



VIETNAM PUBLIC JOINT STOCK COMMERCIAL BANK

A: 22 Ngo Quyen, Cua Nam, Hanoi

T: +84 243 92436800 - F: +84 243 9426796/97

W: www.pvcombank.com.vn

Business Register Certificate No. 0101057919

Hanoi June 27th, 2026

DRAFT

PROPOSAL TO THE GENERAL MEETING OF SHAREHOLDERS

Re: Formulation of a remediation plan in the event of early intervention

- Pursuant to Articles 143, 156, 158 and 160 of the Law on Credit Institutions 2024;
- Pursuant to PVcomBank's expected remediation plan in the event of early intervention for 2025, as approved by the General Meeting of Shareholders;
- Pursuant to Official Letter No. 927/QLGS5 dated 24 March 2026 of the State Bank of Vietnam regarding the formulation of PVcomBank 's expected remediation plan in the event of early intervention;

PVcomBank has adjusted and amended the contents of the 2025 remediation plan in the event of early intervention, applicable to 2026, as follows:

- Update all data on PVcomBank 's business status as at 31 December 2025.
- Present in detail the capital increase plan and additional capital enhancement measures to improve regulatory capital and prudential ratios.
- Develop additional long-term measures to enhance management and administration capacity, improve business performance, and address existing shortcomings, violations and weaknesses in operations in order to ensure safe and sustainable business operations.
- Update and supplement the implementation roadmap for the remediation measures and make appropriate adjustments in line with PVcomBank 's current business status.

The detailed contents are presented in the attached Plan.

Respectfully submitted!

Recipients:

- PVcomBank shareholders;
- Filed at: Archives; Office of the Board of Directors.

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

Nguyen Dinh Lam