PROPOSAL

Regarding the dividend payment and profit distribution plan for the year 2025

To: **THE ANNUAL GENERAL MEETING**

OF SHAREHOLDERS FOR THE YEAR 2026

- *Pursuant to the 2020 Law on Enterprises and relevant legal regulations;*
- *Pursuant to the Charter of Organization and Operation of Bao Minh Insurance Corporation issued in conjunction with Decision No. 1366/2025-BM/HDQT dated June 19, 2025, of the Board of Directors of Bao Minh Insurance Corporation;*
- *Pursuant to the finalized figures and the 2025 Financial Statements of Bao Minh Insurance Corporation, which have been audited and verified by PwC.*

The Board of Directors of Bao Minh Insurance Corporation hereby submits to the 2026 Annual General Meeting of Shareholders for consideration and approval the dividend payment and profit distribution plan for the year 2025 as follows:

I. Dividend payment in 2025:

- 2025 Dividend payment: **15%**; of which cash dividend is 5%, and stock dividend is **10%.**

- Authorize the Board of Directors to implement the detailed of the above cash dividend payment.

II. Undistributed profit from the previous year

242,722,699,222 VND

III. Profit after tax distribution plan as of December 31, 2025

No.	Profit after tax distribution	2025	
		Percentage	Amount
1	**Current year's PAT**		**257,194,601,921**
2	FX Gain/Loss		489,974,967
3	Mandatory reserve fund allocation	5.00%	12,859,730,096
4	Remuneration for Board of Directors, Member of the Board of Supervisors	0.82%	2,109,432,000
5	Company management bonus fund		-
7	Welfare fund allocation (01 month of average employee salary)		33,277,898,880
8	**Profit available for dividend distribution during the year**		**208,457,565,979**
9	Undistributed profit from the previous year		242,722,699,222
10	**Total profit available for dividend distribution**		**451,180,265,200**
11	Share capital receives dividends		1,505,476,260,000
12	Cash dividend for 2025	5.0%	75,273,813,000
13	Stock dividend for 2025	10.0%	150,547,626,000
14	**Remaining profit after dividend distribution**		**225,358,826,200**

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

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

TỔNG CÔNG TY
CỔ PHẦN
BẢO MINH

Dinh Viet Tung