

No.: 16/TB-HĐQT

Ho Chi Minh City, dated 31/03/2026

NOTICE

*Re: Convening of the 2026 Annual General Meeting of Shareholders of
FiCO Corporation - JSC*

To: Shareholders of FiCO Corporation - JSC

- Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam at its 9th session on June 17, 2020;
- Pursuant to the Charter of Fico Corporation - JSC approved by the General Meeting of Shareholders on September 28, 2016, the 3th amendment and supplement on April 29, 2025;
- Pursuant to the plan for convening the 2026 Annual General Meeting of Shareholders of the Corporation,

The Board of Directors of the Corporation hereby respectfully announces to Shareholders the convening of the 2026 Annual General Meeting of Shareholders of the Corporation, as follows:

1. Name of the Company: FiCO Corporation - JSC

Address: 15th Sailing Tower Building, No. 111A Pasteur, Ben Nghe Ward, District 1, HCMC

Phone: (84.28) 38 212 960, 38270041

Fax: (84.28) 38213233

2. Time of the Meeting: **8:30 AM, April 21, 2026.**

3. Venue of the Meeting: Victory Hotel, No. 14 Vo Van Tan, Xuan Hoa Ward, HCMC.

4. Agenda: To approve matters under the authority of the 2026 Annual General Meeting of Shareholders (Meeting documents are available on the Corporation's website: <http://www.fico.com.vn>, section "General Meeting of Shareholders").

Respectfully./.

Recipients:

- As Addressed;
- Archives.

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



FICO CORPORATION - JSC

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness



....., dated, 2026

**REGISTRATION FORM FOR ATTENDING
THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

To: FICO CORPORATION - JSC

Name of the shareholder: Shareholder code:

ID card/Business code: Date of issuance:

Place of issuance:

Permanent/Headquarters address:

Representative (for the organization): Position:

Number of ordinary shares owned: shares

Number of ordinary shares authorized (if any): shares

Pursuant to the Charter of Organization and Operation of FiCO Corporation - JSC, I am eligible to attend the 2026 Annual General Meeting of Shareholders of the Corporation.

Through this document, I hereby register to attend the 2026 Annual General Meeting of Shareholders of FiCO Corporation - JSC, which is scheduled on April 21, 2026.

Sincerely./.

Registrant

Sign and write full name, stamp (for the organization)



POWER OF ATTORNEY
TO ATTEND THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
OF FICO CORPORATION - JSC

Today, on/...../2026 at.....

Name of individual/organization:

ID card/Business code:Date of issuance:

Place of issuance:

Permanent/Headquarters address:

I hereby confirm the ownership of ordinary shares in FiCO Corporation - JSC in the amount of:shares.

Through this Power of Attorney, I authorize to:

Name of individual/organization:

ID card/Passport No.: Date of issuance:

Place of issuance:

As my authorized representative to:

- Attend the 2026 Annual General Meeting of Shareholders of FiCO Corporation - JSC, which is scheduled on April 21, 2026;
- Exercise the right to vote on all matters at the General Meeting with shares that I own, in accordance with the law;
- Not re-authorize a third party to execute duties specified in this Power of Attorney.

This Power of Attorney is irrevocable and is only valid for the duration of the 2026 Annual General Meeting of Shareholders of FiCO Corporation - JSC.

THE MANDATOR

(Sign, write full name)

THE AUTHORIZED

(Sign, write full name)

No.: 17/TB-HĐQT

Ho Chi Minh city, 31/03/2026

NOTICE

*Re: Nomination and Candidacy for Members of
Board of Management and the Inspection Committee for the 2026–2031 term
FiCO Corporation - JSC*

Respectfully to: Shareholders of FiCO Corporation - JSC

- Pursuant to the Law on Enterprise No. 59/2020/QH14 approved by the 14th National Assembly of the Socialist Republic of Vietnam, 9th session on 17 June 2020;
- Pursuant to the Charter of FiCO Corporation – JSC approved by the General Meeting of Shareholders on 28 September 2016, the 3rd amendment and supplement on 28 April 2025;
- Election Regulation of members for Board of Management and Inspection Committee for the term 2026-2031 of FiCO Corporation – JSC,

The Board of Management of FiCO Corporation – JSC respectfully notifies the Shareholders about the nomination, candidacy of members of the Board of Management, the Inspection Committee for the 2026–2031 term of FiCO Corporation - JSC, as follows:

1. The quantity:

The number of elected members of the Board of Management is **05 (five)**, the elected members of the Inspection Committee is **03 (three)**.

2. The term: 2026-2031.

3. The nomination/candidacy rights; standards and conditions for nomination/candidacy to members of the Board of Management, the Inspection Committee: see details in the Election Regulations for Members of the Board of Management, the Inspection Committee for the 2026–2031 term of FiCO Corporation - JSC (*Posted on the FiCO Corporation - JSC's website at the URL link: www.fico.com.vn at Section: Shareholders/General Meeting of Shareholders*)

4. Application for nomination/candidacy: Shareholders or groups of shareholders eligible to self-nominate, or be nominated for member of the Board of Management in accordance with the law and the Charter of FiCO Corporation – JSC, shall submit the following dossiers to the Corporation:

- a. Application of nomination, candidacy (using the provided template);
 - b. The candidates' curriculum vitae (using the provided template);
 - c. Certified true copies of diplomas or certificates proving professional qualifications.
5. Application of nomination, candidacy shall be couriered to:
FiCO Corporation – JSC, 15th Floor, Sailing Tower, No. 111A, Saigon Ward,
Ho Chi Minh City.
6. Submission deadline: no later than **16:00 on 9 April 2025** (based on the postal date of receipt). Nomination/candidacy dossiers received by the FiCO Corporation - JSC after above timeline will be considered invalid and will be rejected.

Respectedfully announced./.

Recipient:

- As indicated in the attention;
- Filing.

**ON BEHALF OF
BOARD OF MANAGEMENT
CHAIRMAN**



Đỗ Thị Hiếu

FICO CORPORATION - JSC



FiCO

DOCUMENTS

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

FICO CORPORATION – JSC

Ho Chi Minh City, April 2026



AGENDA

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2025

1. Time: At 9:00 AM on April 29, 2025.
2. Location: Victory Hotel, 14 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City
3. Agenda:

8:30 AM – 9:00 AM	Shareholder registration and verification of eligibility to attend the Meeting.
9:00 AM – 9:05 AM	<ul style="list-style-type: none"> - Flag salute (National Anthem performance) and opening remarks - Announcement of the purpose of the Meeting and introduction of delegates - Report on the verification of shareholder eligibility - Introduction and approval of the Presidium and Secretary of the Meeting - Introduction and approval of the Voting Committee and Election Committee
9:05 AM – 9:15 AM	Approval of the Meeting Agenda and Working Regulations of the Meeting.
9:15 AM – 10:00 AM	<ul style="list-style-type: none"> - Report of the Board of General Directors of FICO Corporation - JSC. - Report of the Board of Directors of FICO Corporation - JSC. - Report of the Board of Supervisors of FICO Corporation - JSC. - Proposal for approval of the audited 2025 Financial Statements of the Corporation. - Proposal on profit distribution plan and appropriation ratios for funds in 2025. - Report on remuneration of the Board of Directors and Board of Supervisors in 2025 and Proposal for remuneration of the Board of Directors and Board of Supervisors in 2026. - Proposal on the selection of the independent auditor for the 2026 financial statements. - Proposal for approval of transactions with related parties. - Proposal for approval of updates to the Corporation's Charter
10:00 AM – 10:30 AM	Discussion and voting on the submitted proposals and reports
10:30 AM – 11:00 AM	<ul style="list-style-type: none"> - Proposal for election of members of the Board of Directors and Board of Supervisors of the Corporation for the term 2026–2031 - Approval of the Regulation on Election of Members of the Board of Directors and Board of Supervisors for the term 2026–2031. - Election of Members of the Board of Directors and Board of Supervisors for the term 2026–2031
11:00 AM – 11:15 AM	Break.
11:15 AM – 11:30 AM	Announcement of voting results by the Vote Counting Committee
11:30 AM – 11:35 AM	Approval of the Minutes and Resolution of the General Meeting.
11:35 AM	Closing Remarks and Official Conclusion of the General Meeting

Ho Chi Minh City, dated 21 April 2026

WORKING REGULATIONS OF THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS FICO CORPORATION - JSC

To organize the Annual General Meeting of Shareholders in 2026 of FiCO Corporation - JSC in accordance with the current regulations of Vietnamese law, Board of Management of FiCO Corporation - JSC respectfully submits to the General Meeting of Shareholders the Draft Working Regulations of the General Meeting as follows:

A. Duties of the General Meeting:

1. To approve the agenda of the General Meeting and the Working Regulations of the General Meeting.
2. To provide comments and approve:
 - Report of the General Director of FiCO Corporation - JSC.
 - Operational report of the Board of Management of FiCO Corporation - JSC.
 - Operational report of the Inspection Committee of FiCO Corporation - JSC.
 - Submission for approval of the audited 2025 Financial Statements of FiCO Corporation - JSC.
 - Submission of the plan for profit distribution and the allocation ratios to funds for 2025.
 - Report on the remuneration of the Board of Management and the Inspection Committee in 2025, and submission of the proposal on remuneration levels for the Board of Management and the Inspection Committee in 2026.
 - Submission on the selection of the auditing firm for the 2026 financial statements.
 - Submission on the election of Members of the Board of Management and Inspection Committee of FiCO Corporation - JSC for the term 2026-2031.
 - Submission on the update of the Charter on the organization and operation of FiCO Corporation – JSC.
 - Submission for approval of transactions with related party.
3. To carry out other matters related to the General Meeting.

B. REGULATIONS OF THE GENERAL MEETING:

I. VOTING ON THE APPROVAL OF MATTERS AT THE GENERAL MEETING OF SHAREHOLDERS:

1. Principles:

All matters to be approved at the General Meeting in accordance with regulations must be decided through voting by the shareholders. Each shareholder or authorized representative shall be issued a ballot, which specifies the shareholder code and the number of shares with voting rights.

2. Voting method:

- Shareholders or Authorized Representatives shall exercise their voting rights to *approve, disapprove, or abstain* from a matter being passed at the General Meeting by raising their ballots.
- When voting, the ballot (*Entering the shareholder code*) must be raised and held high toward the Chairing Committee.
- The Vote Counting Committee will record the voting results of the Shareholders or Authorized Representatives at the General Meeting.

II. ADDRESSING THE MEETING:

Shareholders or Authorized Representatives attending the General Meeting who wish to speak must:

1. Obtain approval from the Chairing Committee.
2. Ensure that the content of their remarks is concise and relevant to the General Meeting Agenda.

III. CHAIRING COMMITTEE:

1. The list of the Chairing Committee members shall be approved by the General Meeting through a vote. The Chairing Committee shall consist of 3 members.
2. Responsibilities of Chairing Committee:
 - Conducting the General Meeting in accordance with its agenda and approved regulations. The Chairing Committee shall work on the principle of collective leadership and reach decisions by majority vote.
 - Guiding discussions and voting on matters within the General Meeting agenda and related issues throughout the duration of the General Meeting.
 - Resolving any issues arising while the General Meeting is in progress.
3. Authority of the Chairing Committee:
 - To implement necessary and reasonable measures to conduct the General Meeting in an orderly manner and in accordance with the approved agenda; to dismiss from the General Meeting any individuals who fail to comply with the chairperson's directions, intentionally cause disorder, or obstruct the proceedings of the General Meeting.
 - The chairperson has the authority to terminate a shareholder's direct questioning if such questioning is deemed to impact the timing or the agenda of the General Meeting. Upon a shareholder's request, the Chairing Committee will work directly or provide a written response to the shareholder after the conclusion of the General Meeting.
 - Other powers as stipulated by law and the Charter of FiCO Corporation - JSC.

IV. SECRETARY:

1. The List of Secretary shall be approved by the General Meeting through a vote.
2. Responsibilities of the Secretary:
 - To record fully and truthfully all opinions and presentations made at the General Meeting and to summarize the reports of the Chairing Committee;
 - To prepare and pass the Minutes of the General Meeting;

- To draft the Resolutions and submit them for approval at the General Meeting.

V. ELECTION AND VOTE COUNTING COMMITTEE:

1. The list of the Election and Vote Counting Committee shall be approved by the General Meeting through a vote.
2. Responsibilities of the Election and Vote Counting Committee:
 - To supervise the election and voting activities of the Shareholders at the General Meeting;
 - To accurately determine the results of the election and voting by Shareholders;
 - To report the results of the election and voting to the Chairing Committee and the Meeting Secretary.

This Working Regulation is presented to the 2026 Annual General Meeting of Shareholders of FiCO Corporation - JSC and shall be passed upon approval by more than 50% of the voting shares attending the General Meeting. Requesting the General Meeting of Shareholders for a vote.

