

No.: /PJICO/TTR-HĐQT

SUBMISSION TO THE GENERAL MEETING OF SHAREHOLDERS
Approval of the Audited Financial Statements for 2025

- Pursuant to the current Charter of PJICO as approved by the General Meeting of Shareholders;
- Pursuant to the Financial Regulations of Petrolimex Insurance Corporation issued by the Board of Directors Decision No. 15/2012/QĐ-HĐQT dated April 08, 2022;

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the audited financial statements for 2025, audited by PwC (Vietnam) Limited (the audited financial statements are attached). Key indicators as follows:

1 Financial statements for 2025

- Total assets:	9,216,518,767,811	VND
- Equity:	1,953,202,840,408	VND
- Technical reserves:	2,691,880,606,207	VND
Gross reserves and inward reinsurance reserves:	4,625,176,753,701	VND
Catastrophe reserves:	403,115,805,832	VND
Reinsurance ceded reserves:	2,336,411,953,326	VND

2 Key performance indicators for 2025 as assigned by the General Meeting of Shareholders

No.	Indicator	2024 Actual	2025 Actual	2025 Plan	Comp:
					2025 / Plan
1	Total revenue:	5,279,215,271,620	5,510,366,694,644	5,174,800,000,000	106%
	<i>of which: Gross Written Premium</i>	<i>4,396,505,471,267</i>	<i>4,618,892,348,071</i>	<i>4,400,000,000,000</i>	<i>105%</i>
2	Total accounting profit before tax	291,191,361,657	306,122,022,533	306,000,000,000	100%
	<i>Corporate income tax</i>	<i>58,950,856,426</i>	<i>60,573,432,402</i>		
	<i>Total accounting profit after tax</i>	<i>232,240,505,231</i>	<i>245,548,590,131</i>		
3	Cash dividend payout ratio	12% of charter capital	12% of charter capital	12% of charter capital	100%

Respectfully submitted.

ON BEHALF OF THE BOARD OF DIRECTOR
CHAIRMAN

Recipients:

- As above;
- Archives: Admin, Finance & Accounting, General Affairs.

Pham Thanh Hai

1/2026

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2025/ 2024
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<i>105%</i>
105%
<i>103%</i>
<i>106%</i>
100%

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