

Vung Tau, day 18 month 04 year 2025

PROPOSAL TO THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
“Re: 2025 Loan plan for investment activities”.

To: General Meeting of Shareholders of Development Investment Construction J.S.C

Pursuant to:

- Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and guiding documents.
- Charter on Organization and Operation of Development Investment Construction J.S.C (DIC Group).
- Business and investment plan of DIC Group in 2025.

Based on the business and investment plan in 2025, to be proactive in capital arrangement in case projects meet requirements for loan according to regulations of credit institutions, the Board of Directors (BOD) respectfully submits to the Annual General Meeting of Shareholders (AGM) for approval on loan limits arrangement for DIC Group’s investment activities as follows:

1. Capital arrangement plan in 2025 (in case projects meet loan eligibility criteria):

Unit: Billion VND.

No.	Projects	Estimated total investment (after tax)	Loan limit
1	DIC Star Hotels & Convention Vi Thanh in Vi Thanh Commercial Residential Area, Hau Giang	709.8	320.0
2	Social houses in Nam Vinh Yen New Urban Area (2/5 buildings at Lot E4-29)	888.4	393.9
3	DIC Silver (A4) Apartment in Chi Linh Center Area	1,105.7	555.0
4	DIC Emera (A5) Apartment in Chi Linh Center Area	1,889.9	954.0
	Total	4,593.8	2,222.9

2. Contents of authorization for the BOD related to capital arrangement activities:

- Organizing and deciding on issues related to loan limit arrangements at credit institutions according to the policy approved by the AGM, when projects meet the capital arrangement requirements in accordance with the regulations of the financial sponsoring entity.
- The AGM authorizes the Board of Directors to proactively decide on and approve documents related to loan applications for project investments; to adjust loan limits as appropriate to the actual circumstances at the time of arrangement and/or in accordance with the approval of the financial sponsoring entity, ensuring project feasibility and efficiency.
- The AGM authorizes the BOD to supplement/adjust the capital arrangement plan for projects in alignment with the business operations and overall development strategy of DIC Group.

Respectfully submitted to the General Meeting of Shareholders for consideration and approval!

Recipients:

- As above;
- BOD;
- BOM;
- Financial Dept.; Accounting Dept.;
Project Development Dept.;
- Archived: AD.

**OBO. BOARD OF DIRECTORS
CHAIRMAN**



Nguyen Hung Cuong

(NOTICE: This Proposal is a translation of the Vietnamese language original for convenience purposes only, and in the event of any discrepancy, the Vietnamese language original shall prevail.)