Respectfully submitted./.

Recipients:

- Shareholders
- Filing

**ON BEHALF OF BOARD OF MANAGEMENT
CHAIRMAN**

Do Thi Hieu





**ELECTION REGULATION
ON MEMBERS OF THE BOARD OF MANAGEMENT, INSPECTION COMMITTEE
FOR THE TERM OF 2026-2031**

- Pursuant to the Law on Enterprise No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on 17 June 2020; Pursuant to the Enterprise Law No. 59/2020/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam at its 9th session on 17 June 2020; as amended and supplemented by Law No. 03/2022/QH15 dated 11 January 2022, amending and supplementing certain provisions of the Law on Public Investment, the Law on Public-Private Partnership Investment, the Investment Law, the Housing Law, the Bidding Law, the Electricity Law, the Enterprise Law, the Special Consumption Tax Law, and the Civil Judgment Enforcement Law; and by Law No. 76/2025/QH15 dated 17 June 2025, amending and supplementing certain provisions of the Enterprise Law;

- Pursuant to Decree No. 155/2020/NĐ-CP dated 31 December 2020, of the Government on elaboration of certain articles of the Law on Securities;

- Pursuant to the Charter on Organisation and Operation of FiCO Corporation – JSC, approved by the General Meeting of Shareholders on 29 August 2016, the 3rd amendment, supplement according to the Resolution No. 01/NQ-GMS of the General Meeting of Shareholders dated 29 April 2025,

The Board of Management of FiCO Corporation – JSC, hereby submits to the General Meeting of Shareholders for the approval of the Election Regulation on Members of the Board of Management and Inspection Committee for the term 2026-2031 as the following details:

I. Scope of regulation

The provisions of this Regulation are as follows:

1. The standards, conditions, number of the member of the Board of Management, the Inspection Committee of FiCO Corporation - JSC;
2. Process of election, candidacy, nomination of member for the Board of Management, the Inspection Committee and the determination of election results.

II. The applicable standards and conditions of the Board of Management' members

Members of the Board of Management are required to meet the standards and conditions regulated in Article 155 of the Enterprise Law, as follows:

- a) Possessing full civil act capacity, not fall under the subjects prohibited from establishing

- or managing a business as regulated in Clause 2, Article 17 of the Enterprise Law;
- b) Possessing the applicable professional qualifications and experience in business management of FiCO Corporation - JSC and not necessarily be a shareholder of FiCO;
- c) A member of FiCO's Board of Management may simultaneously serve as a member of the Board of Management of another company;
- d) Being in good health, possessing good moral character, honesty, integrity, and having legal knowledge.

III. Standards and qualifications of the Inspection Committee's members

Members of the Inspection Committee are required to meet the standards and conditions regulated in Article 169 of the Enterprise Law, as follows:

- a) Not fall under the subjects specified in Clause 2, Article 17 of the Enterprise Law;
- b) Being trained in one of the following fields: economics, finance, accounting, auditing, law, business administration, or a major in relevance to the business activities of the enterprise;
- c) Must not be a family member of any member of the Board of Management, Director or General Director and other managers;
- d) Must not be a company manager; not necessarily be a shareholder or employee of the company, unless otherwise provided in the company's Charter;
- e) Other standards and conditions in accordance with relevant laws and the company's Charter.

IV. Composition of members of the Board of Management and Inspection Committee

The number of elected members of the Board of Management is **05 (five)**, and the number of elected members of the Inspection Committee is **03 (three)**.

V. Nomination and candidacy rights

1. Nomination:

1.1. Nomination for the Board of Management:

Shareholders holding voting shares have the right to pool their individual voting rights to nominate candidates for the Board of Management. The number of candidate for Board of Management's members that each nominating group may propose is as follows:

- a) Shareholders or groups of shareholders holding from 10% to less than 20% of the total voting shares are entitled to nominate 01 (one) candidate;
- b) Shareholders or groups of shareholders holding from 20% to less than 35% of the total voting shares are entitled to nominate a maximum of 02 (two) candidates;
- c) Shareholders or groups of shareholders holding from 35% to less than 50% of the total voting shares are entitled to nominate a maximum of 03 (three) candidates;
- d) Shareholders or groups of shareholders holding from 50% to less than 65% of the total voting shares are entitled to nominate a maximum of 04 (four) candidates;

e) Shareholders or groups of shareholders holding 65% or more of the total voting shares are entitled to nominate the full number of candidates.

In the event that the number of candidates nominated by a shareholder or group of shareholders is fewer than the candidate number that they are entitled to nominate under the resolution of the General Meeting of Shareholders, the remaining candidates shall be nominated by the Board of Management and other shareholders.

1.2. Nomination for Inspection Committee

Shareholders holding voting shares have the right to pool their voting rights together for nominating candidates for the Inspection Committee. The candidate number of Inspection Committee that each nominating group may propose is as follows:

a) Shareholders or groups of shareholders holding from 10% to less than 20% of the total voting shares are entitled to nominate 01 (one) candidate;

b) Shareholders or groups of shareholders holding from 20% to less than 40% of the total voting shares are entitled to nominate a maximum of 02 (two) candidates;

c) Shareholders or groups of shareholders holding 40% or more of the total voting shares are entitled to nominate the full number of candidates.

In the event that the number of candidates nominated by shareholders or groups of shareholders is fewer than the number they are entitled to nominate under the resolution of the General Meeting of Shareholders, the remaining candidates shall be nominated by the Inspection Committee and other shareholders.

2. Candidates who self-candidacy or nominated by a group of shareholders for election as members of the Board of Management or the Inspection Committee are required to submit their nomination or candidacy dossiers to FiCO Corporation - JSC's headquarters **no later than 16:00 on 9 April 2026** (based on the postal delivery date). Based on candidates' curriculum vitae, the Organising Committee of the General Meeting of Shareholders shall prepare a summary list of candidates reporting to the General Meeting before the election process takes place.

VI. Election list and the ballot

1. The election list is required include the following candidates number:

a) For electing members of the Board of Management, there must be at least five (05) candidates;

b) For electing members of the Inspection Committee, there must be at least three (03) candidates.

2. The ballots are pre-printed with candidates's full name on the election list, and be sorted alphabetically A, B, C, and bear the stamp of FiCO Corporation - JSC.

VII. Election form and process

1. Form of election: the election shall be voted by secret ballot, and the vote-counting results shall be announced immediately after completing counting process at the General Meeting of Shareholders.

2. Process of election: Electing members for the Board of Management and the Inspection Committee shall be carried out by the cumulative voting method, is prescribed as follows:

a) Each shareholder whose total number of ballots is equal to the number of shares owned multiplied (x) by the number of members to be elected to the Board of Management or the Inspection Committee. Shareholders have the right to pool all of their ballots to one or several candidates they have endorsement toward.

b) If voters do not wish to vote for any candidate on the election list, they shall cross out the full name of the candidates that they do not vote for on the ballots.

VIII. The valid and invalid ballots

1. *Valid ballot must be satisfied the the following conditions:*

- a) Issued by the Organising Committee of the General Meeting of Shareholders;
- b) Ballot with the full or fewer number of candidates as prescribed.
- c) Ballot with the full or fewer number of shares entitled to vote.

2. *A ballot shall be considered invalid if fall into one of following events:*

- a) Ballot not issued by the Organizing Committee of the General Meeting of Shareholders;
- b) Ballot does not vote for any candidates on the election list;
- c) Ballot exceeding the specified number of candidates;
- d) Ballot exceeding the number of shares eligible for voting;
- e) Ballot on which additional names, or other symbols are written, or voting for individual outside the election list;
- f) Other cases (if any) as decided by the General Meeting of Shareholders;

IX. Election Result Counting

1. The counting of each ballot:

a) In case where the ballot does not allocate the number of voting shares to each candidates, the total number of voting shares stated on the ballot shall be distributed equally among the candidates endorsed by the shareholder for election to the Board of Management or the Inspection Committee.

b) In case where the ballot allocates the number of voting shares to each candidate, the calculation shall be based on the number of shares that the shareholder has allocated to each member of the Board of Management/Inspection Committee.

2. Candidate who get elected as a member of the Board of Management or the Inspection Committee shall be determined based on the number of voting shares, ranked from highest to

lowest, starting with the candidate with the highest number of votes until the required number of members under the Election Regulations is reached.

3. In the event that two or more candidates receive the same number of votes for the last seat of member of the Board of Management or the Inspection Committee, a re-election shall be conducted among the candidates with equal votes to determine the candidate with the higher number of votes.

4. In the event that a re-election under provisions of Point 3 of Section IX still does not determine a candidate with a higher number of votes, the decision on whether to hold another round of voting shall be made by the General Meeting of Shareholders.

X. The Vote Counting Committee of the General Meeting of Shareholders

1. The Vote Counting Committee shall be nominated by the Board of Management, with its number and list of members approved by the General Meeting of Shareholders. The Vote Counting Committee consists of 05 members, including one Head of committee and four members.

2. Responsibilities of the Vote Counting Committee

a) Guide the voting procedures, check and seal the ballot boxes, verify the number of ballots received, and count the collected ballots.

b) Evaluate and conclude on invalid ballots.

c) Prepare the vote counting minutes, report to the Chairperson of the General Meeting of Shareholders, announce the election results, sign the election minutes; seal all ballots and deliver them to the Chairperson of the General Meeting of Shareholders, who shall hand them over to the newly elected Board of Management for archiving in accordance with regulations.

No individuals other than the Vote Counting Committee members and technical staff designated by the General Meeting of Shareholders, shall be allowed to access the vote counting area.

VI. Announcement of election results

Based on the Vote Counting Minutes, the election results for members of the Board of Management, the Inspection Committee of FiCO Corporation - JSC for the term 2026–2031 shall be announced by the Vote Counting Committee immediately at the General Meeting of Shareholders;

VII. Effectiveness

This Election Regulation shall take effect immediately upon approval by the Annual General Meeting of Shareholders 2026 of FiCO Corporation - JSC and shall apply exclusively to the election of Board of Management and Inspection Committee for the term 2026–2031 at this General Meeting of Shareholders.

**ON BEHALF OF
THE BOARD OF MANAGEMENT
CHAIRMAN**

Do Thi Hieu



**APPLICATION FOR CANDIDACY TO THE BOARD OF MANAGEMENT
FICO CORPORATION - JSC
FOR TERM 2026 - 2031**

Respectfully to:

**The Organizing board of the General Meeting of Shareholders
FiCO Corporation - JSC**

Full name:

Date of birth: Place of birth:

Permanent address:

Phone number: Email:

ID Card/Passport No.: Date of issuance: Place of issuance:

Education level: Major:

Number of shares held continuously for at least six months up to the present: shares,
equivalent to: % of the Company's charter capital.

Pursuant to the provisions of the Law on Enterprises and the Company's Charter, I hereby
nominate myself for the position of Board of Management at FiCO Corporation - JSC. I
hereby affirm that I am fully eligible to stand for election to the Board of Management in
accordance with the Company's Charter and the Election Regulation for Board of
Management of FiCO Corporation - JSC.

I undertake full responsibility for the accuracy and honesty of the contents in this application
and the attached documents, while committing to fully comply with the provisions of
Company's Charter and the Election Regulation for Board of Management of FiCO
Corporation - JSC.

Sincerely!

....., dated.....2026

***/ Attachments:**

CANDIDATE

- Candidate's resume (as per Form 5)



**NOMINATION FORM FOR THE BOARD OF MANAGEMENT
FICO CORPORATION – JSC
FOR TERM 2026 - 2031**

**The Organizing board of the General Meeting of Shareholders
FiCO Corporation - JSC**

I/We are a group of shareholders of FiCO Corporation - JSC, consisting of:

No.	Full name of Shareholder (Individual/Entity)	ID Card/ Business code	Number of shares owned	Percentage (%) of charter capital	Number of shares held continuously for six months
1					
2					
....					

Pursuant to the provisions of the Enterprise Law and the Company's Charter, we respectfully nominate:

Mr./Ms.:

Date of birth:Place of birth:

Permanent address:

ID card/Passport No.: Date of issuance: Place of issuance:.....

Education level: Major:.....

I/We assure Mr./Ms. is fully eligible to stand for election to the Board of Management in accordance with the Company's Charter and the Election Regulation for the Board of Management of FiCO Corporation – JSC.

I/We undertake full responsibility for the accuracy and honesty of the contents in this application and the attached documents, while committing to fully comply with the provisions of Company's Charter and the Election Regulation for Board of Management of FiCO Corporation - JSC

Sincerely!

