HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

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No. 05/2025/TT-HDQT

SOCIALIST REPUBLIC OF VIETNAM

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Hai Phong, July 24, 2025

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PROPOSAL

(Ref: Plan for profit distribution, dividend payment for the fiscal year 2024 and Dividend payment plan for fiscal year 2025)

Dear Shareholders of Hoang Huy Investment Financial Services Joint Stock Company (TCH)

- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/06/2020;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated 26/11/2019; Law No. 56/2024/QH15 dated 29/11/2024 and relevant documents;*
- *Pursuant to the Charter of organization and operation of Hoang Huy Investment Financial Services Joint Stock Company;*
- *Based on the audited financial statements for the fiscal year 2024 of Hoang Huy Investment Financial Services Joint Stock Company.*

The Board of Directors would like to report to shareholders of Hoang Huy Investment Financial Services Joint Stock Company as follows:

I. Profit distribution and dividend payment plan for the fiscal year 2024

Based on the audited consolidated financial statements and separate financial statements (Parent Company) for the fiscal year 2024, the value of undistributed profit items as of March 31, 2025 on the separate financial statements is smaller than on the consolidated financial statements. Therefore, the Board of Directors (BOD) determines the dividend payout ratio based on its separate financial statements, the specific plan is as follows:

STT	Indicators on financial statements	Residents	Parent Company
1	Undistributed profit as of 31/03/2024	VND	30.817.528.222
2	Earnings in FY2024	VND	562.090.137.097
3	Undistributed LNST as of 31/03/2025 (1+2)	VND	592.907.665.319

As of March 31, 2025, the maximum undistributed after-tax profit that the Company can use to pay dividends according to regulations is VND 592.9 billion.

The Board of Directors respectfully submits to the 2025 Annual General Meeting of Shareholders to approve the payment of dividends in 2024 at the rate of 5% in shares. Specifically, as follows:

- Dividend payment rate: 5%.

- Form: In shares.

- Source of dividend payment: Undistributed after-tax profit on the audited financial statements

as of 31/03/2025.

- Implementation time: The expected time is in the fiscal year 2025, after the Company ends the public offering of additional shares according to the Resolution of the 1st Extraordinary General Meeting of Shareholders for the fiscal year 2025 No. 01/2025/NQ-DHDCHD dated 09/05/2025.

II. Dividend payment plan for fiscal year 2025

The Board of Directors respectfully submits to the 2025 Annual General Meeting of Shareholders for approval the expected dividend rate for the fiscal year 2025 of 10%.

Based on the actual business results of the fiscal year 2025, the Board of Directors will submit to the Annual General Meeting of Shareholders of the following year for approval of the specific rate and form of payment.

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

PRESIDENT

Recipient:

- As submitted;
- Board of Directors; Board of Management, Supervisory Board;
- Archived.

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