

PROPOSAL TO THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

“Re: Plan to arrange loan limits for investment activities in 2026”.

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 2026.

Based on the business and investment plan in 2026, 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 limit arrangement for DIC Group’s investment activities as follows:

1. Plan to arrange loan limits in 2026 (in case projects meet loan eligibility criteria):

Unit: Billion VND.

No.	Projects	Estimated total investment (after tax)	Loan limit
1	DIC Silver (A4) Apartment in Chi Linh Center Area	888.5	530.0
2	DIC Emera (A5) Apartment in Chi Linh Center Area	1,457.6	870.0
	Total	2,346.1	1,400.0



2. Authorization for the BOD related to the loan limit arrangement:

- Organizing and deciding on issues related to arranging loan limits 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 BOD 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 plan to arrange loan limits for projects in accordance 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;
- FI&IR Dept.; Accounting Dept.; Investment 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.)



Development Investment Construction J.S.C

FOUNDATION FOR THRIVING FUTURE

15 Thi Sach, Vung Tau Ward, Ho Chi Minh City | Tel: 0254.3859 248 | Fax: 0254 3560 712 | Web: www.dic.vn