..... dated..... 2026

Nominating shareholder/group of shareholders

The nominee

(Sign/Stamp)

1/.....;

2/.....;

***/ Attachment:**

- Candidate's resume (as per Form 5)

Note: Details of Election Regulation for Board of Management and Inspection Committee can be viewed on FiCO Corporation - JSC's website (<https://www.fico.com.vn>)

**APPLICATION FOR CANDIDACY TO THE INSPECTION COMMITTEE
FICO CORPORATION - JSC
FOR TERM 2026 - 2031**



**Respectfully to: The Organizing board of the General Meeting of Shareholders
FiCO Corporation - JSC**

Full name:

Date of birth: Place of birth:

Permanent address:

Phone number: Email:

ID card/Passport No.: Date of issuance: Place of issuance:

Education level: Major:

Number of shares held continuously for at least six months up to the present: shares,
equivalent to: % of the Company's charter capital

Pursuant to the provisions of the Law on Enterprises and the Company's Charter, I hereby
nominate myself for the position of Inspection Committee of FiCO Corporation - JSC. I
hereby affirm that I am fully eligible to stand for election to the Inspection Committee in
accordance with the Company's Charter and the Election Regulation for Inspection
Committee of FiCO Corporation - JSC.

I undertake full responsibility for the accuracy and honesty of the contents in this application
and the attached documents, while committing to fully comply with the provisions of
Company's Charter and the Election Regulation for Inspection Committee of FiCO
Corporation - JSC.

Sincerely!

....., dated..... 2026

***/ Attachment:**

CANDIDATE

- Candidate's resume (as per Form 5)

**NOMINATION FORM FOR THE BOARD OF INSPECTION COMMITTEE
FICO CORPORATION – JSC
FOR TERM 2026 - 2031**



**The Organizing board of the General Meeting of Shareholders
FiCO Corporation - JSC**

I/We are a group of shareholders of FiCO Corporation - JSC, consisting of:

No.	Full name of Shareholder (Individual/Entity)	ID Card/ Business code	Number of shares owned	Percentage (%) of charter capital	Number of shares held continuously for six months
1					
2					
....					

Pursuant to the provisions of the Enterprise Law and the Company's Charter, we respectfully nominate:

Mr./Ms.:

Date of birth:Place of birth:

Permanent address:

ID card/Passport No.: Date of issuance: Place of issuance:.....

Education level: Major:.....

I/We assure Mr./Ms. is fully eligible to stand for election to the Inspection Committee in accordance with the Company's Charter and the Election Regulation for Board of Management of FiCO Corporation – JSC.

I/We undertake full responsibility for the accuracy and honesty of the contents in this application and the attached documents, while committing to fully comply with the provisions of Company's Charter and the Election Regulation for Inspection Committee of FiCO Corporation – JSC.

Sincerely!

....., dated 2026

Nominating shareholder/group of shareholders
(Sign/Stamp)

The nominee

1/.....;

2/.....;

***/ Attachment:**

- Candidate's resume (as per Form 5)

Note: Details of Election Regulation Board of Management and Inspection Committee can be viewed on FiCO Corporation - JSC's website (<https://www.fico.com.vn>)



CURRICULUM VITAE

Applicable for Candidates/Nominations for

Member of the Board of Management/ Inspection Committee

1. Full name: Gender: Male/Female.....
2. Date of birth: Place of birth:
3. Nationality:
4. ID card /Passport no.: Date of issuance:/...../..... Place of issuance.....
5. Permanent address as per household registration:
6. Current address:
7. Contact phone number: Home Mobile:
8. Email:
9. Professional qualifications:
10. Work experience:

Names of Companies where the candidate currently holds positions as a member of the Board of Management / Inspection Committee and other management positions:

11. Any benefits related to the Company (if any):
12. Other information (if any):

....., dated 2026

Declarant

(Signature and full name)

FICO CORPORATION – JSC

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom – Happiness

No.: /FiCO - TGD

Ho Chi Minh City, dated..... 2026



**REPORT OF THE GENERAL DIRECTOR IN THE
ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2026**

Dear Shareholders.

The General Director of FiCO Corporation - JSC (FiCO) respectfully reports to the 2026 Annual General Meeting of Shareholders the report on the results of implementing production and business plan in 2025; the production and business plan for 2026; and the development orientation for the 2026–2031 period with the following specific contents:

I. Evaluation of the results of implementing the 2025 production and business plan

In 2025, the Vietnamese economy continued to recover, the construction and building materials sector gradually stabilized after many fluctuations. Although the real estate market recovery was not uniform and competition became increasingly intense, this was also the time for enterprises to restructure and enhance competitiveness. In that context, the Board of General Directors directed flexibly, implemented key solutions such as cost control, optimizing raw material and fuel consumption norms, adjusting production according to market developments to ensure efficiency and financial safety. At the same time, FiCO Corporation - JSC strongly promoted market development, expanded the distribution system, improved customer care quality and sought export opportunities to diversify output and promote sustainable growth.

Beside the short-term solutions, the Board of General Directors also focused on consolidating the long-term development foundation through improving equipment efficiency, strengthening governance and risk control. Accordingly, FiCO Corporation - JSC gradually enhanced competitiveness, maintained market share and ensured stable employment and income for employees. In the context of the market still having many fluctuations, the proactive and synchronized direction helped the FiCO Corporation - JSC maintain stable production and business activities, creating a premise for the next growth phase.

On the basis of Resolution No. 01/NQ-DHCD dated 29 April 2025 of the General Meeting of Shareholders, the Board of General Director together with all officers and employees promptly implemented key tasks, and at the same time proactively proposed operating solutions in the two core areas of building materials production and mineral exploitation and processing. The results of implementation in 2025 are as follows:

1. Operating results and main financial indicators in 2025¹:

Unit: million VND

No.	Target	Plan in 2025	Performance in 2025	Achievement rate (%)
	CONSOLIDATED			
1	Consolidated revenue	1,191,134	1,186,222	99.6%
2	Consolidated profit before tax	75,846	144,896	191.0%
	PARENT COMPANY			
3	Net revenue from sales	1,600,000	1,308,735	81.8%
4	Parent company profit before tax	71,300	90,833	127.4%

Consolidated revenue in 2025 reached VND 1,186 billion, a slight decrease of 0.4% compared to the plan². In which, the cement, clinker and construction stone segment has maintained growth subject to the demand from public investment projects, while tile revenue decreased by about 30% due to the restructuring process at some member companies. Net revenue of FiCO Corporation - JSC reached VND 1,308.7 billion, equivalent to 81.8% of the plan and equal to 88.46% compared to 2024.

Consolidated profit reached VND 144.9 billion, nearly double the plan subject to positive operating efficiency of subsidiary and associate companies. Profit before tax in 2025 of the parent company reached VND 90.8 billion, accounting for 6.94% of net revenue³.

¹ audited by CPA Auditing Company Limited.

² revenues of the units do not include other income items; the revenue of Phuoc Hoa FiCO Joint Stock Company does not include revenue from blasting services. For details, please see FiCO Corporation - JSC's audited consolidated financial statement for 2025.

³ Thanh Thanh Joint - Stock Company ceased operations from August 2025 and relocated from Bien Hoa 1 Industrial Park pursuant to Notice No. 198/KH-UBND dated 06 June 2024; Plan No. 15/KH-TTPTQD dated 21 March 2025 of the Dong Nai Provincial Land Fund Development Center and Notice No. 408/TB-UBND dated 11 April 2025 of the People's Committee of Bien Hoa City on "*Land recovery to implement the project of converting Bien Hoa 1 Industrial Park into an Urban – Commercial – Service Area and environmental improvement, An Binh Ward, Bien Hoa City, Dong Nai Province*". Pursuant to Resolution No. 76/NQ-HDQT dated 12 August 2025 of the Board of Management of FiCO Corporation - JSC and the extraordinary General Meeting of Shareholders dated 28 August 2025, the restructuring plan, asset relocation, and liquidation of all assets and inventories to recover production capital and settle payables to suppliers were approved. Thanh Thanh Joint - Stock Company is currently implementing auctions to liquidate assets and has transferred production of the Thanh Thanh brand to the Dong Nam A Factory.

2. Financial status of Parent Company⁴

2.1 On assets

As of 31 December 2025, total assets of the Parent Company (*according to the separate financial statement*) were VND 2,359.3 billion, an increase of VND 77.7 billion compared to the beginning of the year. The main reason was that in 2025, FiCO Corporation - JSC operated with high efficiency, proactively increased short-term savings deposits, increased long-term financial investments, besides that the trade receivables from customers also decreased compared to the beginning of the year. The remaining value of fixed assets was recorded at VND 24.73 billion, an increase of VND 1.9 billion compared to the beginning of the year.

2.2 On capital sources and cash flow

Total capital sources as of 31 December 2025 were VND 2,359.3 billion, an increase of VND 77.7 billion compared to the beginning of 2025. Of which: payables increased by VND 54 billion and owners' equity increased by VND 23.7 billion.

In 2025, FiCO Corporation - JSC maintained stable credit operations, balanced cash flow according to the plan, and ensured financial safety. At the same time, it standardized accounting methods, accounting processes and the reporting system across the entire system to ensure consistency, accuracy, timeliness and compliance with regulations.

2.3 Making financial provisions

In 2025, FiCO Corporation - JSC provided for inventory write-down of slow-moving industrial steel inventories accounting to VND 2.525 billion. Cumulative as of 31 December 2025, FiCO Corporation - JSC had made provisions for inventory write-down of VND 20 billion. At the same time, FiCO Corporation - JSC continued to make provisions for doubtful receivables of VND 6.82 billion. Cumulative as of 31 December 2025, FiCO Corporation - JSC had made provisions totaling VND 145.7 billion.

2.4 Other financial matters to be addressed

Continued to provide additional explanations to the post-inspection team of the Government Inspectorate regarding late payment of interest on the discrepancy in State capital upon equitization amounting to nearly VND 38 billion (*not yet recorded in accounting books*).

3. Report on credit status

In 2025, FiCO Corporation - JSC kept maintained credit activities with credit institutions such as BIDV, Agribank, Vietcombank, VPBank and VIB, with cash flow balanced according to FiCO Corporation - JSC's financial plan. FiCO Corporation - JSC currently has credit limits with banks with a total credit limit of nearly VND 840 billion. Total bank loan outstanding

At Vitaly Joint Stock Company, a loss of VND 17.1 billion was recorded in 2025 due to ongoing inventory liquidation and the company operating only by leasing premises and warehouses.

⁴ Please see the 2025 financial statement audited by CPA Auditing Company Limited.

balance as of 31 December 2025 was VND 557.5 billion, a decrease of nearly VND 9.5 billion compared to the beginning of the year (*beginning balance according to 2025 financial statement was VND 567 billion*). Interest expense in 2025 was VND 20.56 billion.

4. Debt management and handling of receivables and payables

4.1 Status of receivables

As of 31 December 2025, short-term receivables amounted to VND 523.4 billion (balance as of 1 January 2025 was VND 558.7 billion), a decrease of VND 35.3 billion, equivalent to a decrease of 6.32% compared to the beginning of 2025.

4.2 Status of debt collection

In 2025, FiCO Corporation - JSC collected some bad debts amounting to VND 8.5 billion from the following units: Tan Dinh Mechanical Company; FiCO Investment Company; Thanh Phat Construction and Inspection Consulting JSC; supported FiCOCOM to collect bad debts from Thao Dung Company and FiCO Packaging JSC to collect bad debts from King Minh Company. In addition, FiCO Corporation - JSC also supported member company in filing lawsuits to recover other bad debts.

4.3 Status of overdue payables

In 2025, FiCO Corporation - JSC did not incur any overdue payables; all debts were settled in accordance with regulations.

5. Business performance of FiCO Corporation - JSC

5.1 Head office of FiCO Corporation - JSC⁵

Total revenue from sales and services in 2025 reached VND 1,308.7 billion, equal to 88% of the same period in 2024. Profit before tax reached VND 90.8 billion.

5.2 Ceramic tile and decorative material manufacturing sector

a) Industrial production

Total production output of FiCO in 2025 reached more than 4.7 million m², a decrease of 21.2% compared to the same period in 2024. Consumption output reached more than 5.7 million m². Total tile inventory for the whole block was nearly 2.51 million m² (Total inventory value approximately VND 200.3 billion), a decrease of nearly 1.24 million m² compared to the same period in 2024 (equivalent to more than VND 111.7 billion). Total revenue for the whole block reached VND 1,088 billion, equal to 69.7% of the 2025 plan and operating performance did not meet the expectations.

⁵ Main business activities of the Office and the Commercial Department of FiCO Corporation - JSC include: Commercial trading and SCM of the Commercial Department of FiCO Corporation - JSC; Trading of ceramic tiles of all kinds; Leasing of commercial premises; Financial investments: dividend, interest and other income. For details, please see the 2025 financial statement report.

b) Trading activities

In 2025, FiCO Commerce Product One Member Company Limited – FiCOCOM placed orders and consumed all 3 brands totaling 4,817,965 m² of finished products and sold 5,066,935 m² of finished products to the market. Net revenue from trading activities in the ceramic tile sector in 2025 reached nearly VND 419 billion, with profit of nearly VND 2.3 billion.

