

PROPOSAL

On approval for other contents under the authority of the General Shareholders Meeting

To: ANNUAL GENERAL MEETING OF SHAREHOLDERS FOR THE FISCAL YEAR 2025

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024 and its amendments and supplements;
- Pursuant to the Charter of SACOMBANK;
- Pursuant to actual situation,

The Board of Directors of Saigon Thuong Tin Commercial Joint Stock Bank (Bank/SACOMBANK) respectfully submits to the General Shareholders Meeting for approval on some other issues under the authority of the General Shareholders Meeting, specifically as follows:

1. Regarding the change of SACOMBANK's name

a) Necessity

"Saigon Thuong Tin Commercial Joint Stock Bank" has been the name since establishment, so given the current strong transformation and enhancement trend, the name change will establish a significant breakthrough, demonstrate a new development strategy and orientation, improve the position and image of SACOMBANK.

b) Contents proposed for approval

The Board of Directors respectfully submits to the General Shareholders Meeting for consideration and approval on the change of the Bank's name as follows:

- Contents for change of Bank's name:
 - ❖ Full name in Vietnamese: change from "Saigon Thuong Tin Commercial Joint Stock Bank" to "Saigon Tai Loc Commercial Joint Stock Bank".
 - ❖ Abbreviation in Vietnamese: change from "Saigon Thuong Tin Bank" to "Saigon Tai Loc Bank".
 - ❖ Full name in English: change from "Saigon Thuong Tin Commercial Joint Stock Bank" to "Saigon Treasure Commercial Joint Stock Bank".
 - ❖ Transaction name/Abbreviation in English: change from "Sacombank" to "SACOMBANK".
- The General Shareholders Meeting assigns/authorizes the Board of Directors:
 - ❖ Decide on the time to change the name of the bank.



- ❖ Carry out the procedures to change the name of the Bank: (i) Apply for permission from the State Bank; amending establishment licenses and operation licenses; (ii) Perform other tasks with relevant agencies and related parties.

During the implementation process, the Board of Directors has the full right to actively decide to adjust/change new name (other than the above-mentioned name) if deemed necessary and/or according to the opinion of competent state agencies.

- ❖ Decide to amend the name of the corresponding bank in the Bank's Charter without seeking approval from the General Shareholders Meeting for the amendment of the Charter.

2. Write-off loans that have been written-off for risk handling

- a) Approve in-principle for write-off of loans being risk handled out of balance sheet when the following conditions are met:

- A minimum period of 05 (five) years from write-off the date to handle risks.
- All measures have been taken to recover the debt but have not been able to recover it.
- Other conditions as prescribed by law.

- b) Assign/authorize the Board of Directors to decide on off-balance sheet write-off in 2026 for specific debts that have been used as provisions to handle risks that meet the conditions specified above.

3. About the purchase/receipt of transfer/lease of assets

- a) Necessity

In order to continue to expand the network as well as upgrade the work space for all employees, promote the business efficiency of the system, and at the same time contribute to improving the image, brand and position of SACOMBANK.

- b) Proposed contents

- The General Shareholders Meeting to approve SACOMBANK's purchase/transfer/lease/borrowing of assets on the Vietnam's territory to serve as operational headquarters for SACOMBANK's Head Office/Branches/Transaction Offices and other units under SACOMBANK; working/studying/living and accommodation offices for employees.
- When purchasing/receiving the transfer/lease/borrowing of assets, the General Shareholders Meeting agrees to approve:
 - ❖ Assign/authorize the Board of Directors to decide on contents related to the characteristics of the property, area purchased/transferred/leased, purchase/transfer/lease price, deposit/security ratio, payment method/method, agreement on contract contents, etc. depending on the actual situation for specific

assets. In case the value of 01 (one) asset purchased/transferred/leased is greater than 20% of the charter capital of the Bank recorded in the latest audited financial statements at the time the transaction arises, the Board of Directors may take the initiative to decide on the implementation and report to the General Meeting of Shareholders at the nearest meeting.

- ❖ The Board of Directors may proactively implement specific work contents to perform the tasks approved and/or assigned/authorized by the General Meeting of Shareholders.
4. Assign/authorize the Board of Directors to decide on solutions for overcome in major fluctuations of the Bank's finances.
 5. Implementation contents
 - The Board of Directors shall report on the implementation of the above contents to the General Shareholders Meeting at the nearest meeting.
 - The above contents take effect from the time of approval by the General Shareholders Meeting.

Respectfully submit to the Board of Directors!

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN



DUONG CONG MINH



Recipients:

- GSM of 2025 fiscal year: *"for approval"*

Archive: Governance office