16,831,000	28,432,000

No.	Indicator	Unit	31 Dec 2023	31 Dec 2024	31 Dec 2025
2.7	Other liabilities	VND million	1,414,216	1,337,966	1,886,102
2.7.1	<i>Accrued interest and fees payable</i>	<i>VND million</i>	<i>1,210,461</i>	<i>1,036,166</i>	<i>1,507,621</i>
2.7.2	<i>Other payables and liabilities</i>	<i>VND million</i>	<i>203,755</i>	<i>301,800</i>	<i>378,481</i>
3	Capital structure indicators (times)				
3.1	Total liabilities/Total assets ratio	Times	0.83	0.85	0.88
3.2	Total liabilities/Owners' equity ratio	Times	4.82	5.62	7.41
4	Solvency indicators:				
4.1	Current ratio (Current assets/Current liabilities)	Times	N/A	N/A	N/A
4.2	Quick ratio ((Current assets – Inventories)/Current liabilities)	Times	N/A	N/A	N/A
5	Total outstanding bond borrowings/Owners' equity	Times	0.20	0.19	0.24
6	Profit				
6.1	Profit before tax (PBT)	VND million	409,307	703,774	1,104,225
6.2	Profit after tax (PAT) for the financial year	VND million	328,379	560,822	894,337
7	Profitability indicators (*)				
7.1	Profit after tax/Average total assets ratio (ROAA)	%	0.71%	1.08%	1.30%
7.2	Profit after tax/Average owners' equity ratio (ROAE)	%	6.28%	6.43%	9.45%

(*) The ratios of Profit after tax/Average total assets and Profit after tax/Average owners' equity are calculated as follows: average total assets and average owners' equity are calculated as the average of the prior year-end balance and the quarter-end balances of each quarter in the year; data are referenced from the Issuer's audited and self-prepared Financial Statements.

8.2 Financial safety indicators and capital safety ratios under sector-specific laws in the 03 (three) years immediately preceding the issuance year

No.	Indicators	31 Dec 2023	31 Dec 2024	31 Dec 2025	SBV limit ¹	Status
1	Minimum capital adequacy ratio	18.29%	12.47%	11.16%	Minimum 9%	Met
2	Credit extension restrictions and limits					

No.	Indicators	31 Dec 2023	31 Dec 2024	31 Dec 2025	SBV limit ¹	Status
2.1	Credit extension limit to one customer	8.24%	13.77%	13.96%	Maximum 15% of own capital	Met
2.2	Credit extension limit to one customer and persons related to that customer	10.22%	15.08%	21.38%	Maximum 25% of own capital	Met
3	Payment capacity ratios					
3.1	Liquidity reserve ratio	13.06%	4.24%	5.82 %	>=1%	Met
3.2	30-day payment capacity ratio for Vietnamese dong	370.23%	102.32%	-294.66%	Minimum 20% if net cash outflow is positive	Met
3.3	30-day payment capacity ratio for foreign currencies	-0.58%	-0.97%	-4.16%	Minimum 05% if net cash outflow is positive	Met
4	Ratio of short-term funds used for medium- and long-term lending	-0.58%	17.21%	11.76%	Maximum 90%	Met
5	Ratio of purchase, holding and investment in Government bonds and Government-guaranteed bonds	0.70%	0.40%	0.50%	Maximum 10% of the average Total Liabilities of the immediately preceding month	Met
6	Total capital contribution and share purchase by a finance company in enterprises and investment funds, including its subsidiaries and affiliates	23.98%	43.83% (*)	28.38%	Maximum 40% of the Charter Capital and reserve funds of the finance company	Met
7	Capital contribution and share purchase by a finance company and its subsidiaries and affiliates in one	11.00%	11.00%	11.00%	Maximum 11% of the Charter Capital of the enterprise or investment fund receiving	Met

No.	Indicators	31 Dec 2023	31 Dec 2024	31 Dec 2025	SBV limit ¹	Status
	enterprise or investment fund				the capital contribution	
8	Foreign currency position					
8.1	Positive foreign currency position to own capital	0.10%	0.08%	0.19%	Total positive foreign currency position must not exceed 20% of own capital	Met
8.2	Negative foreign currency position to own capital	3.00%	0.62%	0.00%	Total negative foreign currency position at end of day must not exceed 20% of own capital	Met

¹ In accordance with the 2024 Law on Credit Institutions, effective from 01 July 2024, and Circular No. 23/2020/TT-NHNN regulating prudential limits and ratios in the operations of non-bank credit institutions, effective from 14 December 2020; and Circular No. 09/2024/TT-NHNN dated 28 June 2024 amending and supplementing a number of articles of the circulars regulating prudential limits and ratios in the operations, and the internal control systems, of credit institutions and foreign bank branches.