5.3 Mineral exploitation and processing sector

a) Construction stone exploitation and processing

The results of construction stone exploitation and processing in 2025 at Ong Trinh Mountain Quarry – Tan Phuoc Ward, Ho Chi Minh City of Phuoc Hoa FiCO Joint Stock Company were quite positive. Revenue reached VND 290.47 billion, exceeding 65.6% of the 2025 plan. Profit before tax reached VND 47.75 billion, 4 times the proposed plan. Total extracted stone volume of all types reached approximately 3.2 million tons, while consumption volume reached more than 3.56 million tons.

For the Tan Cang, Thanh Phu and Nui Gio quarries of Hoa An Joint Stock Company (an associate unit of FiCO Corporation - JSC), 2025 was the next year of high operating efficiency with stone production and consumption reaching nearly 1.9 million m³, revenue reaching nearly VND 404 billion, exceeding 33.1% of the 2025 plan. Profit before tax reached more than VND 109.74 billion, an increase of 52.4% compared to the 2025 profit plan, driven by Hoa An Joint Stock Company's advantages in high-quality stone, strong brand reputation, and its products being supplied to key projects.

b) White sand mining and processing

White sand mining and processing output in 2025 at the Thuy Trieu Silica Mine (Cam Ranh, Khanh Hoa) decreased compared to 2024 because Cam Ranh FiCOSand Company Limited temporarily suspended mining while carrying out procedures for license renewal and completing land procedures, therefore, no new extraction output was generated. Production activities during the year mainly relied on raw sand inventory from 2024, thereby producing 100,739 tons of finished sand. Total consumption volume for the year reached 148,655 tons (including inventory from 2024), equivalent to 41.2% compared to 2024.

Revenue only reached VND 69.08 billion, profit before tax reached VND 0.37 billion (equal to 8.35% of the 2025 plan), bringing the total profit from white Silica sand products across FiCO Corporation - JSC to VND 7.23 billion.

c) Other sectors (cement production, concrete, construction mechanics...)

In 2025, FiCO Corporation - JSC continued to strengthen its role and responsibility of the capital representatives at subsidiary and associate companies; maintained high efficiency in key sectors at units with significant capital contributions from FiCO Corporation - JSC such as FiCO Tay Ninh Cement Joint Stock Company, FiCO PanU Concrete Joint Stock Company, Tan Dinh Construction Mechanical Joint Stock Company... according to the assessment, in 2025

entities with investments in this sector maintained stable business performance and effectively utilized FiCO Corporation - JSC's invested capital.

6. Production and business management

Continued to implement and refine the centralized financial governance model, while reviewing, evaluating and improving the management system. Accordingly, from Q3/2025, the Executive Board directed the Internal Audit Department and the Finance – Accounting Department to coordinate with relevant units to review project dossiers, remove obstacles and carry out settlement with contractors. On that basis, gradually carry out overall settlement of investment research costs, M&A and ongoing investments as the basis for cost accounting and corporate tax finalization expected in 2026.

Continued to expand the agent network for FiCO Commerce Product One Member Company Limited (FiCOCOM). In addition, FiCOCOM put into operation a Showroom (product introduction store) at 2/34 Phan Huy Ich, Tan Son Ward, Ho Chi Minh City to enhance brand promotion of FiCO products. Continued to restructure the business model of units within FiCO Corporation - JSC to generate cash flow, while centrally managing quality and cost from input materials to finished product across the industrial production segment. Implemented the restructuring plan for Thanh Thanh Joint - Stock Company: liquidation of all assets, machinery, warehouse and inventory; transferred the production line of Thanh Thanh brand to Southeast Asia Tile Factory.

7. Financial management

In 2025, FiCO Corporation - JSC continued to performed well in accounting management, cash flow control and operational efficiency of FiCO Corporation - JSC and its subsidiary company; coordinated with the independent auditor to audit financial statement in accordance with regulations, on time and transparently; and at the same time completed the selection of the audit firm according to the General Meeting of Shareholders' resolution for the 2025 financial statement.

8. Investment development and M&A activities.

8.1 Industrial production

In 2025, FiCO Corporation - JSC continued to work with competent authorities and completed procedures for converting the mining license for the Thuy Trieu White Sand Mine, Cam Hai Dong, Cam Lam, Khanh Hoa⁶.

Implemented and completed procedures for adjusting the Investment Certificate of Ong Trinh Mountain Quarry at Phuoc Hoa FiCO Joint Stock Company⁷ to serve as the basis for

⁶ Exploitation license No. 471/GP-BNNMT dated 03 November 2025 of the Ministry of Agriculture and Environment.

⁷ Document No. 993/UBND-DA dated 06 February 2026 of the People's Committee of Ho Chi Minh City.

completing land procedures for the 4.8 ha/89.25 ha of mine area in accordance with regulations in 2026. Completed procedures for extending the land lease contract for 24.36 ha for leased area⁸.

Implemented review of dossiers for investment projects, reported to the Board of Management and carried out finalization of completed investment capital, handled financial costs and payables at some projects such as the 70ha white sand mine in Cam Lam (Khanh Hoa) and BOT 1B section Tan Van – Nhon Trach (Ring Road 3 Ho Chi Minh City); total value finalized and accounted into 2025 costs was more than VND 4.05 billion.

Terminated implementation of the investment project for the Silica Powder Grinding Plant with capacity of 55,000 tons/year in Cam Lam Commune, Khanh Hoa Province⁹.

8.2 Real estate business investment and other sectors

Continued to repair and rearrange workspaces at FiCO Corporation - JSC's head office and lease surplus areas to optimize utilization of floor space at the 15th floor of the Sailing Tower building and Bien Hoa warehouse. At the same time, conducted a comprehensive review of asset management and use, developed plans for efficient exploitation and liquidation of assets no longer needed...

9. Settlement, handover and divestment of State capital

For the work of settling, handing over and divesting State capital, FiCO Corporation - JSC continued to coordinate with SCIC and the Ministry of Construction to carry out settlement and handover procedures for State capital; and at the same time proposed that competent authorities resolve obstacles to complete the settlement as the basis for implementing divestment in accordance with regulations.

10. Salaries and other benefits of the Executive Board and other managers

In 2025, total income of FiCO Corporation - JSC's Executive Board (including General Director, Deputy of General Director, Chief Accountant and Corporate Governance Officer; excluding remuneration of the Board of Management for concurrent members) according to the audited Financial statement of the Parent Company was **VND 2,968,552,200**, of which:

⁸ Decision No. 95/QĐ-UBND dated 29 January 2026 of the People's Committee of Tan Phuoc Ward, Ho Chi Minh City.

⁹ Based on the proposal of FiCO Corporation - JSC dated 23 October 2025, the Department of Finance of Khanh Hoa Province issued Notice No. 4640/TB-STC on termination of the project operation and withdrawal of the Investment Certificate of the project. And FiCO Corporation - JSC has implemented the recovery of the project deposit amounting to VND 8.7 billion according to Notice No. 4783/TB-STC dated 27 October 2025 of the Department of Finance of Khanh Hoa Province at Vietcombank – Khanh Hoa Branch.

No.	Full name	Position	Amount (VND)
1	Mr. Cao Truong Thu	Member of the Board of Management – General Director	1,032,021,000
2	Mr. Pham Viet Thang	Member of the Board of Management – Deputy of General Director	796,359,000
3	Mr. Nguyen Duc Loi	Deputy of General Director	100,000,000
4	Mr. Nguyen Xuan Hung	Chief Accountant	737,444,000
5	Ms. Nguyen Le Dung	Corporate Governance Officer	302,728,200
	Total		2,968,552,200

Part 2: Key targets of the production and business plan in 2026.

1. Main indicators of the production and business plan in 2026¹⁰

Unit: VND

No.	Indicator	Plan in 2025	Performance in 2025	Plan in 2026	Ratio
1.	Consolidated revenue	1,191,133,924,983	1,186,221,664,272	1,085,576,126,988	91.5%

¹⁰ Factors affecting the business and production plan in 2026:

- Due to delays in adjusting investment policies and land procedures (land use plan, land recovery, compensation, land lease, etc.), exploitation of raw sand at Thuy Trieu white sand mine is expected to begin in early Quater IV/2026. Therefore, the registered production and consumption volume of sand in 2026 is about 123,580 tons. Accordingly, FiCO Corporation - JSC 's registered revenue and profit in 2026 are expected to reach only VND 73.89 billion and VND 2.18 billion, respectively.
- Legal procedures on land at Ong Trinh Mountain quarry – Phuoc Hoa FiCO Joint Stock Company: similar to Thuy Trieu white sand mine, the registration of land use plan, land recovery, site clearance and land lease at the Ong Trinh mountain quarry are behind schedule. Thus, the exploitation and consumption volume in 2026 is expected to continue not reaching 100% of exploitation capacity (at 2.36 million tons). In addition, as FiCO Corporation - JSC shall allocate funds to support compensation for land clearance for site clearance for households, the revenue and profit of Phuoc Hoa FiCO in 2026 are expected to reach only 84.3% compared to 2025 (planned profit is VND 40.25 billion).
- Reduction in product and commercial business efficiency due to the impact of the business and production plan in 2026 of mineral exploitation units, resulting in a decrease in the business results of construction stone and white silica sand products of the Commercial Department of FiCO Corporation - JSC.

No.	Indicator	Plan in 2025	Performance in 2025	Plan in 2026	Ratio
2	Parent company revenue	1,600,000,000,000	1,308,734,720,719	1,334,424,933,247	102.0%
3	Consolidated profit before tax	75,845,866,092	144,896,391,308	144,318,735,562	99.6%
4	Parent company profit before tax ¹¹	71,300,000,000	90,832,567,925	95,786,000,000	105.45%

2. Dividend ratio in 2025

Based on FiCO Corporation - JSC's production and business results and cash flow balance, the Board of Management of FiCO Corporation - JSC will submit to the General Meeting of Shareholders the plan to distribute dividends for 2025 at the 2026 Annual General Meeting of Shareholders. The expected dividend ratio in 2026 is 5.4%.

3. Investment and development plan in 2026

- Complete legal land procedures upon equitization to restart the residential project at 2/34 Phan Huy Ich, Tan Son Ward, Ho Chi Minh City; continue to complete investment projects that were or are being implemented in 2025, organize fee settlement in accordance with regulations.

- Implement investment and development for the 2026-2031 period in accordance with FiCO Corporation - JSC's development strategy with the core field of building materials and arrange investment capital for projects to be implemented in 2026.

- Initiate the investment plan for the second production line of Tay Ninh Cement Plant with capacity of 1.4 million tons of clinker/year (total investment approximately VND 2,800 billion), raising total capacity to 3 million tons of clinker/year.

- Implement investment in repair and put into operation office floor space at floor 4, 9-19 Ho Tung Mau Street, Ben Thanh Ward to increase the efficiency of asset utilization of FiCO Corporation - JSC.

- Research for investment and implement the development of FiCO Inland Waterway Port Cluster project to enhance transportation and building materials trading capacity for products such as stone and construction sand.

e) Settlement, handover of capital and divestment of State capital

Coordinate with the Equitization Steering Committee of the Ministry of Construction, the State Capital Investment Corporation (SCIC) and relevant authorities to complete procedures

¹¹ Parent company profit has not excluded profit from the sale of share of Hoa An Joint Stock Company, when excluded, the growth rate in 2026 is 10% compared to the 2025 results.

for settling the transfer of capital to the joint stock company and implement the divestment of State capital in FiCO Corporation - JSC.

Part 3. Development orientation for production and business plan in the 2026 - 2031 period

A. Evaluation of production and business results achieved in the 2021-2026 period

I. Evaluation of the Executive Board's performance

In the 2021-2026 period, it marked a journey full of fluctuations in the building materials industry facing a “double shock”: skyrocketing input material prices (coal, electricity, gasoline, oil) and the freezing of the residential real estate market, heavily affected by the COVID-19 pandemic (2021) and the decline in real estate market demand (2023–2025), but this was also the period recording very decisive direction by the Board of Management and the Executive Board of FiCO Corporation - JSC.

From the position of a joint stock company converted from a State-owned enterprise, FiCO Corporation - JSC took advantage of these 5 years to carry out an internal revolution, strongly strengthening restructuring with the goal of adjusting the management model, such as overall restructuring of FiCO Building Materials Trading One Member Limited Company, FiCO Commerce Product One Member Company Limited (FiCOCOM), rearranging FiCO Corporation - JSC's branches in provinces and cities in the direction of streamlining personnel, reducing operating costs, re-evaluating human resource structure and better implementing the centralized governance model at FiCO Corporation - JSC.

