

PROPOSAL

**Re: Approval of the audited financial statements 2025, Profit distribution plan in 2025
and profit distribution plan in 2026**

Submission: General Meeting of Shareholders of the Company

Pursuant to:

- *The Enterprise Law No. 59/2020/QH14 was approved by the National Assembly of the Socialist Republic of Vietnam on 17/06/2020 its amending, supplementary documents;*
- *The Law on Securities No. 54/2019/QH14 was approved by the National Assembly of the Socialist Republic of Vietnam on 26/11/2019 its amending, supplementary documents;*
- *Decree 155/2020/ND-CP dated 31/12/2020 of the Government detailing a number of articles of the Securities Law its amending, supplementary documents;*
- *Decree 47/2021/ND-CP dated April 1, 2021 of the Government detailing a number of articles of the Law on Enterprises;*
- *Circular No. 121/2020/TT-BTC dated 31/12/2020 of the Ministry of Finance regulating the operation of securities companies its amending, supplementary documents;*
- *Pursuant to the Charter of BIDV Securities Joint Stock Company approved by the General Meeting of Shareholders;*
- *Pursuant to BSC's audited 2025 Financial Statements.*

The Board of Directors of BIDV Securities Joint Stock Company would like to submit to the General Meeting of Shareholders for approval of the audited financial statements in 2025 and profit distribution plan in 2025 and profit distribution plan in 2025 of BSC as follows:

I. Audited 2025 Financial Statements

The audited financial statements for 2025 have been published by BSC in accordance with regulations and posted on the Company's website (www.bsc.com.vn) including:

- Independent auditors' report (in which the audit opinion is fully accepted);
- Statement of financial position as at 31/12/2025;
- Income statement for the year ended 31 December 2025;
- Cash flow statement for the year ended 31 December 2025;
- Statement of changes in owners' equity for the year ended 31 December 2025;
- Notes to the financial statements as at 31 December 2025 and for the year then ended;



In particular, some key contents are as follows:

Unit: VND

No	Contents in financial statements in 2025	Amount
1	Total assets	16.627.752.225.049
2	Equity	5.527.757.894.191
	<i>In which: Charter capital</i>	2.453.659.430.000
3	Profit before tax	616.205.529.645
4	Profit after tax	493.666.033.520

II. Profit distribution plan in 2025

Based on the business results for 2025 as presented in the audited financial statements, while ensuring income from capital investment activities and aiming to maximize shareholder benefits, BSC's Board of Directors proposes to implement the profit distribution plan in 2025 according to the specific plan as follows:

Unit: VND

No	Contents	Formulas/notes	Distribution profits 2025
I	2025 profit		493.666.033.520
II	Remaining profits in previous years		524.052.519.654
III	Undistributed after-tax profit	(III) = (I) + (II)	1.017.718.553.174
IV	Remuneration of the Board of Directors, non-specialized board of directors		276.000.000
V	Profit distribution plan		-
1	Profits used for distribution	(1) = III - IV	1.017.442.553.174
2	Appropriation of funds	(2) = (2.1)	43.690.000.000
2.1	<i>Welfare bonus fund</i>	(2.1)	43.690.000.000
2.2	<i>Appropriation ratio (comparison to Undistributed after-tax profit)</i>	(2.2) = (2.1)/(III)	4,29%
3	Undistributed after-tax profit after appropriation and remuneration	(3) = (1) - (2)	973.752.553.174
4	Dividend payouts (*)	(4) = (4.1) x (4.2)	245.365.943.000
4.1	<i>Charter capital at 31/12/2025 (excluding treasury shares)</i>		2.453.659.430.000
4.2	<i>Stock dividend payout ratio</i>		10%
VI	Total remaining profit	(VI) = (3) - (4)	728.386.610.174

Note: - As of December 31, 2025, BSC's estimated tax liability as well as tax interest have not been finalized by local tax authorities. In case the tax amount on the audited financial statements is changed according to the decision of the tax authority, the profit left on the above data table may be adjusted accordingly.

- () This metric may be updated according to the number of BSI shares outstanding at the closing date of the dividend payment.*

Proposing General Meeting of Shareholders to authorize the Board of Directors based on the actual situation to decide the appropriate time to pay dividends for the fiscal year 2025 and ensuring compliance with current regulations of law, Company's Charter and approval of competent State agencies.

III. Profit distribution plan in 2026

With the business profit plan in 2026 of BSC, the Board of Directors proposes the 2026 profit distribution plan as follows:

1. Payout ratio: Expected 10%/ par value of shares.

2. Payment method: By cash and/or by shares. Proposing General Meeting of Shareholders to authorize the Board of Directors to decide on payment method in accordance with the actual business results, ensuring the requirements of the Company's business activities and the interests of shareholders.

3. Implementation time: Proposing General Meeting of Shareholders to authorize the Board of Directors basing on the actual situation to choose the appropriate time to pay dividends in 2026, the Board of Directors can decide to advance dividends in appropriate installments.

Best regards!

Recipients:

- *As above;*
- *Archived at BSC*

OB. BOARD OF THE BOARD OF DIRECTORS

CHAIRMAN



Ngo Van Dung

