

PROPOSAL

For matters related to updating and changing the business lines and corporate governance documents of the Company

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17th, 2020 of the National Assembly of the Socialist Republic of Vietnam, amended and supplemented in 2022, 2025 and its guiding documents;
- Pursuant to the Law on Securities No. 54/2019/QH14 ratified by the National Assembly of the Socialist Republic of Vietnam on November 26th, 2019 and its amending and supplementing documents (if any);
- Pursuant to Decision No. 36/2025/QĐ-TTg dated September 29th, 2025 of the Prime Minister of Vietnam on the promulgation of the Vietnam Standard Industrial Classification of All Economic Activities
- Pursuant to the Charter on organization and operation of Phu Nhuan Jewelry Joint Stock Company ("Company"/"PNJ") dated February 11th, 2026 ("Charter");
- Pursuant to the Internal regulations on corporate governance of the Company dated April 26th, 2025;
- Pursuant to the Regulations on the operation of the Board of Directors ("BOD") of the Company dated April 26th, 2025;
- Pursuant to the Resolution of the BOD No. 162/2026/NQ-HDQT-CTY dated March 31st, 2026.

On September 29th, 2025, the Prime Minister issued Decision No. 36/2025/QĐ-TTg on the new Vietnam Standard Industrial Classification of All Economic Activities. Accordingly, a number of industry codes, industry names, and the structure of business line classification have been adjusted and updated compared to the previous system.

To ensure that the Company's enterprise registration information is appropriate, consistent, and synchronized with the new economic sector system, the Company needs to update, supplement, and adjust a number of registered business lines. This adjustment is to standardize and synchronize the enterprise registration information and does not change the scope and nature of the Company's current business operations.

At the same time, based on the aforementioned updating and changing of the Company's business lines, and the results of reviewing current legal regulations and the practical organization and operation of the Company, certain contents in the Charter of organization and operation, the Internal regulations on corporate governance, and the Regulations on the operation of the BOD of the Company (hereinafter referred to as "the Documents") need to be reviewed, updated, and adjusted to ensure suitability, consistency, and to meet governance requirements in the current period.

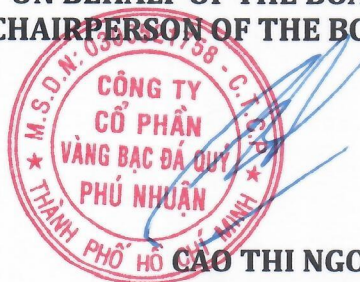
Based on that, the BOD respectfully submits to the General Meeting of Shareholders ("GMS") for consideration and approval of the following contents:

1. Approval of **UPDATING** the Company's existing business lines to ensure synchronization with the new economic sector system in accordance with Decision No. 36/2025/QD-TTg;
2. Approval of **REMOVING** the Company's business lines that no longer exist in the new economic sector system in accordance with Decision No. 36/2025/QD-TTg (instead, these removed business lines will be newly registered correspondingly as per Item 3 below);
3. Approval of **ADDING** and **CHANGING** the Company's business lines to replace the removed business lines in Item 2 and to ensure compatibility with the new economic sector system in accordance with Decision No. 36/2025/QD-TTg;
4. In addition to the updated and adjusted contents mentioned in Item 1, Item 2, and Item 3 above, all remaining existing business lines of PNJ shall be kept unchanged as per the licensed contents and shall not be subject to any adjustments, additions, or changes. Details of the updated, removed, added, and changed business lines are presented in:
 - Appendix 01: List of updated business lines;
 - Appendix 02: List of removed business lines;
 - Appendix 03: List of added and changed business lines;
 - Appendix 04: List of business lines of the Company after adjustments, additions, and changes.
5. Approval of the amendments and supplements to the Charter of organization and operation, the Internal regulations on corporate governance, and the Regulations on the operation of the BOD of the Company as detailed in the drafts attached to this Proposal.
6. Assignment to the Chairperson of the BOD to sign and promulgate the aforementioned Documents based on the changes and adjustments approved by the GMS in this Proposal, including corrections of spelling errors, abbreviations, and cross-references from the contents approved by the GMS. The aforementioned Documents shall take effect from the date of signing.
7. Assignment to the Legal Representative of the Company to carry out the necessary legal procedures with the Department of Finance of Ho Chi Minh City and other relevant authorities (if any) in accordance with regulations, to update and change the aforementioned business lines of the Company after being approved by the GMS in this Proposal.