Regarding operating efficiency, although under pressure from high input material costs, FiCO Corporation - JSC still maintained stable operations subject to restructuring the product portfolio, focusing on high-margin segments and tight cash flow management. At the same time, FiCO Corporation - JSC promoted divestment from non-core sectors to focus resources on flagship products, and early applied emission reduction standards in production, contributing to enhancing competitiveness in projects requiring high sustainability standards.

II. Production and business results in the 2021 – 2025 period

Unit: VND

Year	Parent company		Consolidated	
	Revenue	Profit before tax	Revenue	Profit before tax
2021	1,090,052,607,717	52,254,153,637	1,460,847,330,005	123,211,969,345
2022	1,897,637,463,191	57,000,514,039	1,635,547,349,798	134,001,310,173
2023	1,504,132,180,418	62,960,304,080	1,325,411,378,386	74,174,498,877
2024	1,479,427,581,676	72,896,892,688	1,369,179,208,830	94,946,189,591

2025	1,308,734,720,719	90,832,567,925	1,186,221,664,272	145,539,624,549
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According to the Executive Board's assessment, the average profit-to-revenue ratio in the period reached about 5.4%, which is quite good compared to the general level of the construction materials industry (3–6%). However, the downward trend over the years shows pressure to optimize production costs in the context of rising energy prices, and is also the target for improvement in the 2026–2031 period.

B. Development orientation for the 2026 - 2031 period

I. Development objectives.

In the 2026–2031 period, FiCO focuses on developing green and sustainable building materials; improving product quality, production efficiency and strongly promoting digital transformation, marketing, and human resource development. At the same time, the enterprise continues restructuring, eliminating outdated technology, reducing use of non-renewable resources, completing real estate projects and implementing State capital divestment according to the roadmap, aiming for growth of 8–10%/year reaching double digits by 2030.

II. Specific implementation plan

1. Mineral exploitation and processing sector

Strengthen M&A investment, collect information to apply for exploration permits and transfers, with the goal by 2030 to invest or conduct M&A for a white silica sand mine to replace the current Thuy Trieu white sand mine with capacity from 300,000 - 450,000 tons/year. Refine the quality evaluation and control system to export processed mineral products such as white silica sand, construction stone, artificial sand under the FiCO brand.

2. Ceramic tile and decorative material manufacturing sector

Plan ceramic tile production for the 2026–2031 period (with brands FiCO Tile, Thanh Thanh, Vitaly) towards sustainability, modernizing technology, saving energy and protecting the environment, gradually converting factory premises to produce green materials to enhance competitiveness. At the same time, research investment in technology innovation, diversify designs, increase quantity and quality, develop thin, large-size products with high durability and abrasion resistance to meet domestic and export market demand.

3. Cement production

In the 2026–2031 period, FiCO Corporation - JSC maintains stable production of FiCO brand cement and clinker through FiCO Tay Ninh Cement Joint Stock Company (FiCO-YTL), striving for 10–15%/year growth and improving quality, diversifying high-quality and specialized cement products. At the same time, invest in the second production line of Tay Ninh Cement Plant with capacity of 1.4 million tons of clinker/year (total investment approximately VND 2,800 billion), raising total capacity to 3 million tons of clinker/year.

4. Real estate investment



Implement, complete and put into operation the high-rise apartment, commercial services, kindergarten and linked villa project at 2/34 Phan Huy Ich, Tan Son Ward, Ho Chi Minh City according to the functional separation model (land fund development, legal, design, capital mobilization, construction, operation) to optimize progress and quality. At the same time, apply environmentally friendly materials to create livable real estate products and maintain the FiCO real estate brand.

5. Research and implementation of new investment projects

- Research conversion and investment in non-fired materials, green materials, to convert part of the existing ceramic tile factories to supplement investment in green non-fired material production projects such as non-fired bricks, lightweight materials, panels, fiber cement sheets, EPS/XPS thermal insulation foam or projects for the production of green and environmentally friendly materials.

- Seek and invest in M&A for a white sand mine project as raw material source for the Silica Powder Grinding project to replace the Cam Duc white sand mine – Khanh Hoa and enhance production and business efficiency for FiCO Corporation - JSC to replace the Thuy Trieu white sand mine, Khanh Hoa.

Part 4. Conclusion and recommendations.

In 2026, the Executive Board and all officers and employees of FiCO Corporation - JSC will continue to implement solutions, seize and take advantage of all opportunities, gradually overcome difficulties, and strive to complete the objectives as reported to the General Meeting of Shareholders. The General Director of FiCO Corporation - JSC believes that the plan targets and implementation solutions presented in this report are appropriate and feasible for execution.

Respectfully submitted to the General Meeting for review and approval.

Thank you very much!

Recipients:

- As addressed;
- Executive Board of FiCO Corporation - JSC;
- Inspection Committee of FiCO Corporation - JSC;
- Finance – Accounting Department of FiCO Corporation - JSC;
- Shareholders' Committee of FiCO Corporation - JSC;
- Planning and Production Operations Department;
- Filing (original).

GENERAL DIRECTOR

CAO TRUONG THU



No. /BC-HDQT

Ho Chi Minh City, 2026

REPORT ON ACTIVITIES OF BOARD OF MANAGEMENT IN 2025 AND DIRECTIONS FOR ACTIVITIES IN 2026

Respectfully to: GENERAL MEETING OF SHAREHOLDERS OF FICO CORPORATION - JSC

- Pursuant to Enterprise Law No. 59/2020/QH14, passed by the 14th National Assembly of the Socialist Republic of Vietnam at its 9th session on 17 June 2020, as amended and supplemented by Law No. 03/2022/QH15 dated 11 January 2022 and Law No. 76/2025/QH15 dated 17 June 2025;
- Pursuant to Charter of FiCO Corporation - JSC, approved by the General Meeting of Shareholders on 28 September 2016, and amended for the third time on 29 April 2025;
- Pursuant to Resolution No. 01/NQ-DHDCCD approved by the General Meeting of Shareholders on 29 April 2025;
- Pursuant to the activities of Board of Management and the production and business performance of FiCO Corporation - JSC in 2025,

The Board of Management hereby reports on its activities in 2025 and the strategic directions for 2026 as follows:

I. Report on the activities of Board of Management in 2025

1. List of members of Board of Management

No.	Full name	Title	Appointment date	Dismissal date
1	Ms. Do Thi Hieu	Chairman	22 April 2021	
2	Mr. Cao Truong Thu	Member, General Director	22 April 2021	
3	Mr. Pham Viet Thang	Member, Deputy of General Director	22 April 2021	
4	Mr. Dang Minh Thua	Member	22 April 2021	28 February 2025
5	Mr. Nguyen Xuan Thang	Member	22 April 2021	
6	Mr. Nguyen Ngoc Vu Chuong	Member	29 April 2025	

2. Evaluation of performance of Board of Management and its members

In 2025, Board of Management held 09 in-person meetings and conducted 36 rounds of written consultation, issuing a total of 155 documents, including 68 resolutions/decisions and 87 other documents, covering the following matters:

- Issued several resolutions and decisions related to the restructuring of management personnel at the Parent company and Subsidiary companies, focusing on centralized management, streamlining intermediaries, and consolidating the authorized representative of

capital contribution of FiCO at its affiliate companies. In particular, appointing Mr. Nguyen Duc Loi as Deputy of General Director of FiCO Corporation - JSC, and the consolidation of authorized representative of capital contribution at Vitaly Joint Stock Company, FiCOCOM and Packaging and Bentonite Joint Stock Company No. 1.

- Restructured the operations of Thanh Thanh Joint - Stock Company.
- Purchased shares additionally issued by Phuoc Hoa FiCO Joint Stock Company (share offering) to existing shareholders to increase its charter capital.
- Approved credit limits at banks to ensure funding for the operations of FiCO Corporation - JSC and its affiliate companies.
- Approved the policy of research and implementation of investment projects such as the Precast concrete manufacturing plant, and participation in the auction for quartz sand mining rights in Thua Thien Hue.
- Continued to implement and refine the centralized financial management model, review, assess, and improve the management system.
- Conducted internal audits to review, evaluate, and address errors in corporate management at the Parent company and its affiliate companies.
- Established a supporting group to facilitate the transfer of State capital to a joint stock company.
- Directed information disclosure to the State Securities Commission, shareholders, and investors in accordance with regulations.

In 2025, all members of Board of Management fulfilled their responsibilities in accordance with provisions of FiCO Corporation - JSC's Charter and Regulations, contributing to the overall achievements of FiCO Corporation - JSC as set by the 2025 General Meeting of Shareholders.

3. Supervision of General Director and other executives

- The Board of Management effectively supervised the management and operations of the Executive Board. In addition to discussions in periodic and ad-hoc Executive Board meetings, the Board of Management frequently communicated via phone, email, and other information channels regarding strategic matters, business performance, the implementation of the General Meeting of Shareholders' Resolution, and the corporate objectives set for the year by the General Meeting of Shareholders.
- In general, despite economic difficulties caused by fluctuations in the real estate market in recent years, the Board of Management, Executive Board, and management levels exerted tremendous effort, creativity, and initiative to achieve the goals set by the General Meeting of Shareholders.

4. Remuneration, operating costs, and other benefits of the Board of Management

Unit: VND

No.	Full name	Title	Months	Remuneration	Salary, bonus
1	Ms. Do Thi Hieu	Chairman	12	120,000,000	1,061,479,000
2	Mr. Cao Truong Thu	Member	12	96,000,000	1,032,021,000
3	Mr. Pham Viet Thang	Member	12	96,000,000	796,359,000
4	Mr. Dang Minh Thua	Member	2	16,000,000	

5	Mr. Nguyen Ngoc Vu Chuong	Member	8	64,533,300	
5	Mr. Nguyen Xuan Thang	Specialized member	12	96,000,000	737,444,000

5. Evaluation of the implementation for the term of 2021 – 2026

During the 5-year period 2021 – 2026, the BOM directed and managed FiCO Corporation - JSC's operations on the basis of continuing the restructuring orientation from the previous phase, while closely following the Resolutions of the Annual General Meeting of Shareholders and the actual conditions of the construction materials market. Specifically:

- Regarding corporate governance and system restructuring: Continued to streamline the management apparatus under a centralized governance model; consolidated the role of the authorized representative of capital contribution at the affiliate companies; and reviewed and adjusted the functions and duties of Specialized Departments at the Parent company to enhance connectivity and coordination efficiency. During this period, internal audit activities, review of governance regulations, and risk control were implemented on a regular basis; the management accounting system was progressively improved across the affiliate companies; and financial control, cash flow management, and risk provisioning were further strengthened.
- Regarding business performance and financial results: In light of the significant fluctuations in the construction materials market, particularly during the 2023 - 2025 period due to the downturn in the real estate market and intensifying competition, the BOM instructed the Board of General Directors to implement comprehensive measures to reduce costs, restructure operations, handle inventory, and recover receivables. The 2021 - 2026 period recorded a gradual improvement in the operational efficiency of the Parent company; several affiliate companies restructured their operating models, focused on core products, and enhanced market competitiveness.
- Regarding investment activities: The BOM continued to implement the policy of restructuring the investment portfolio, focusing on core sectors such as mineral extraction and processing and manufacturing building materials, and the production of construction materials. Several key projects during the period were directed for review, adjustment or modification in line with actual conditions, including licensing procedures, extension, and resumption of operations at the Thuy Trieu - Cam Lam white sand mine, for which a renewed mining license was granted at the end of 2025. Inefficient investments and projects were reviewed, provisioned, or restructured in accordance with the principle of financial prudence.

II. Performance results in 2025, plan for 2026, and directions for activities in 5 years at 2021 – 2026 period

1. Performance results in 2025 and plan for 2026

- Key targets:

Unit: million dong

No.	Target	Plan in 2025	Performance in 2025	Plan in 2026	Rate
1	Consolidated revenue	1,191,133,924,983	1,186,221,664,272	1,085,576,126,988	91.52%
2	Parent company revenue	1,600,000,000,000	1,308,734,720,719	1,334,424,933,247	101.96%

No.	Target	Plan in 2025	Performance in 2025	Plan in 2026	Rate
3	Consolidated profit before tax	75,845,866,092	144,896,391,308	144,318,735,562	99.60%
4	Parent company profit before tax ¹	71,300,000,000	90,832,567,925	95,786,000,000	105.45%

- Key implementation solutions:

- + Core solution: Continue restructuring to enhance FiCO Corporation - JSC's operational efficiency and promote investment activities.
- + Strengthen FiCO Corporation - JSC's central role in governance and operational management in FiCO's system; establish a comprehensive internal control framework from the Parent company to its Subsidiary companies; effectively control information, monitor operating processes, integrate advanced information technology solutions into management and related departments to optimize the efficiency in business management and timely risk assessment, make responsive and quick decisions.
- + Enhance M&A investment activities; organize the efficient extraction and processing, and integrated use of construction stone resources at FiCO Corporation - JSC's existing quarries.
- + Enhance the evaluation of the authorized representative of capital contribution at affiliate companies, perform the adjustment, appointments of the authorized representative of capital contribution to optimize the affiliate companies' performance, particularly in underperforming units.
- + Manage loan sources transparently and efficiently; maintain financial security and cash flow stability.
- + Cooperate with State capital representatives at FiCO, direct the Executive Board to complete legal procedures for State capital transfer to the joint stock company; resolve legal procedures and resolve bottlenecks in FiCO Corporation - JSC's ongoing projects, particularly 2/34 Phan Huy Ich Project.

