

No. 04/2026/TT-HDQT

Hanoi, July 28, 2026

DRAFT

PROPOSAL

(Re: Profit distribution plan and dividend payment for fiscal year 2025)

Dear Shareholders of CRV Real Estate Group Joint Stock Company

Base:

- Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and relevant documents;
- Law on Securities No. 54/2019/QH14 dated 26/11/2019, Law No. 56/2024/QH15 dated 29/11/2024, and relevant documents;
- Charter of CRV Real Estate Group Joint Stock Company;
- The financial statements for the fiscal year 2025 of CRV Real Estate Group Joint Stock Company have been audited.

I. PROFIT DISTRIBUTION AND DIVIDEND PAYMENT PLAN FOR FISCAL YEAR 2025

The Board of Directors (BOD) respectfully submits to the Annual General Meeting of Shareholders (AGM) for the fiscal year 2026 to approve the plan for profit distribution and dividend payment for the fiscal year 2025 of CRV Real Estate Group Joint Stock Company as follows:

REPORT ON PROFIT FOR THE 2025 FISCAL YEAR

Unit: VND

TT	Criteria	Audited financial statements	
		Parent Company	Consolidation
1	Undistributed profit as of 31/03/2025	467.486.965.784	793.600.364.707
2	Profit this year	446.739.438.400	76.215.450.618
3	Payment of dividends at the end of the fiscal year 2024 in cash (rate of 6%)	403.449.984.000	403.449.984.000
4	Undistributed profit as of 31/03/2026 (4=1+2-3)	510.776.420.184	466.365.831.325

Accordingly, as of March 31, 2026, the maximum undistributed after-tax profit available to the Company for distribution in accordance with applicable regulations amounts to VND 466.37 billion.

Based on business results and in order to ensure the effective implementation of the set medium and long-term development plans, the Company needs to prioritize maintaining stable financial resources and be proactive in capital for investment. In that context, the Board of Directors assesses that the non-payment of dividends in the fiscal year 2025 is a necessary decision and in line with the Company's strategic orientation. The retention of profits will contribute to strengthening the financial foundation, improving the ability to adapt to market fluctuations, and at the same time create conditions for the Company to continue to expand investment activities, improve competitiveness and increase business value in the long term.

On that basis, the Board of Directors respectfully submits to the Annual General Meeting of Shareholders for the fiscal year 2026 to approve the policy of not paying dividends for the fiscal year 2025.

II. DIVIDEND PAYMENT PLAN IN 2026

According to the business plan for the fiscal year 2026, the Company's expected profit after tax in the fiscal year 2026 is VND 1,700 billion. The Board of Directors respectfully submits to the Annual General Meeting of Shareholders for the fiscal year 2026 to approve the expected dividend payment rate for the fiscal year 2026 of 25%.

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

Recipients:

- *As submitted;*
- *BOD, BOM, SB;*
- *Archived.*

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**

DO HUU HA