(*) Under the 2024 Law on Credit Institutions (effective from 01 July 2024), this ratio is a maximum of 40% of the charter capital and reserve funds of the finance company (as prescribed in Clause 4, Article 137). Meanwhile, Clause 2, Article 210 of the 2024 Law on Credit Institutions permits EVF to continue maintaining some of these items until 30 June 2025, so as to be ready for EVF to meet the 40% maximum ratio requirement. As of 31 December 2024, EVF's ratio was 43.83%, which remained compliant pursuant to Clause 2, Article 210 of the 2024 Law on Credit Institution

8.3. Changes after issuance (if any):

Indicator	Unit	As of 31 Dec 2025	Expected change after the Bond issuance (*)
Total liabilities	VND million	73,181,869	75,181,869
Borrowings from bond issuance	VND million	2,410,000	4,410,000
Capital structure indicators			
Total liabilities/Total assets ratio	Times	0.88	0.91

Total liabilities/Owners' equity ratio	Times	7.41	7.61
Total outstanding bond borrowings/Owners' equity	Times	0.24	0.45

(*) The expected information is based on all other indicators remaining unchanged, and includes the bonds offered to increase Tier 2 capital in 2026; the outstanding corporate bond balance remaining unchanged (Bondholders and the Issuer do not exercise repurchase/resale rights); and the successful offering of the full expected value of Bonds. EVF undertakes that the indicators will ensure compliance with the legal regulations on prudential safety in the operations of credit institutions.

Source: EVF's audited 2025 Financial Statements.

9. Status of payment of principal and interest on issued bonds and debts falling due (excluding bond debt) in the 03 consecutive years preceding the Bond offering

EVF has fully and punctually paid principal and interest on issued bonds and debts falling due (excluding bond debt) in the 03 consecutive years preceding the bond offering and up to the present time.

10. Report on the issuance and use of proceeds of outstanding bonds

- Total volume of bonds issued for bonds outstanding as of 31 December 2025:
 - + Number of bonds issued for bonds outstanding as of 31 December 2025: 10,675 bonds
 - + Value of bonds issued for bonds outstanding as of 31 December 2025: VND 2,620 (Two thousand six hundred and twenty) billion.
- Interest paid on bonds since issuance for bonds outstanding as of 31 December 2025: VND 344 billion
- Principal paid (at par value) since the issue date of each bond outstanding as of 31 December 2025: VND 210 billion
- Remaining outstanding bond balance (at par value) as of 31 December 2025: VND 2,410 billion
- Use of proceeds of outstanding bonds as of 31 December 2025: (Unit: VND billion)

Purpose of use	Plan – VND billion	Used – VND billion
1. Increase in other funding sources		
Investment and lending activities	1,725	1,725
Lending activities	895	895
Total	2,620	2,620

- Plan for payment of principal and interest on outstanding bonds to investors: Interest and principal on outstanding bonds are expected to be paid by EVF in accordance with the Information Disclosure Document of each offering.

- Violations of the law on corporate bond issuance as determined by a competent authority in the 03 (three) consecutive years preceding the Bond offering: None.

11. Assessment of the Issuer's financial condition and ability to pay debts falling due, and ability to repay the Bonds proposed to be issued

EVF fully complies with the legal regulations on prudential limits and ratios in operations, and therefore:

- EVF has a sound financial position;
- EVF has sufficient funds and is fully capable of paying debts falling due and repaying the Bonds proposed to be issued when they fall due.

12. Audit opinion on financial statements audited by a qualified audit firm

EVF's 2025 Financial Statements were audited by A&C Auditing and Consulting Co., Ltd. with an unqualified opinion: "In our opinion, the Financial Statements present fairly, in all material respects, the financial position of the Company as at 31 December 2025, and its financial performance and cash flows for the financial year then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Credit Institutions and the legal regulations relevant to the preparation and presentation of Financial Statements."