2. Directions for activities in 5-year period 2021 – 2026

- Key objective: Maintain stable growth and ensure efficient utilization of invested capital at a rate of 8% - 10% per annum.
- Enhance governance efficiency under a centralized model; continue to improve the financial management system, internal control, and internal audit functions; strengthen cash flow management and cost control across the entire system.
- Strengthen research activities and implementation of new investment projects; restructure the investment portfolio.
- Plan and rationalize production in the ceramic tiles segment (including the 03 brands: FiCO Tile, Thanh Thanh and Vitaly) toward sustainable development, modernization of production technology, energy efficiency and environmental protection.
- Strengthen market forecasting, research and assessment for the 2026 - 2031 period; strengthen sales competitiveness and expand e-commerce channels.

¹ The profit of the Parent company has not yet excluded the gain from the disposal of Hoa An's shares; excluding such gain, the growth rate for 2026 is 10% compared to the 2025 performance results.

- Implement restructuring and reorganization of business production operations; review and optimize FiCO Corporation - JSC's organizational structure toward a lean and efficient model, aligned with each business line.

- Strengthen governance roles and responsibilities at affiliate companies through FiCO Corporation - JSC's authorized representative of capital contribution, with a view to controlling production costs, setting pricing strategies, and managing production quantity in line with market demand.

- Implement digital transformation in management, production, and business activities.

- Execute training and human resource development plans to support FiCO Corporation - JSC's expansion and new investment initiatives.

Above is the Report on the activities of the Board of Management at the 2026 Annual General Meeting of Shareholders for consideration and approval of the General Meeting of Shareholders.

Respectfully submitted.

Recipients:

- As addressed;
- Filing (original).

**ON BEHALF OF
BOARD OF MANAGEMENT
CHAIRMAN**

Do Thi Hieu





Số 01/2026/BC-BKS

Ho Chi Minh City, dated 2026

**REPORT OF INSPECTION COMMITTEE
AT THE ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2026
OF FICO CORPORATION - JSC**

**Respectfully to: GENERAL MEETING OF SHAREHOLDERS
FICO CORPORATION - JSC**

- Pursuant to the Charter of organization and operation of FiCO Corporation - JSC (FiCO);
- Pursuant to the Regulation on organization and operation of the Inspection Committee of FiCO Corporation - JSC;
- Pursuant to Resolution No. 01/NQ-DHDCD, dated 29 April 2025 of the 2025 Annual General Meeting of Shareholders of FiCO Corporation - JSC.

The Inspection Committee reported to the General Meeting of Shareholders of FiCO Corporation - JSC the following contents:

I/ Activities of the Inspection Committee in 2025:

1. Composition of the Inspection Committee:

- At the 2021 General Meeting of Shareholders of FiCO Corporation - JSC was held on 22 April 2021, the Inspection Committee of FiCO Corporation - JSC was elected consisting of 03 members:

- | | |
|---------------------|--------------------------------------|
| + Mr. Dao Quang Son | - Head of the Inspection Committee |
| + Mr. Le Van Huy | - Member of the Inspection Committee |
| + Ms. Tran Linh Chi | - Member of the Inspection Committee |

2. Activities of the Inspection Committee in 2025:

- The Inspection Committee has inspected and supervised the FiCO Corporation - JSC's activities in accordance with the provisions of the Charter of FiCO and the Law on Enterprises.

- Supervised the promulgation and implementation of resolutions, decisions and directions of the Board of Management and the Board of General Directors in the governance and administration of FiCO Corporation - JSC.

- Participated in meeting of briefing, production and business administration of the Board of General Director of FiCO Corporation - JSC and meetings of the Board of Management of FiCO Corporation - JSC.

- The Inspection Committee has conducted an appraisal of the Financial Statements of the FiCO Corporation - JSC as the Parent company for the first 6 months of 2025, including assessment of the ability to pay short-term liabilities of FiCO as the Parent company as of 30 June 2025, assessment of inventory, customer receivables, in particular, there is a note on long term outstanding bad debts and other receivables, and had proposal to the Board of Management of FiCO Corporation - JSC in Official Letter No. 03-2025/CV-BKS, dated 5 September 2025 refer to the review of FiCO Corporation - JSC's Financial Statement for the first 6 months of 2025.

- Weekly, the Inspection Committee shall review, evaluate, warn and urge the recovery of overdue debts, and simultaneously participate in meetings with the Finance and Accounting Department and Commercial Department of FiCO Corporation - JSC to monitor and urge the debt recovery.

- Monthly, the Inspection Committee shall coordinate with FiCO Corporation - JSC's Internal Audit Department to review and assess the financial situation of FiCO as the Parent company and send the assessment results to FiCO Corporation - JSC's Executive Board in the following contents:

+ Outstanding receivables status and bad debt warning of FiCO Corporation - JSC's Commercial Department (if any), the outstanding legacy receivables arising from the time of equitization of FiCO Corporation - JSC and FiCO Trading Building Materials Company Limited.

+ Analyzed and evaluated the business segments of FiCO Corporation - JSC's Commercial Department.

+ Evaluated the liquidity situation, short-term debt repayment ability of FiCO as the Parent company at the end of each month.

+ Evaluated potential losses of FiCO as the Parent company at the end of each month.

- In 2025, the Inspection Committee coordinated with FiCO Corporation - JSC's Internal Audit Department to conduct a review of the implementation of internal audit recommendations for 2024 and carried out thematic reviews on tax and accounting documents in order to assess compliance with applicable policies, procedures, and regulations at the following units: functional departments/divisions, Commercial Department of FiCO Corporation - JSC; Asian Tiles Corporation; and FiCO Commerce Product One Member Company Limited (FiCOCOM).

During the operation, the Inspection Committee received the coordination and support of the Board of Management, the Board of General Director as well as the Departments/Professional Departments/Affiliated units in performing the tasks assigned by the General Meeting of Shareholders.

3. Remuneration, operating expenses and other benefits of members of the Inspection Committee:

No.	Full Name	Position	Number of months	Remuneration	Income
1.	Dao Quang Son	Head of the Inspection Committee	12	96,000,000	505,990,000
2.	Le Van Huy	Member of the Inspection Committee	12	60,000,000	
3.	Tran Linh Chi	Member of the Inspection Committee	12	60,000,000	

II/ Assessment of production and business, financial and other activities of FiCO Corporation - JSC in 2025:

1. Assessment of FiCO Corporation - JSC's production and business activities in 2025:

- Pursuant to Resolution No. 01/NQ-DHDCD dated 29 April 2025 of the 2025 Annual General Meeting of Shareholders of FiCO Corporation - JSC.

- Based on the 2025 audited financial statemen of FiCO Corporation - JSC.

The implementation of the main production and business plan targets is as follows:

STT	Target	Unit	Plan in 2025	Performance in 2025	% performed over plan
I	Consolidated				
1	Consolidated revenue	VND Million	1,191,134	1,186,222	99.6%
2	Consolidated profit before tax	VND Million	75,846	144,896	191.0%
II	Parent company				
1	Revenue	VND Million	1,600,000	1,308,735	81.8%
2	Profit before tax	VND Million	71,300	90,833	127.4%

- Consolidated revenue reached 99.6% of the plan and the Parent company's revenue reached 81.8% of the plan, primarily due to the tiles segment revenue not meeting the plan.

- Profit before tax of the Parent company and consolidated profit both exceeded the plan by 27.4% and 91%, respectively, primarily due to certain subsidiary companies and affiliate companies achieving profits exceeding the planned targets.

2. Audited financial statement for 2025:

The financial statement for the period from 1 January 2025 to 31 December 2025 was audited by CPA VIETNAM Auditing Co., Ltd. - a member of Inpact International Auditing Firm. The audit unit has issued the combined financial statement and consolidated financial statement enclosed with the audit letter No. ???/2026/BCKT-CPA VIETNAM-HCM dated ?? March 2026 and No. ???/2026/BCKTHN-CPA VIETNAM-HCM dated ?? March 2026.

The Inspection Committee agrees with the opinion of the Independent Auditor: The financial statement has honestly and reasonably reflected, in material aspects, the financial situation of FiCO Corporation - JSC as at 31 December 2025 as well as the business operation results and cash flows for the fiscal year ended on the same day, in accordance with Vietnam Accounting Standards, the current Vietnam Enterprise Accounting Regime and legal regulations related to the preparation and presentation of the financial statement.

3. Regarding the management and administration of production and business activities of FiCO Corporation - JSC:

The Board of Management and the Executive Board have duly performed their functions and duties in accordance with the provisions of law, the Charter of organization and operation of FiCO Corporation - JSC and the Resolution of the General Meeting of Shareholders set out in 2025.

In 2025, the Board of Management held 09 in-person meetings and 36 rounds of written opinion collection, issued a total of 155 documents, including 68 resolutions/decisions and 87 other documents to manage FiCO Corporation - JSC's activities.

The Inspection Committee participated in the meeting and agreed with the contents of the 2025 report on governance, administration and production and business activities of the Board of Management and the Executive Board of FiCO Corporation - JSC.

4. Other activities of FiCO Corporation - JSC in 2025:

4.1 Regarding the late payment interest of the difference between the actual value of the state capital at the time of official conversion into a joint stock company and the value of the state capital at the time of enterprise valuation for equitization (estimated at nearly VND 38 billion and not yet recorded in the accounting books): This matter remained unresolved in 2025, due to the absence of official opinions from the Competent Authorities.

4.2 Collection of outstanding receivables

- As of 31 December 2025, FiCO Corporation - JSC had doubtful debts amounting to VND 145,7 billion, mainly comprising legacy outstanding receivables arising from the time of equitization of FiCO Corporation - JSC, for which full provision has been made.

In 2025, FiCO Corporation - JSC recovered certain doubtful debts amounting to VND 8,5 billion from units such as Tan Dinh FiCO Construction Mechanics Joint Stock Company; FiCO Investment Joint Stock Company; Thanh Phat Consulting Inspection and Construction Joint Stock Company, etc..

4.3 Regarding the divestment of state capital in FiCO Corporation - JSC:

FiCO Corporation - JSC continued to coordinate with SCIC and the Ministry of Construction to resolve outstanding issues in order to promptly complete the finalization and approval of the value of the state capital at the time of official conversion into a joint stock company, serving as the basis for implementing state capital divestment in accordance with regulations.

III/ Assessment of the activities of the Inspection Committee for the term 2021 - 2026:

1. Composition of the Inspection Committee for the term 2021 - 2026

- | | |
|---------------------|--------------------------------------|
| + Mr. Dao Quang Son | - Head of the Inspection Committee |
| + Mr. Le Van Huy | - Member of the Inspection Committee |
| + Ms. Tran Linh Chi | - Member of the Inspection Committee |

2. Assessment of the governance and management of the Board of Management and the Board of General Directors for the period 2021 - 2026:

The 2021 - 2026 term has been a highly challenging period for FiCO Corporation - JSC, facing the COVID-19 pandemic, the sharp downturn of the real estate market and the increasing prices of input materials and fuels. However, through its supervisory activities, the Inspection Committee has observed that, with the decisive direction of the Board of Management and the flexible management of the Board of General Directors, practical effectiveness has been achieved, enabling FiCO Corporation - JSC to maintain financial stability, preserve capital and gradually improve operational efficiency.

3. Summary of key activities of the Inspection Committee for the period 2021 - 2026:

During its operation, the Inspection Committee has fully performed the duties assigned by the General Meeting of Shareholders, in compliance with the applicable laws and the Charter of FiCO Corporation - JSC. Key activities undertaken by the Inspection Committee during the 2021 - 2026 term include:

- Supervision of resolutions and governance orientations: Regularly attending briefing meetings of the Board of General Directors and the Board of Management; supervising the activities of the Board of Management and the Executive Board in the implementation of resolutions of the General Meeting of Shareholders, ensuring compliance with FiCO Corporation - JSC's Charter and applicable laws.

