

SUBMISSION

Re: Through the agreement on the disposal of assets to guarantee the Company's loan for the borrowing of assets of Individuals/Organizations.

**To: The 2026 Annual General Meeting of Shareholders
Indochine Import Export Investment Industrial JSC.**

- *Based on Enterprise Law No. 59/2020/QH14 passed by the National Assembly on June 17, 2020;*
- *Based on the Charter of Organization and Operation of Indochine Import Export Investment Industrial Joint Stock Company;*
- *Based on the Resolution No. 0201/2023/NQ-HĐQT dated 05/01/2023 on the deposit for third-party collateral that the Company borrows to secure loans at credit institutions/banks;*
- *Based on the Memorandum of Agreement No. 050123-1/BBTT/DD-TKS, 050123-2/BBTT/DD-TKC, 050123-3/BBTT/DD-YTA, 050123-4/BBTT/DD-LTHH, 050123-5/BBTT/DD-TCL, 050123-6/BBTT/DD-TCL-NTKT signed on 05/01/2023;*
- *Based on the status of related persons of members of the Board of Directors (BOD) and the fact that members with related interests do not participate in voting at the BOD.*

Contents of the report

In order to serve production and business activities, the Company negotiates and signs contracts and agreements to borrow a number of assets under the ownership of Individuals/Organizations as collateral for loans at credit institutions/banks.

In the course of implementation, when the guarantee obligation is terminated, the Company is sold to dispose of the guarantee assets to pay the loan debt. Therefore, it is necessary to have a uniform principle to ensure the legitimate rights and interests of the Company as well as of the Individuals/Organizations that have lent the Company assets to guarantee the loan.

Therefore, the Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval of the handling principles as follows:

Article 1. Principles for handling assets guaranteed by the Company's loans

1. In case the guaranteed property is the property of an individual/organization that has expired the guarantee term or is sold and discharged, the Company must return the property or the value of the property to the owner according to the signed contracts and agreements. The value of the property is determined based on **the initial valuation value** of the asset at the time of borrowing it as collateral for the loan, or according to the agreement agreed in writing by the parties at the time of expiration of the guarantee/sale period.

2. In case the handling of the sale and discharge of the property incurs a value higher than the original valuation value, **the difference in value shall be refunded to the property owner** in accordance with the agreement between the parties and the provisions of law.
3. The return of assets, the processing of sale and mortgage, the determination of the difference value, the payment method and time of payment... must be made in writing, ensuring publicity, transparency and conformity with the provisions of current law.

Article 2. Organization of implementation

The General Meeting of Shareholders assigns the Board of Directors to:

- Organize the implementation of the Resolution of the General Meeting of Shareholders;
- Decide on detailed contents, sign documents, appendices, agreements and carry out necessary procedures with credit institutions and related individuals/organizations in order to discharge and return assets, pay the difference value (if any) according to the principles approved by the General Meeting of Shareholders;
- Perform other related tasks in accordance with the provisions of law and the Company's Charter.

Respectfully submitted to the 2026 Annual General Meeting of Shareholders for approval.

Recipients:

- GMS;
- Archive.



**ON BEHALF OF THE BOD
CHAIRMAN**

