

PROPOSAL

Regarding the approval of certain other matters within the authority
of the General Meeting of Shareholders

To: **ANNUAL GENERAL MEETING OF SHAREHOLDERS FOR FISCAL YEAR**

2025

- *Pursuant to the Law on Credit Institutions;*
- *Pursuant to the Charter of Saigon Thuong Tin Commercial Joint Stock Bank,*

The Board of Directors of SACOMBANK respectfully submits to the General Meeting of Shareholders for consideration and approval certain matters within its authority, as follows:

1. Establishment of scholarship funds and charitable funds to actively participate in social welfare projects and programs, poverty alleviation, and the advancement of knowledge.

Enhancement of companionship, sponsorship, and contributions to both high-performance sports and mass sports in the development of sports facilities, services, and events.

a) Rationale

In the context of strong and sustainable development trends, it is both necessary and aligned with the Bank's long-term strategic orientation to proactively sponsor sports activities, while accompanying social welfare initiatives and knowledge development programs. These efforts clearly demonstrate the Bank's commitment to harmonizing business objectives with social responsibility, aiming to create sustainable value for shareholders, customers, and the broader community.

Accordingly, the Bank disseminates humanitarian values, contributing to the establishment of the image of SACOMBANK as a companion and responsible institution in the country's development, steadfast in its objective of "Integrating responsibility into business operations".

b) Matters submitted for approval

The Board of Directors respectfully requests the General Meeting of Shareholders to review and approve the following:

- Establishment of scholarship funds and charitable funds to participate in social welfare programs/projects and the development of knowledge, thereby contributing to the improvement of the community well-being.
 - Participation in sponsorship and partnership activities supporting Vietnam's sports sector.
 - Authorization for the Board of Directors to proactively decide on the establishment of funds, as well as the selection of programs, projects, events, timing, and implementation value.
2. Write-off from off-balance sheet of loans for which provisions have been utilized for risk settlement
- a) The General Meeting of Shareholders approves the policy for writing off debts from off-balance sheet accounts, for loans that have been settled using provisions, upon satisfying the following conditions:
 - A minimum period of 05 (five) years has elapsed from the date provisions were utilized for risk settlement
 - All recovery measures have been fully implemented but the debts remain unrecoverable.
 - Other conditions as prescribed by applicable laws and regulations.
 - b) Authorization for the Board of Directors to decide on the write-off from off-balance sheet accounts in 2026 for specific debts that have been settled using provisions and meet the above-mentioned conditions.
3. Acquisition/transfer/leasing of assets
- a) Rationale

To further expand the Bank's network and upgrade working facilities for all employees, thereby enhancing the overall operational efficiency of the system, while also strengthening SACOMBANK's brand image, reputation, and market position.
 - b) Proposed materials
 - The General Meeting of Shareholders approves SACOMBANK's acquisition, transfer, leasing or borrowing of assets within the territory of Vietnam for use as operational headquarters for the Head Office, branches, transaction offices, and other affiliated

units of SACOMBANK; as well as offices, training, living, and accommodation facilities for employees.

- In implementing the acquisition, transfer, leasing or borrowing of assets, the General Meeting of Shareholders approves and authorizes:
 - ❖ To assign and delegate full authority to the Board of Directors to decide on all matters related to such transactions, including but not limited to asset characteristics, acquisition/transfer/lease area, purchase/transfer/rental price, deposit/security ratio, payment methods and terms, contractual provisions, and other relevant conditions, depending on the actual circumstances of each specific asset. In cases where the value of a single asset acquired, received by transfer or leased exceeds 20% of the Bank's charter capital as recorded in the most recent audited financial statements at the time the transaction arises, the Board of Directors shall have the authority to proactively decide on the execution and report to the General Meeting of Shareholders at the nearest meeting.
 - ❖ The Board of Directors is authorized to proactively organize and implement specific tasks to carry out the matters approved and/or delegated by the General Meeting of Shareholders in accordance with applicable laws and SACOMBANK's internal regulations.

Respectfully,

**ON THE BEHALF OF THE
BOARD OF DIRECTORS**



Recipients:

- AGM for FY 2025 "for approval";

Archived at Governance Office.

DUONG CONG MINH