13. Method of Bond issuance

Method of issuance: Direct sale to investors and/or through an issuance agent.

Within the scope stated above, the General Director (or the person authorized by the General Director) decides the specific method of issuance for each offering and clearly states it in the Information Disclosure Document for bond investors of each specific offering.

14. Bond purchasers

Persons eligible to purchase, trade and transfer Bonds / Criteria for Bond investors: institutional professional securities investors in accordance with the securities laws.

Bond trading is carried out through trading members. The trading and transfer of Bonds may only be conducted among institutional professional securities investors in accordance with the securities laws, except where carried out pursuant to a legally effective court judgment or decision, an arbitral decision, or inheritance in accordance with law.

Number of investors: Not restricted under the provisions of law.

15. Plan for arranging funds and method of payment of Bond principal and interest

Plan for sources of debt repayment of the Issuer

- The Issuer expects to use revenue from business operations to repay Bond principal and interest. In addition to the above sources of revenue, the Issuer is permitted to use funds and other lawful sources of capital to make payment.
- The expected minimum lending interest rate is determined on the basis of the cost of funds raised through the Bonds plus a minimum margin, ensuring that proceeds from loans are

sufficient to pay Bond interest and principal in full and on time during the term of the Bonds. Specifically, the expectation is as follows:

Unit: VND billion

Period	Expected lending interest rate (minimum) (% p.a.) (*)	Opening balance	Expected interest receivable	Principal receivable in the period	Expected principal + interest receivable	Closing balance
1	11.50%	1,000	115	-	115	1,000
2	11.50%	1,000	115	-	115	1,000
3	11.50%	1,000	115	-	115	1,000
4	11.50%	1,000	115	-	115	1,000
5	11.50%	1,000	115	1,000	1,115	-
Total			575	1,000	1,575	

(*) Expected minimum lending interest rate = Cost of funds raised through the Bonds + minimum margin of 2.50% per annum (to cover costs related to the issuance, operating costs and expected profit). It is assumed that all proceeds from the Bonds are disbursed as loans and re-disbursed throughout the term of the Bonds, with loan principal fully recovered in the final period.

b. Repayment plan of the Issuer

According to the Issuer's business plan, cash proceeds from business operations after deducting expenses remain sufficient to pay interest and principal, including debts already incurred and the Bonds proposed to be offered. The table below shows the expected plan for payment of Bond interest and principal where no early repurchase of Bonds occurs: interest is paid once a year in equal installments, and principal is paid in a single payment equal to 100% of par value on the Maturity Date. Specifically:

Unit: VND billion

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%	1,000	90	-	90	1,000
2	9.00%	1,000	90	-	90	1,000
3	9.00%	1,000	90	-	90	1,000
4	9.00%	1,000	90	-	90	1,000
5	9.00%	1,000	90	1,000	1,090	-
Total			450	1,000	1,450	

(*) The Bond interest rate is assumed at a base level of 9.00% per annum and unchanged throughout the Bond term, assuming a Bond term of 5 years; the final interest rate will be determined at the time of issuance in accordance with the terms and conditions of the Bonds.

Where cash received from payments of interest and principal on loans and investments funded by Bond proceeds is insufficient to pay Bond interest and principal, the Issuer will use other mobilized funds, accumulated capital, business operating profit, funds and other lawful sources of revenue to pay Bond interest and principal or to repurchase the Bonds early.

c. Summary of expected cash flows for Bond debt repayment of the Issuer

Unit: VND billion

Period	Opening Bond balance	Loan interest + principal collected from Bond proceeds in the period	Bond interest + principal paid in the period	Net cash flow	Closing Bond balance
1	1,000	115	90	25	1,000
2	1,000	115	90	25	1,000
3	1,000	115	90	25	1,000
4	1,000	115	90	25	1,000
5	1,000	1,115	1,090	25	-
Total		1,575	1,450	125	

Payment of Bond principal and interest will be made through the payment, depository and clearing organizations designated in the Information Disclosure Document prior to each offering. Specifically:

- Bond interest is paid on the periodic interest payment dates
- Bond principal will be paid on the maturity date or the early repurchase date (if any) in accordance with the terms and conditions of the Bonds.