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval of the aforementioned matters.

Respectfully submitted.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRPERSON OF THE BOARD OF DIRECTORS



CAO THI NGOC DUNG

APPENDIX 01

LIST OF UPDATED BUSINESS LINES

No.	BUSINESS LINES TO BE AMENDED		UPDATED BUSINESS LINES		UPDATE CONTENT
	Business lines	Code of business lines	Business lines	Code of business lines	
1	<p>Wholesale of metals and metal ores Details: Trading in gold jewelry, fine arts. Wholesale of silver, precious metals, precious stones, semi-precious stones. Trading in gold bullion.</p>	4662	<p>Wholesale of metals and metal ores Details: Trading in gold jewelry, fine arts. Wholesale of silver, precious metals, precious stones, semi-precious stones. Trading in gold bullion.</p>	4672	Updating business line code
2	<p>Other credit services Details: Pawn service.</p>	6492	<p>Other credit services Details: Pawn service</p>	6495	Updating business line code
3	<p>Retail sale of clothing, footwear, leather and imitation leather goods in specialized stores Details: Retail of suitcases, briefcases, bags, wallets, and other leather and imitation leather goods. Retail of coasters, towels, paper box covers, cloth bags, pillow covers, towels, shoes, and sandals. Retail of blankets, curtains, mattresses, draperies, bed sheets, pillows, and other bedding, garments, and clothing. Retail of footwear. Retail of leather and imitation leather goods. Retail of leather and imitation leather travel goods. Retail of other clothing items such as gloves, scarves, socks, ties, and suspenders.</p>	4771	<p>Retail sale of clothing, footwear, leather and imitation leather goods Details: Retail of suitcases, briefcases, bags, wallets, and other leather and imitation leather goods. Retail of coasters, towels, paper box covers, cloth bags, pillow covers, towels, shoes, and sandals. Retail of blankets, curtains, mattresses, draperies, bed sheets, pillows, and other bedding, garments, and clothing. Retail of footwear. Retail of leather and imitation leather goods. Retail of leather and imitation leather travel goods. Retail of other clothing items such as gloves, scarves, socks, ties, and suspenders.</p>	4771	Updating business line name

4	<p>Retail sale of other new goods in specialized stores Details: - Trading in gold jewelry and fine arts. Retail of silver, precious metals, precious stones, semi-precious stones, and jewelry. - Retailing souvenirs, wickerwork, and handicrafts. Retail of watches and eyeglasses. Retail of silver and precious metals raw materials. - Export and import of gold jewelry and fine arts. Trading in gold bullion.</p>	4773 (Main)	<p>Retail sale of other new goods (except automobiles, motorcycles, mopeds and accessories therefore) Details: - Trading in gold jewelry and fine arts. Retail of silver, precious metals, precious stones, semi-precious stones, and jewelry. - Retailing souvenirs, wickerwork, and handicrafts. Retail of watches and eyeglasses. Retail of silver and precious metals raw materials. - Export and import of gold jewelry and fine arts. Trading in gold bullion.</p>	4773 (Main)	Updating business line name
5	<p>Production of non-ferrous and precious metals Details: Production of non-ferrous metals and precious metals (except production of gold bullion).</p>	2420	<p>Production of non-ferrous and precious metals Details: Production of non-ferrous metals and precious metals (except production of gold bullion).</p>	2420	Updating business line name
6	<p>Sewing clothes (except fur clothes) (Except bleaching, dyeing, glazing, printing on textile, sewing, knitting products, and processing of used goods)</p>	1410	<p>Clothing production (except fur clothes) (Except bleaching, dyeing, glazing, printing on textile, sewing, knitting products, and processing of used goods)</p>	1410	Updating business line name
7	<p>Production of footwear (Except bleaching, dyeing, lacquering, printing on textile, sewing, knitting, leather products and processing of used goods)</p>	1520	<p>Production of footwear (Except bleaching, dyeing, lacquering, printing on textile, sewing, knitting, leather products and processing of used goods)</p>	1520	Updating business line name
8	<p>Retail sale of food in specialized stores (implemented in accordance with the Decision 64/2009/QD-</p>	4722	<p>Retail sale of food (implemented in accordance with the Decision 64/2009/QD-UBND dated July 31st,</p>	4722	Updating business line name