- Review and appraisal of periodic financial statements: From 2021 to 2025, the Inspection Committee has maintained the review of semi-annual and annual financial statements. It also prepared monthly reports assessing liquidity and risks of imbalance in the settlement of short-

term liabilities of the Parent company, in order to provide timely recommendations to the Board of General Directors.

- Monitoring and handling of outstanding receivables: The Inspection Committee has regularly attended meetings with the Finance and Accounting Department and the Commercial Department to review and warn on bad debts on a weekly/monthly basis, including legacy outstanding receivables arising from the time of equitization of FiCO Corporation - JSC and FiCO Trading Building Materials Company Limited.

- Internal audit activities: The Inspection Committee has coordinated with the Internal Audit Department to conduct audits at the Parent company (Functional Departments and Commercial Department) and its affiliate companies (Phuoc Hoa FiCO Joint Stock Company, Asia Tiles Corporation, FiCOCOM, etc.), thereby assessing compliance with procedures, internal regulations, and accounting regimes.

IV/ Operation plan of the Inspection Committee in 2026:

In 2026, the Inspection Committee is expected to carry out the following tasks:

- Performing inspection and supervision according to the functions and tasks specified in the Law on Enterprises, the Charter of FiCO Corporation - JSC and the operation regulations of the Inspection Committee.

- Monitoring, supervising the business operations and financial performance, and timely inform to shareholders, especially majority shareholders of FiCO Corporation - JSC.

- Supervising the promulgation and implementation of resolutions, decisions and directions of the Board of Management, the Board of General Director in FiCO Corporation - JSC's governance and administration.

- Supervising the implementation of the Inspection Committee's recommendations in FiCO Corporation - JSC's governance and administration.

- Coordinating with FiCO Corporation - JSC's Internal Audit Department in internal auditing FiCO Corporation - JSC's member companies.

V/ Proposals and recommendations:

- The Board of Management and the Executive Board shall continue to implement measures to strengthen the recovery of receivables, particularly long-outstanding receivables of FiCO Corporation – JSC.

- The Board of Management, the Executive Board shall strengthen the supervision of the performance results of the Authorized representative of capital contribution at member companies.

- The Board of Management shall direct FiCO's authorized representative of capital contribution at Vitaly Joint Stock Company to closely monitor the handling and liquidation of inventories, while effectively exploiting the leasing of premises and factories in order to minimize financial risks during the restructuring of this entity.

- The Board of Management shall direct FiCO's authorized representative of capital contribution at Thanh Thanh Joint - Stock Company to closely supervise the implementation of the restructuring plan at Thanh Thanh Joint - Stock Company, particularly the auction and liquidation of assets and inventories, in order to ensure transparency and avoid loss of FiCO Corporation - JSC's capital.

- The Board of Management shall continue to direct FiCO's authorized representative of capital contribution at Cam Ranh FiCO Sand Company Limited and Phuoc Hoa FiCO Joint Stock Company to focus on resolving outstanding issues and expediting the completion of legal procedures relating to land (including land use planning, compensation, site clearance, and land



lease) in order to soon put Thuy Trieu white sand mine and Nui Ong Trinh stone quarry into actual operation.

- The Board of Management shall continue to propose and work with the Ministry of Construction and SCIC to promptly resolve outstanding issues and complete the finalization of the handover of state capital to the joint stock company, thereby establishing the legal basis for the implementation of state capital divestment in accordance with regulations.

In the process of operation, the Inspection Committee cannot avoid shortcomings, limitations due to information sources and objective factors, we look forward to receiving the support and suggestions of the Shareholders and the Steering Committee of FiCO Corporation – JSC, thereby the Inspection Committee can perform properly its role in supporting the operation and management of the system, helping FiCO Corporation - JSC develops stably and sustainably.

The above is report on the operation of FiCO Corporation - JSC's Inspection Committee, respectfully submit to the General Meeting of Shareholders for consideration and approval.

Respect./.

Recipient:

- As addressed;
- Board of Management (coordination);
- Board of General Director (coordination);
- Filing at Inspection Committee.

**ON BEHALF OF
INSPECTION COMMITTEE
Head of Department**

Dao Quang Son



PROPOSAL

ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2026

regarding approval of the Audited Financial Statements for 2025

Respectfully to: SHAREHOLDERS OF FICO CORPORATION - JSC

- Pursuant to the Law on Enterprises No. 59/2020/QH14 approved by the 14th National Assembly of the Socialist Republic of Vietnam in its 9th session on 17 June 2020;
- Pursuant to the Charter of FiCO Corporation - JSC approved by the General Meeting of Shareholders on 28/09/2016; the 3rd amendment and supplement on 29 April 2025;
- Pursuant to the audited Financial Statements for the fiscal year ended 31 December 2025 of FiCO Corporation - JSC.

The Board of Management submitted to the General Meeting of Shareholders for the approval of the audited Financial Statement for 2025, in the document of the 2026 Annual General Meeting of Shareholders posted on the website of FiCO Corporation - JSC (www.fico.com.vn).

Report of the 2026 Annual General Meeting of Shareholders, Financial statements for the fiscal year ended 31 December 2025 have been audited by CPA Vietnam Auditing Co., Ltd. The basic indicators are as follows:

Unit: VND

No.	Target	Separate financial statements	Consolidated financial statements
1	Total assets	2,359,342,500,915	2,828,375,727,879
1.1	Short-term assets	1,264,164,015,791	1,523,502,998,002
1.2	Long-term assets	1,095,178,485,124	1,304,872,729,877
2	Total capital	2,359,342,500,915	2,828,375,727,879
2.1	Liabilities. In which:	923,366,898,381	1,215,415,268,437
	- Short-term liabilities	898,247,020,895	1,162,599,615,874
	- Long-term liabilities	25,119,877,486	52,815,652,563
2.2	Equity	1,435,975,602,534	1,612,960,459,442
3	Total revenue and income	1,414,422,395,770	1,287,148,767,555
	- Net sales revenue	1,308,734,720,719	1,186,221,664,272
	- Revenue from financial activities	102,811,473,141	25,214,676,042
	- Other income	2,876,201,910	75,712,427,241
4	Pre-tax accounting profit	90,832,567,925	144,896,391,308
5	Profit after CIT	90,832,567,925	130,645,308,014
6	Profit after tax of the parent company	X	118,637,057,581
7	Underlying earnings per share	X	934

Respectfully submit to the General Meeting of Shareholders for consideration and approval.

Regards!

ON BEHALF OF
BOARD OF MANAGEMENT
CHAIRMAN

Recipient:

- General Meeting of Shareholders;
- Filing.



No: TTr-DHDCD

Ho Chi Minh City,2026

PROPOSAL**ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2026***Regarding the plan of profit distribution for year 2025***Respectfully to: SHAREHOLDERS OF FICO CORPORATION - JSC**

- Pursuant to the Law on Enterprise No. 59/2020/QH14 approved by the 14th National Assembly of the Socialist Republic of Vietnam, 9th session on 17 June 2020;
- Pursuant to the Charter of FiCO Corporation – JSC approved by the General Meeting of Shareholders on 28 September 2016, 3rd amendment and supplement on 28 April 2025;
- Pursuant to FiCO Corporation – JSC's result of production and business in 2025.

In 2025, Vietnam's economy in general, and FiCO's production and business activities in particular, faced numerous challenges; but with the close direction of the Board of Management, the concerted efforts of the Executive Board and all employees, the Parent company's profit exceeded VND 90,8 billion, surpassing the target assigned by the General Meeting of Shareholders by 27.3%.

Therefore, the Board of Management hereby submits to the General Meeting of Shareholders the plan for profit distribution in year of 2025 as the following details:

No.	Details	Amount	Proportion (%) comparing to the total profit for distribution
A	Total of undistributed profit after tax	90,832,567,925	
1	Brought forward from previous years	0	
2	In 2025	90,832,567,925	
B	Distributable profit	84,451,227,222	
C	Distribution plan	84,451,227,222	100,00%
1	Reward fund	2,533,536,817	3,00%
2	Welfare fund	1,689,024,544	2,00%
3	Development investment fund	11,648,665,861	13,79%
4	Dividend: 5,4%	68,580,000,000	81,21%
D	Retained distributable profit	0	0%

Respectfully submit to the General Meeting of Shareholders for consideration and approval.

Sincerely yours!

Recipient:

- General Meeting of Shareholders;
- Filling.

**ON BEHALF OF
THE BOARD OF MANAGEMENT
CHAIRMAN**



No. /TTr- DHDCD

Ho Chi Minh City, dated 2026

PROPOSAL**ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2026*****Regarding remuneration for members of the Board of Management and the Inspection Committee of FICO Corporation – JSC*****Respectfully to: SHAREHOLDERS OF FICO CORPORATION - JSC**

- Pursuant to the Enterprises Law No. 59/2020/QH14 approved by the 14th National Assembly of the Socialist Republic of Vietnam, 9th session on 17 June 2020.
- Pursuant to the Charter of FiCO Corporation - JSC approved by the General Meeting of Shareholders on 28 September 2016, the 1st amendment, supplement on 10 March 2017 and the 3rd amendment on 29 April 2025.
- Pursuant to the Corporate Governance Regulation of FiCO Corporation - JSC issued by FiCO Corporation - JSC's Board of Management on 27 October 2016 and the 1st supplement on 22 April 2021.
- Pursuant to Resolution No. 01/NQ-DHDCD of the 2025 Annual General Meeting of Shareholders issued on 29 April 2025;
- Pursuant to the business performance results for 2025 and the business plan for 2026 of FiCO Corporation - JSC.

The Board of Management of FiCO Corporation - JSC would like to submit to the Annual General Meeting of Shareholders in 2026 for approving the remuneration paid to Members of the Board of Management and the Inspection Committee of FiCO Corporation - JSC in 2025 and approving the plan to pay remuneration to Members of the Board of Management and the Inspection Committee in 2026 as follows:

1. Remuneration paid to the Board of Management and the Inspection Committee of FiCO Corporation - JSC in 2025

- Pursuant to Resolution No. 01/NQ-DHDCD of the 2025 Annual General Meeting of Shareholders issued on 29 April 2025, FiCO Corporation - JSC has paid remuneration to the Board of Management and the Inspection Committee in 2025 as follows:

No.	Full name	Title	Remuneration /month	Number of months	Amount	Notes
I	Board of Management				488,533,300	
1	Do Thi Hieu	Chairman	10,000,000	12	120,000,000	
2	Cao Truong Thu	Member	8,000,000	12	96,000,000	
3	Pham Viet Thang	Member	8,000,000	12	96,000,000	
4	Nguyen Xuan Thang	Member	8,000,000	12	96,000,000	

No.	Full name	Title	Remuneration /month	Number of months	Amount	Notes
5	Dang Minh Thua	Member	8,000,000	02	16,000,000	
6	Nguyen Ngoc Vu Chuong	Member	8,000,000	08	64,533,300	
II	Inspection Committee				216,000,000	
1	Dao Quang Son	Head	8,000,000	12	96,000,000	
2	Tran Linh Chi	Member	5,000,000	12	60,000,000	
3	Le Van Huy	Member	5,000,000	12	60,000,000	
	Total				704,533,300	

2. Remuneration plan in 2026 for the Board of Management and the Inspection Committee of FiCO Corporation - JSC:

- Remuneration for the Chairman of the Board of Management : VND 10,000,000/month
- Remuneration for Member of Board of Management : VND 8,000,000/person/month
- Remuneration for the Head of the Inspection Committee : VND 8,000,000/month
- Remuneration for Member of the Inspection Committee : VND 5,000,000/person/month

Remuneration for members of the Board of Management and the Inspection Committee shall be paid at the end of each month.

Respectfully submit to the General Meeting of Shareholders for consideration, voting and approval.