The specific payment date of each payment period will be determined according to the payment schedule stipulated in the terms and conditions of the Bonds of each issuance.

- Method of payment of Bond interest and principal: as stipulated in item 5, Section II above.
- Detailed plan for handling collateral in case funds for paying interest and principal cannot be arranged (where the bonds are secured): Not applicable.

16. Information disclosure undertakings of the Issuer and other undertakings to Bondholders

a. Information disclosure undertakings of the Issuer

EVF undertakes to disclose information fully, accurately and in a timely manner to Bond investors and to report to state management agencies in accordance with Decree 200, Circular 138 and other relevant legal documents.

b. Other undertakings of the Issuer to Bondholders

- Pay Bond principal and interest in full and on time when due;
- Comply with the regulations on the purpose of use of proceeds from the Bond offerings;
- Maintain the validity of the approvals necessary for the issuance and offering of the Bonds;

- Comply with the regulations on information disclosure and other regulations applicable to the Issuer;
- Provide necessary information to Bondholders as prescribed;
- Ensure the rights attached to the Bonds (if any) of Bondholders;
- Repurchase the Bonds early in accordance with the Information Disclosure Document prior to each Bond offering and the provisions of law;
- Comply with other obligations stipulated in the Information Disclosure Document of each specific offering and the provisions of law.

17. Measures taken by the Issuer to monitor, manage and supervise the use of proceeds from the Bond offering for the intended purpose

The Issuer will monitor, manage and supervise the use of proceeds from the Bond issuance through the Issuer's existing funding management, accounting, credit, risk management and internal control systems. Funds mobilized from the Bonds will be recorded, managed and allocated under internal procedures to ensure they are used for the purposes approved in the Issuance Plan, including supplementing funding for credit granting activities to individual and corporate customers in accordance with law.

Every 06 months and annually per the financial year, EVF will report and periodically disclose information on the use of proceeds from the bond offering in accordance with regulations.

The General Director (or the person authorized by the General Director) is assigned to decide on and implement measures for managing, monitoring and supervising the use of proceeds from the Bond offering, ensuring that they are used strictly for the purposes stipulated in this Issuance Plan.

18. Terms on Bond registration and depository

After a successful offering, the Bonds will be registered by the Issuer at the Vietnam Securities Depository and Clearing Corporation in compliance with Decree 200, Circular 138 and guiding, amending and supplementing documents (if any) and relevant legal regulations.

The Bonds must be centrally deposited by the Bondholder at the Vietnam Securities Depository and Clearing Corporation through a depository member before trading or transfer of ownership, except as otherwise guided by the Ministry of Finance.

The General Director (or the person authorized by the General Director) decides on the execution of documents and the implementation of procedures for Bond registration.

19. Terms on Bond trading

Bond trading must be conducted through trading members, and Bonds may only be traded and transferred among organizations that meet the conditions of professional securities investors

under securities laws, except where carried out pursuant to a legally effective court judgment or decision, an arbitral decision, or inheritance in accordance with law.

EVF registers the issued Bonds for trading on the privately placed corporate bond trading system at the Stock Exchange in accordance with law.

The General Director (or the person authorized by the General Director) is authorized to decide on the execution of documents and the implementation of procedures for registration of Bond trading.

20. Rights and responsibilities of the Issuer

a. Rights of the Issuer

- The Issuer has the right to issue Bonds to mobilize funds in accordance with the regulations on corporate bond issuance under Decree 200, the Law on Credit Institutions and guiding, amending, supplementing and replacing documents (if any).
- The Issuer has the right to refuse to sell Bonds to an investor if it does not receive the correct and full Bond purchase amount from the investor as committed between the investor and the Issuer.
- Other rights (if any) as stipulated in the Information Disclosure Document of each offering and the provisions of law.