	UBND dated July 31st, 2009 and the Decision No. 79/2009/QD-UBND dated October 17th, 2009 of the People's Committee of Ho Chi Minh City on economic planning for agricultural and food business in Ho Chi Minh City) (excluding rice, cane sugar, and beet sugar)		2009 and the Decision No. 79/2009/QD-UBND dated October 17th, 2009 of the People's Committee of Ho Chi Minh City on economic planning for agricultural and food business in Ho Chi Minh City) (excluding rice, cane sugar, and beet sugar)		
9	Other financial service activities not elsewhere classified (except insurance and social insurance) Details: Foreign currency exchange agency, foreign currency receipt and payment services. Provision of payment intermediary services.	6499	Other financial service activities not elsewhere classified (except insurance and pension fund activities) Details: Foreign currency exchange agency, foreign currency receipt and payment services. Provision of payment intermediary services.	6499	Updating business line name

APPENDIX 02
LIST OF REMOVED BUSINESS LINES

No.	Name of removed business line	Code of business lines
1	<p>Other specialized wholesale not elsewhere classified Detail: - Wholesale of handicrafts. - Export and import of gold jewelry and handicrafts made of gold, silver, other precious metals, diamonds, precious stones, semi-precious stones, gold bullion, raw gold in the form of leaves, powdered wires, blocks, bars, beads, pieces (not used to produce gold bars). - Export and import of jewelry, imitation jewelry, and related parts.</p>	4669
2	Wholesale of fabrics, ready-made garments, footwear	4641
3	<p>Production of carpet and mattress (Except bleaching, dyeing, lacquering, printing on textile, sewing, knitting, leather products, and processing of used goods)</p>	1323
4	<p>Haircut, hair styling, and hair washing Details: Haircut, hair styling, hair washing, and facial care (except for services that cause bleeding)</p>	9631
5	<p>Creative, artistic, and entertainment activities (Except for organizing art performances at the head office; except for the operation of dance halls and music lounges; performances involving fire and explosion effects; the use of explosives, flammable substances, and chemicals as props and tools to perform art programs, events, and movies)</p>	9000
6	Computer programming	6201
7	<p>Vocational education Vocational training</p>	8532
8	<p>Production of ready-made garments (except apparel) (Except bleaching, dyeing, lacquering, printing on textile, sewing, knitting, leather products, and processing of used goods)</p>	1322
9	Computer consulting and computer system administration	6202
10	<p>Information technology services and other services related to computers Details: Troubleshoot computer problems and installation of software</p>	6209
11	Data processing, leasing and related activities	6311
12	<p>Portal Details: E-commerce trading platform services</p>	6312

