

Hanoi, April 18, 2025

SUBMISSION TO THE ANNUAL GENERAL MEETING OF SHAREHOLDERS

Approval of The 2024 Audited Financial Statements Report

- Pursuant to the current Enterprise Law and Securities Law;
- Pursuant to the current Charter of the Corporation as approved by the Annual General Meeting of Shareholders;

The Board of Directors of PJICO submits to the Annual General Meeting of Shareholders for approval the 2024 financial statements audited report by PwC Co., Ltd. (audited financial statements attached), with the following key figures:

1 2024 Financial Statements

- Total Assets:	8,424,810,637,331 VND
- Owners' Equity:	1,907,381,084,776 VND
- Insurance Reserve:	2,635,208,511,764 VND
Reserve for Direct and Reinsurance:	4,254,486,154,334 VND
Catastrophic Reserve:	398,872,005,492 VND
Reinsurance Ceded Reserve:	2,018,149,648,062 VND

2 Key Performance Indicators for 2024 as Assigned by the General Meeting of Shareholders:

No.	Indicator	Actual 2023	Actual 2024	Plan 2024	Comparison	
					Plan 2024	2024/2023
1	Total Revenue:	4,847,582,759,159	5,279,215,271,620	4,768,500,000,000	111%	109%
	<i>Of which: Direct Insurance Premium</i>	4,023,435,990,207	4,396,505,471,267	4,024,000,000,000	109%	109%
2	Net Accounting Profit Before Tax	283,676,809,097	291,191,361,657	288,800,000,000	101%	103%
	<i>Corporate Income Tax</i>	54,590,313,230	58,950,856,426			108%
	<i>Total Profit After Tax</i>	229,086,495,867	232,240,505,231			101%
3	Dividend Payment Ratio (in cash)	12% of charter capital	12% of charter capital	Minimum 10% of charter capital	120%	100%

Respectfully submitted!

Recipient:

- As above;

ON BEHALF OF THE BOARD OF DIRECTORS


 Chairman
 Phạm Thành Hai