b. Responsibilities of the Issuer

- Comply with the legal regulations on bond offering under Decree 200, Circular 138 and related guiding documents;
- Provide the bond offering dossier in accordance with Decree 200 to bond investors;
- Allocate, use and manage the use of proceeds from the bond offering for the issuance purpose in the issuance plan approved or accepted by the competent authority, the information disclosed to investors and the provisions of law;
- Pay Bond principal and interest in full and on time when due and perform the attached rights (if any) for Bondholders under the terms and conditions of the Bonds; comply with Article 22 of Decree 200;
- Be responsible before the law and before investors for the accuracy, truthfulness, completeness and validity of the information declared in the private corporate bond offering dossier, the registration dossier for private corporate bond offering, and the information disclosure documents prior to the private corporate bond offering, and for the full satisfaction of the offering conditions; be responsible for explaining to investors the information relating to the issuance plan, legal risks, investment risks, risks of use of funds, and the rights, interests and legal responsibilities of the issuer and investors;
- The Issuer issues Bond ownership certificates to investors and carries out procedures for registration of trading of privately placed bonds in accordance with law;

- Be responsible for explaining to investors the information relating to the Bond Issuance Plan, legal risks, investment risks, risks of use of funds, and the rights, interests and legal responsibilities of the Issuer and investors;
- The Issuer must repurchase bonds early in accordance with Point b, Clause 3, Article 12 of Decree 200, the Information Disclosure Document for the bond offering of each offering and the provisions of law;
- Implement financial management, accounting, statistics and audit regimes in accordance with law;
- Properly perform the agreements and undertakings with Bond investors;
- Other rights and obligations as prescribed by law.

21. Rights and responsibilities of Bond investors

a. Rights of Bond investors

- To receive full information disclosure from EVF; to be provided by the issuer with the bond offering dossier in accordance with Point c, Clause 2, Article 17 of Decree 200;
- To be paid Bond principal and interest by EVF in full and on time when due and to be assured of the exercise of attached rights (if any) as stipulated in the Information Disclosure Document of each Bond offering;
- To request EVF to repurchase Bonds early on a mandatory basis in accordance with Clause 3, Article 12 of Decree 200, the Information Disclosure Document for the bond offering of each offering and the provisions of law;
- To vote on matters relating to the Bonds, with the approval voting ratio for matters requiring approval of Bondholders being no lower than the corresponding voting ratio of 65% or more of the total outstanding Bonds of the same type in accordance with the provisions of law and the Information Disclosure Document of each Bond offering;
- To request bond sellers to provide the full content of the issuer's information disclosure in accordance with Decree 200 when purchasing bonds in the secondary market;
- To be issued a Bond ownership certificate as stipulated in the Information Disclosure Document of each Bond offering;
- Other rights (if any) under the commitments and agreements in the Information Disclosure Document of each offering and the provisions of law;

b. Responsibilities of Bond investors

- Access the full bond offering dossier and EVF's information disclosure; clearly understand the terms and conditions of the Bonds and other undertakings of EVF before deciding to purchase and trade Bonds;

- Clearly understand the risks arising from purchasing, trading and transferring Bonds; clearly understand and comply with the regulations on investors eligible to purchase, trade and transfer privately placed corporate bonds under securities law, enterprise law and Decree 200;
 - Self-assess and be solely responsible for their investment decisions and bear all risks arising from investing in, trading and transferring Bonds. The State does not guarantee that EVF will pay Bond interest and principal in full and on time when due or guarantee other rights for Bond investors;
 - Be responsible for the dossiers and documents they provide to determine their status as professional securities investors;
 - Conduct bond transactions in accordance with Article 21 of Decree 200; must not sell, co-invest or enter into any investment arrangement for privately placed corporate bonds, in any form, with investors who are not eligible to participate in purchasing, trading and transferring privately placed corporate bonds under securities law, enterprise law and Decree 200;
 - The purchase, trading and transfer of privately placed corporate bonds by credit institutions, foreign bank branches and securities investment fund management companies must also comply with sector-specific laws;
 - Provide the full content of the issuer's information disclosure in accordance with Decree 200 to bond purchasers when selling bonds in the secondary market;
 - Use non-cash payment services when purchasing, selling, trading and transferring privately placed corporate bonds in accordance with law;
 - Bondholders are obliged to pay taxes related to the bonds in accordance with current laws;
 - Obligations under EVF's commitments and agreements;
 - Other responsibilities (if any) under the Terms and Conditions of the Bonds as stipulated in the Information Disclosure Document of each offering and the provisions of law;
- Other obligations as prescribed by law.



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