APPENDIX 03

LIST OF ADDED AND CHANGED BUSINESS LINES

No.	Name of added and changed business line	Code of business lines
1	<p>Other specialized wholesale not elsewhere classified Detail: - Wholesale of handicrafts. - Export and import of gold jewelry and handicrafts made of gold, silver, other precious metals, diamonds, precious stones, semi-precious stones, gold bullion, raw gold in the form of leaves, powdered wires, blocks, bars, beads, pieces (not used to produce gold bars). - Export and import of jewelry, imitation jewelry, and related parts.</p>	4679
2	Wholesale of fabrics, garments, and footwear	4641
3	<p>Production of carpet, blanket and mattress (Except bleaching, dyeing, lacquering, printing on textile, sewing, knitting, leather products, and processing of used goods)</p>	1393
4	<p>Hairdressing services Details: Haircut, hair styling, hair washing (except for services that cause bleeding)</p>	9621
5	Beauty care services and other beauty-related activities	9622
6	Creative visual arts activities	9012
7	Performing arts activities	9020
8	Other support activities for creative arts and performing arts	9039
9	Other computer programming	6219
10	<p>Primary-level training Details: Vocational training</p>	8531
11	<p>Production of ready-made textiles (except apparel) (Except bleaching, dyeing, lacquering, printing on textile, sewing, knitting, leather products, and processing of used goods)</p>	1392
12	Computer consulting and computer infrastructure management	6220
13	<p>Other information technology and computer service activities Details: Troubleshoot computer problems and installation of software.</p>	6290
14	Computing infrastructure, data processing, hosting and related activities	6310

No.	Name of added and changed business line	Code of business lines
15	Web search portal activities and other information services Details: E-commerce trading floor services	6390

APPENDIX 04

LIST OF BUSINESS LINES OF THE COMPANY

AFTER ADJUSTMENTS, ADDITIONS, AND CHANGES

Code of business lines	Business lines
7120	<p>Technical testing and analysis</p> <p>Details: Diamond and gemstone appraisal services. Gold, silver, other precious metals, and semi-precious stones appraisal services.</p>
3211	<p>Production of jewelry and related parts</p> <p>Details: Production of gold jewelry and fine arts. Processing of gold jewelry and fine arts. Production of jewelry from precious metals or base metals plated with precious metals or precious or semi-precious stones, or synthetic precious metals and precious or semi-precious stones or other metals. Production of gold and silver parts from precious metals or base metals plated with precious metals, such as: dinnerware, flatware, dishes, teapots, sanitary parts, office parts, parts used in religious practices. Production of technical or experimental parts from precious metals (except tools or similar parts): metal crucibles, shovels, metal anode testers; watches from precious metals; cuffs, watch straps, cigarette cases.</p>
4672	<p>Wholesale of metals and metal ores</p> <p>Details: Trading in gold jewelry, fine arts; wholesale of silver, precious metals, precious stones, semi-precious stones. Trading in gold bullion.</p>
8531	<p>Primary-level training</p> <p>Details: Vocational training.</p>
6495	<p>Other credit services</p> <p>Details: Pawn service.</p>
4771	<p>Retail sale of clothing, footwear, leather and imitation leather goods</p> <p>Details: Retail of suitcases, briefcases, bags, wallets, and other leather and imitation leather goods. Retail of coasters, towels, paper box covers, cloth bags, pillow covers, towels, shoes, and sandals. Retail of blankets, curtains, mattresses, draperies, bed sheets, pillows, and other bedding, garments, and clothing. Retail of footwear. Retail of leather and imitation leather goods. Retail of leather and imitation leather travel goods. Retail of other clothing items such as gloves, scarves, socks, ties, and suspenders. travel goods leather goods and Artificial leather . Retail page clothing other like gloves hands , towel , hat socks , coffee flap , strap wear trousers</p>
9621	<p>Hairdressing services</p>