Recipient:

- *General Meeting of Shareholders;*
- *Filing.*

**ON BEHALF OF
BOARD OF MANAGEMENT
CHAIRMAN**



Ho Chi Minh City, dated.....2026

PROPOSAL

**Regarding the election of Members of the Board of Management and
Members of the Inspection Committee of
FICO Corporation - JSC for the term 2026-2031**

**Respectfully to: GENERAL MEETING OF SHAREHOLDERS OF
FICO CORPORATION – JSC**

- Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam in its 9th session on 17 June 2020; amended and supplemented by Law No. 03/2022/QH15 dated 11 January 2022 amending and supplementing a number of articles of the Law on Public Investment, the Law on Investment in the form of Public-Private Partnership, the Law on Investment, the Law on Housing, the Law on Bidding, the Law on Electricity, the Law on Enterprises, the Law on Special Consumption Tax and the Law on Civil Judgment Execution, and Law No. 76/2025/QH15 dated 17 June 2025 amending and supplementing a number of articles of the Law on Enterprises;
- Pursuant to the Charter on organization and operation of FICO Corporation - JSC approved by the General Meeting of Shareholders on 28 September 2016 and adjusted, amended and supplemented for the 3rd time on 29 April 2025;
- Pursuant to the List and dossiers of candidates for Members of the Board of Management and Members of the Inspection Committee of FICO Corporation - JSC for the term 2026-2031,

The Board of Management for the term 2021-2026 and the Inspection Committee for the term 2021-2026 of FICO Corporation - JSC will terminate their term when the 2026 Annual General Meeting of Shareholders of FICO Corporation - JSC elects Members of the Board of Management and Members of the Inspection Committee for the new term 2026-2031;

In compliance with the provisions of law and the Charter of FICO Corporation - JSC on the approval of matters under the authority of the General Meeting of Shareholders, the Board of Management of FICO Corporation - JSC respectfully submits to the General Meeting of Shareholders for consideration and decision on the following contents:

1. Election of Members of the Board of Management of FICO Corporation - JSC for the term 2026-2031.

The nomination and introduction dossiers for the Board of Management consist of 05 members:

2. Election of Members of the Inspection Committee of FICO Corporation - JSC for the term 2026-2031.

The nomination and introduction dossiers for the Inspection Committee consist of 03 members:

Respectfully submitted to the General Meeting of Shareholders for consideration and decision.

Sincerely,

Recipients:

- *As above;*
- *Filling.*

**ON BEHALF OF THE BOARD OF
MANAGEMENT
CHAIRMAN**

FICO CORPORATION - JSC



No. TTr-DHDCD

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

Ho Chi Minh City, dated.....2026

PROPOSAL

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

Regarding the approval of contracts, transactions between FiCO Corporation - JSC and related party of FiCO Corporation - JSC

Respectfully to: SHAREHOLDERS OF FICO CORPORATION - JSC

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17 June 2020;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated 26 November 2019.
- Decree No. 155/2020/ND-CP providing detailed regulations on the implementation of the Law on Securities;
- Pursuant to the Charter of FiCO Corporation - JSC

To ensure the smooth operation of governance, production and business activities of FiCO Corporation - JSC and to comply with information disclosure requirements in accordance with the Law on Securities, the Board of Management of FiCO Corporation - JSC respectfully submits to the General Meeting of Shareholders for approval of the contracts and transactions arising in 2026 up to the next General Meeting of Shareholders, with a value equal to or greater than 35% or transactions leading to the total transaction value arising during the above period from the date of the first transaction having a value of 35% or more of the total asset value recorded in the most recent financial statement, signed between FiCO Corporation - JSC and FiCOCOM (expected transaction value of 850 billion, accounting for 36% of total asset value) in accordance with the provisions of Article 167 of the Law on Enterprises 2020, Article 293 of Decree No. 155/2020/ND-CP and other relevant regulations (if any).

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

Sincerely!

Recipients:

- General Meeting of Shareholders;
- Filling.

**ON BEHALF OF THE BOARD OF
MANAGEMENT
CHAIRMAN**

FICO CORPORATION - JSC

No. 0300402493 Tr-FiCO



SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

Ho Chi Minh City, dated... ..April 2026

PROPOSAL

ANNUAL GENERAL MEETING OF SHAREHOLDERS YEAR 2026

Regarding: Approval of updating the contents of the Charter on Organization and Operation of FiCO Corporation - JSC

- Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam in its 9th session on 17 June 2020; amended and supplemented by Law No. 03/2022/QH15 dated 11 January 2022 amending and supplementing a number of articles of the Law on Public Investment, the Law on Investment in the form of Public-Private Partnership, the Law on Investment, the Law on Housing, the Law on Bidding, the Law on Electricity, the Law on Enterprises, the Law on Special Consumption Tax and the Law on Civil Judgment Execution, and Law No. 76/2025/QH15 dated 17 June 2025 amending and supplementing a number of articles of the Law on Enterprises;
- Pursuant to the Charter on Organization and Operation of FiCO Corporation - JSC approved by the General Meeting of Shareholders on 29 August 2016, adjusted, amended and supplemented for the 3rd time according to Resolution of the General Meeting of Shareholders No. 01/NQ-DHDCD dated 29 April 2025.

The Board of Management of FiCO Corporation - JSC submits to the General Meeting of Shareholders for voting and approval of the update to the contents of the Charter of FiCO Corporation - JSC as follows:

1. Updated contents:

No.	Clause	Current Charter of FiCO Corporation - JSC	Draft Charter after updating contents in 2026	Reason for amendment and supplementation	Legal basis
1.	Article 3, Clause 4	4. Registered head office of FiCO is:	4. Registered head office of FiCO is:	Update of administrative boundary change	Resolution No. 1685/NQ-UBTVQH15 dated 16 June 2025 of the

		- Address: 15 th Floor, Sailing Tower, No. 111A, Pasteur, Ben Nghe ward, District 1, Ho Chi Minh City - Telephone: (84.8) 3. 8.212.960 - 3.8.270.041 - Fax: (84.8) 3. 8.213.233 - Website: www.fico.com.vn - Email: info@fico.com.vn	- Address: 15th Floor, Sailing Tower, No. 111A, Pasteur, Sai Gon ward, Ho Chi Minh City - Telephone: (84.8) 3. 8.212.960 - 3.8.270.041 - Fax : (84.8) 3. 8.213.233 - Website: www.fico.com.vn - Email : info@fico.com.vn		Standing Committee of the National Assembly on arrangement of commune-level administrative units of Ho Chi Minh City in 2025
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2. Apart from the above proposed update contents, all other contents of the Charter of FiCO Corporation - JSC remain unchanged and in full force. The General Meeting of Shareholders authorizes the Board of Management of FiCO Corporation - JSC to issue the Charter of FiCO Corporation - JSC in accordance with the provisions of law.

Respectfully submitted to the General Meeting of Shareholders for consideration and approval.
Sincerely./.

Recipients:

- As above;
- Filling.

**ON BEHALF OF THE BOARD OF MANAGEMENT
CHAIRMAN**

DO THI HIEU

DRAFT

**RESOLUTION****THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
FICO CORPORATION - JSC**

- Pursuant to the Law on Enterprises No. 59/2020/QH14 adopted by the 14th National Assembly of the Socialist Republic of Vietnam, 9th session on 17 June 2020; as amended and supplemented by Law No. 03/2022/QH15 dated 11 January 2022 amending and supplementing a number of articles of the Law on Public Investment, the Law on Investment in the Form of Public - Private Partnership, the Law on Investment, the Law on Housing, the Law on Bidding, the Law on Electricity, the Law on Enterprises, the Law on Special Consumption Tax, and the Law on Enforcement of Civil Judgments, and Law No. 76/2025/QH15 dated 17 June 2025 amending and supplementing a number of articles of the Law on Enterprises;
- Pursuant to the Charter of organization and operation of FiCO Corporation - JSC approved by the General Meeting of Shareholders on 28 September 2016, the 3rd amendment and supplement on 29 April 2025;
- Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders of FiCO Corporation - JSC dated 21 April 2026.

HEREBY DECIDE:

Article 1: Approval of the reports on operations and the manufacturing business plan of FiCO Corporation - JSC as follows:

1. Approval of the report by the General Director on the performance results for 2025 and the manufacturing business plan objectives for 2026, in which:

No.	Indicators	Performance in 2025	Plan for 2026	Ratio (%)
1	Consolidated revenue	1,186,221,664,272	1,085,576,126,988	91.5%
2	Parent company's revenue	1,308,734,720,719	1,334,424,933,247	102.0.0%
3	Consolidated profit before tax	144,896,391,308	144,318,735,562	99.6%
4	Parent company's profit before tax	90,833,000,000	95,786,000,000	105.45%

2. Approval of report of the Board of Management of 2025 and the operational plan for 2026.
3. Approval of report of the Inspection Committee of 2025 and the operational plan for 2026.
4. Approval of the audited Financial Statement of 2025.

Article 2: Approval of profit distribution, dividend payment, and funds allocation of for 2025 as follows:

Article 3: Approval of the remuneration plan for the Board of Management and the Inspection Committee of 2025 and the remuneration plan for the Board of Management and the Inspection Committee of FiCO Corporation - JSC for 2026.

No.	Content	Amount	Percentage (%) compared to total distributable profit
A	Total undistributed after-tax profit	90,832,567,925	
1	Retained from previous years	0	
2	The year 2025	90,832,567,925	
B	Distributable profit eligible for distribution	84,451,227,222	
C	Distribution plan	84,451,227,222	100.00%
1	Appropriation to the Reward Fund	2,533,536,817	3.00%
2	Appropriation to the Welfare Fund	1,689,024,544	2.00%
3	Appropriation to the Development Investment Fund	11,648,665,861	13.79%
4	Cash dividend distribution: 5.4%	68,580,000,000	81.21%
D	Retained distributable profit	0	0%

Article 4: Approval of the authorization for the Board of Management of FiCO Corporation - JSC to select the audit firm for the 2026 Financial Statement based on the following criteria:

1. Must be approved by the Ministry of Finance and the State Securities Commission to audit the security issuing organization, listed organizations, and trading organizations.
2. Must be reputable, experienced in auditing, and providing financial consulting services for enterprises operating in production and trading of construction materials, real estate, and mineral exploitation.
3. Offering reasonable and cost effective audit fees in accordance with the required scope, content, and progress of FiCO Corporation - JSC.

Article 5: Approval of contracts and transactions between FiCO Corporation - JSC and Related Party of FiCO Corporation - JSC in 2026. Specifically, approval of contracts and transactions arising in 2026 up to the next General Meeting of Shareholders, with a value equal to or exceeding 35% or transactions that cause the total transaction value during the aforementioned period from the date of the first transaction, reaching at least 35% of the total assets written in the latest financial statement, which is signed by FiCO Corporation - JSC and FiCOCOM (*with an expected transaction value is VND 850,000,000,000, accounting for 36% of total assets*), in accordance with Article 167 of the Law on Enterprises 2020, Article 293 of Decree 155/2020/ND-CP and other applicable regulations (if any).

Article 6: Approval of the results of the election of Members of the Board of Management and the Inspection Committee of FiCO Corporation - JSC for the 2026 – 2031 term.

1. List of Members of the Board of Management for the 2026 – 2031 term.

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2. List of Members of the Inspection Committee for the 2026 – 2031 term.

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Article 7: Approval of the update of the Charter of FiCO Corporation - JSC.

Article 8: Terms of Execution.

1. This Resolution takes effect from 21 April 2026.

2. The Board of Management, the Board of General Director, and the Inspection Committee are responsible for implementing the contents approved by this Resolution.

3. This Resolution has been read in full at the 2026 Annual General Meeting of Shareholders of FiCO Corporation - JSC and approved by 100% of the attending and voting shareholders.

Recipients:

- All Shareholders (disclosed);
- Board of Management;
- Board of General Director;
- Inspection Committee;
- Filing: Office, Board of Management;

**ON BEHALF OF
GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF
BOARD OF MANAGEMENT**



Do Thi Hieu

FICO CORPORATION - JSC

**ANNUAL GENERAL MEETING OF SHAREHOLDERS
2026**



VOTING BALLOT

Shareholder Code : **FIC-001**

001

Number of shares : 1.000



ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

FICO CORPORATION - JSC

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**BALLOT FOR ELECTION OF
BOARD OF SUPERVISORS MEMBERS**

TERM 2026 – 2031

Ballot Code: **FIC-001**

Full name of voter: **Trần Văn A**

Number of voting shares	Total number of votes = Number of voting shares x 3 maximum Board of Supervisors members to be elected
1.000	3.000

Maximum number of Board of Supervisors members to be elected: **03**

No.	Full name of candidate	Number of votes received <i>(Write the specific number of votes for each candidate)</i>
1	Mr. Nguyễn Văn A	
2	Ms. Nguyễn Văn B	
3	Mr. Nguyễn Văn C	

Note: The total number of votes allocated must not exceed: 3,000 total votes

**Signature of shareholder
(or authorized representative)**



ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

FICO CORPORATION - JSC

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**BALLOT FOR ELECTION OF
BOARD OF DIRECTORS MEMBERS**

TERM 2026 – 2031

Ballot Code: **FIC-001**

Full name of voter: **Trần Văn A**

Number of voting shares	Total number of votes = Number of voting shares x 3 maximum Board of Directors members to be elected
1.000	3.000

Maximum number of Board of Directors members to be elected: **03**

No.	Full name of candidate	Number of votes received <i>(Write the specific number of votes for each candidate)</i>
1	Mr. Nguyễn Văn A	
2	Ms. Nguyễn Văn B	
3	Mr. Nguyễn Văn C	

Note: The total number of votes allocated must not exceed: 3,000 total votes

**Signature of shareholder
(or authorized representative)**