

DRAFT

PROPOSAL

(Re: Through transactions with related persons of the Company)

Dear Shareholders of CRV Real Estate Group Joint Stock Company

Base:

- Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and relevant documents;
- Law on Securities No. 54/2019/QH14 dated 26/11/2019, Law No. 56/2024/QH15 dated 29/11/2024, and relevant documents;
- Charter of CRV Real Estate Group Joint Stock Company.

The Board of Directors respectfully reports to the General Meeting of Shareholders the transactions with related persons of the Company and transactions with related persons of the Company in the coming time:

1. Transactions with related persons made

In the fiscal year 2025, the Company has investment activities and a number of transactions with related parties, the implementation of investments and the implementation of these transactions have been fully disclosed by the Company, these activities are business activities, ordinary investment, bringing benefits to the Company in the short and long term, details are as follows:

STT	Name of organization/individual	Relationship with the company	Contents, quantity, total value of transactions
1	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company	Office lease from 07/2025 to 07/2026 of TCH with an amount of VND 700,657,200 (excluding VAT)
2	Nha Dai Loc Development Joint Stock Company	Subsidiaries	CRV received dividends from Nha Dai Loc with an amount of VND 473,174 billion
3	Hoang Huy Financial Services Investment	Parent Company	Loan interest incurred with TCH in the amount of VND 5.49 billion

	Joint Stock Company (TCH)		
4	Nha Dai Loc Development Joint Stock Company	Subsidiaries	The loan interest incurred with Nha Dai Loc is 16.51 billion VND
5	Nha Dai Loc Development Joint Stock Company	Subsidiaries	CRV borrowed money from Nha Dai Loc in the amount of 160 billion VND
6	Nha Dai Loc Development Joint Stock Company	Subsidiaries	CRV paid a loan to Nha Dai Loc in the amount of VND 761.65 billion
7	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company	CRV paid a loan to TCH in the amount of VND 316.5 billion
8	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company	CRV pays dividends at the end of the fiscal year 2024 to TCH in the amount of VND 153.66 billion
9	Hoang Huy Investment Services Joint Stock Company (HHS)	Parent Company	CRV pays dividends at the end of the fiscal year 2024 to HHS in the amount of VND 141.88 billion
10	Hoang Giang Service Development Joint Stock Company	Subsidiaries of the Parent Company	CRV pays dividends at the end of the fiscal year 2024 to Hoang Giang in the amount of VND 33.94 billion
11	HHS Capital Joint Stock Company	Subsidiaries of the Parent Company	CRV pays dividends at the end of the fiscal year 2024 to HHS Capital in the amount of VND 30.06 billion

2. Adopting the policy of maintaining capital transactions with related parties

To improve flexibility in the process of capital in the system including and related companies (listed below):

TT	Company Name	Relationship
1	Nha Dai Loc Development Joint Stock Company	Subsidiaries
2	Dai Thinh Vuong Construction Joint Stock Company	Subsidiaries

3	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company
4	Hoang Huy Investment Services Joint Stock Company (HHS)	Parent Company
5	Thinh Phat Real Estate Construction Joint Stock Company	Subsidiaries of the parent company
6	Thinh Hiep Construction Joint Stock Company	Subsidiaries of the parent company
7	To Hieu Investment Joint Stock Company	Subsidiaries of the parent company
8	Hoang Giang Service Development Joint Stock Company	Subsidiaries of the parent company
9	Prukha Vietnam Co., Ltd.	Subsidiaries of the parent company
10	HHS Capital Joint Stock Company	Subsidiaries of the parent company

The Board of Directors seeks shareholders' opinions to approve:

- Through maintaining the mechanism of transferring money between CRV and companies (named in the table above) through the form of borrowing money or lending money; loans or loans guaranteed or guaranteed by assets, or transfer of deposit contracts (and payments) according to the commercial bank's operations from time to time when units have needs arise to serve investment activities at interest rates, The cost is appropriate according to the market, but still ensures compliance with legal regulations. For signed contracts with outstanding balances as of 31/03/2026 reflected in the audited financial statements (if any), they are allowed to be maintained or extended as needed.
- Conditions for conducting transactions: Transactions will comply with regulations on subjects and transactions allowed to be carried out under the Law on Enterprises, the Law on Securities and other relevant legal regulations.
- The limits and limits on lending, borrowing, guaranteeing and receiving guarantees are not limited to CRV and its aforementioned related persons.
- Interest rates, borrowing and lending costs are appropriate according to the market and are in the range of +/- 4% compared to the 12-month lending interest rate of the Joint Stock Commercial Bank for Foreign Trade of Vietnam (VCB) at the time of signing the contract or the time of contract extension (if any). The loan term is according to the actual needs in each contract and can be extended at the end of the maturity periods.
- Draft Contract: enclosed with this Report.

The General Meeting of Shareholders unanimously authorized the General Director to consider and decide on detailed contents related to the transaction, including: transaction limit, interest rate, loan/loan/guarantee term, and other specific terms. At the same time, the General Director is responsible for directing relevant units to organize the signing of contracts, complete dossiers and documents and handle related procedures, as well as decide on the extension of contracts (if any) within the scope of the above-mentioned transactions. ensure compliance with legal regulations.

3. Through purchase and sale contracts and provision of services with related parties

In the course of operation, the Company coordinates with relevant units to implement business objectives. Accordingly, the Company and its subsidiaries need to carry out transactions of buying or selling products and services for business according to the industries that have been registered with the above-mentioned companies. On that basis, the Board of Directors seeks shareholders' opinions to approve:

- Through contracts for the purchase and sale of goods and services between CRV and its subsidiaries and related companies.
- Conditions for conducting transactions: Transactions will comply with regulations on subjects and transactions allowed to be carried out under the Law on Enterprises, the Law on Securities and other relevant legal regulations.
- Contract value: According to the actual arising and not limited to CRV and the above-mentioned related persons of CRV.
- Draft Contract: enclosed with this Report.

The General Meeting of Shareholders authorizes the General Director to carry out all procedures in signing and extending contracts, documents and documents related to the above transaction in accordance with regulations.

4. Through the purchase and sale of products of the Company's real estate projects with internal persons, related persons of internal persons, officers and employees of the Company

In order to provide transparency in corporate governance and disclose information in accordance with regulations when employees, employees and related persons wish to buy houses and products in projects developed by the company, the Board of Directors respectfully submits to the General Meeting of Shareholders for approval of the purchase and sale of products of the Company's real estate projects with relevant persons and employees of the Company, specifically:

- Target customers: Internal people, related persons of internal people, officials and employees of the Company.
- Products: Housing and products at the Company's real estate projects.
- Selling price: According to the Company's policies issued from time to time.
- Contract value: According to the actual arising and not limited to CRV and internal persons, related persons of internal persons, officers and employees of the Company.

- Purchase and sale contract: According to the form of the purchase and sale contract, the Company applies to the products of each project in each period.
- Draft Contract: enclosed with this Report.

Assign the General Director to decide and sign transaction papers with internal persons, related persons of internal persons, officials and employees of the Company.

The Board of Directors respectfully reports to shareholders for consideration and approval of the above contents.

Sincerely./.

Recipients:

- *As submitted;*
- *BOD, BOM, SB;*
- *Archived.*

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

DO HUU HA