Code of business lines	Business lines
	Details: Haircut, hair styling, hair washing, and (except for services that cause bleeding).
9622	Beauty care services and other beauty-related activities
5610	Restaurants and mobile food services Details: Restaurants, alcoholic beverages, soft drinks, and food services.
6810	Real estate business and land use rights of owners, users, or tenants Details: Real estate business (except for investment in building infrastructure for cemeteries and graveyards for the transfer of land use rights associated with infrastructure).
3212	Production of imitation jewelry and related parts
4649	Wholesale of other household appliances Details: Wholesale of finished jewelry made of gold, silver, and precious metals (excluding coins). Wholesale of suitcases, briefcases, bags, wallets, and other leather and imitation leather goods. Wholesale of watches and eyeglasses. Wholesale of imitation jewelry and related parts. Wholesale of travel goods made of leather, imitation leather, and other materials. Wholesale of fashion accessories. Wholesale of postcards and other printed matter (excluding printed books, brochures, pamphlets and similar publications, whether or not in single-sheet form; newspapers, specialized magazines and periodicals, whether or not illustrated or containing advertising material, and children's books, picture books, drawing books, or coloring books). Wholesale of soap, candles, essential oils, cinnamon products, horn products (except products from precious and rare animals), and sculpture products.
4773 (Main)	Retail sale of other new goods (except automobiles, motorcycles, mopeds and and auxiliary parts) Details: Trading in gold jewelry and fine arts. Retail of silver, precious metals, precious stones, semi-precious stones, and jewelry. Retailing souvenirs, wickerwork, and handicrafts. Retail of watches and eyeglasses. Retail of silver and precious metals raw materials. Export and import of gold jewelry and fine arts. Trading in gold bullion.
4679	Other specialized wholesale not elsewhere classified Details: Wholesale of handicrafts. Export and import of gold jewelry and handicrafts made of gold, silver, other precious metals, diamonds, precious stones, semi-precious stones, gold bullion, raw gold in the form of leaves, powdered wires, blocks,

Code of business lines	Business lines
	bars, beads, pieces (not used to produce gold bars). Export and import of jewelry, imitation jewelry, and related parts.
2420	Production of precious and non-ferrous metals Details: Production of non-ferrous metals and precious metals (except production of gold bullion).
2592	Mechanical processing; metal treatment and coating Details: Processing of gold, silver, precious stones, jewelry, imitation jewelry and related parts.
4641	Wholesale of fabrics, garments, footwear
9012	Creative visual arts activities
9020	Performing arts activities
9039	Other support activities for creative arts and performing arts
1410	Clothing production (except fur clothes) (Except bleaching, dyeing, glazing, printing on textile, sewing, knitting products, and processing of used goods)
1392	Production of ready-made textiles (except apparel) (Except bleaching, dyeing, lacquering, printing on textile, sewing, knitting, leather products, and processing of used goods)
1393	Production of carpet, blanket and mattress (Except bleaching, dyeing, lacquering, printing on textile, sewing, knitting, leather products, and processing of used goods)
1512	Production of luggage, handbags and similar items, production of saddles and cushions (Except bleaching, dyeing, lacquering, printing on textile, sewing, knitting, leather products and processing of used goods)
1520	Production of footwear (Except bleaching, dyeing, lacquering, printing on textile, sewing, knitting, leather products and processing of used goods)
4722	Retail sale of food (implemented in accordance with the Decision 64/2009/QĐ-UBND dated July 31st, 2009 and the Decision No. 79/2009/QĐ-UBND dated October 17th, 2009 of the People's Committee of Ho Chi Minh City on economic planning for agricultural and food business in Ho Chi Minh City) (excluding rice, cane sugar, and beet sugar)
4632	Wholesale of food

Code of business lines	Business lines
	(Not operating at the head office) (excluding rice, cane sugar. and beet sugar)
1709	Production of other products from paper and paperboard not elsewhere classified (Except for waste recycling at the head office)
8299	Other remaining business support service activities not elsewhere classified Details: E-commerce services.
6499	Other financial service activities not elsewhere classified (except insurance and pension fund activities) Details: Foreign currency exchange agency, foreign currency receipt and payment services. Provision of payment intermediary services.
6622	Activities of insurance agency and brokers Details: Insurance agency.
6219	Other computer programming
6220	Computer consulting and computer infrastructure management
6290	Other information technology and computer service activities Details: Troubleshoot computer problems and installation of software.
6310	Computing infrastructure, data processing, hosting and related activities
6390	Web search portal activities and other information services Details: E-commerce trading floor services.
	And other business lines that are not prohibited by law.
	Enterprises must comply with the provisions of the laws on land, construction, fire prevention and fighting, environmental protection, other provisions of law related to the operation of enterprises and business conditions for conditional business lines.