

RESOLUTION
ANNUAL GENERAL MEETING OF SHAREHOLDERS - 2026
PHU NHUAN JEWELRY JOINT STOCK COMPANY

Regarding the approval of matters related to business operations in 2025

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17th, 2020 of the National Assembly of the Socialist Republic of Vietnam, amended and supplemented in 2022, 2025 and its guiding documents;
- Pursuant to the Law on Securities No. 54/2019/QH14 ratified by the National Assembly of the Socialist Republic of Vietnam on November 26th, 2019 and its amending and supplementing documents (if any);
- Pursuant to the Charter on organization and operation of Phu Nhuan Jewelry Joint Stock Company (“Company”/“PNJ”) dated February 11th, 2026 (“Charter”);
- Pursuant to the Meeting Minutes of the 2026 Annual General Meeting of Shareholders No. 244/2026/BBH-DHDCD-CTY dated April 22nd, 2026.

RESOLVED

ARTICLE 1: APPROVAL OF THE REPORT ON BUSINESS PERFORMANCE IN 2025

The General Meeting of Shareholders (“GMS”) approves the Report on the Company's business performance results in 2025 with the following specific business targets for 2025:

Unit: million VND

Target	2024	2025	% Growth	% Achievement 2025 plan
Revenue	38,232,401	35,410,590	-7.4%	112.0%
Gross profit from sales of goods and rendering of service	6,673,503	7,683,848	+15.1%	
Net operating profit	2,652,129	3,519,885	+32.7%	
Other profits	(1,117)	27,955		
Profit before tax	2,651,012	3,547,839	+33.8%	
Net profit after tax	2,112,916	2,828,497	+33.9%	144.3%
Cash dividend payout ratio	20%	20%		

ARTICLE 2: APPROVAL OF THE PLAN FOR DISTRIBUTING PROFITS, APPROPRIATION OF FUNDS IN 2025

The GMS approves the specific matters as follows:

2. 1. Approval of the plan for distributing realized profit after corporate income tax (referred to as profit after tax) and appropriation of funds in 2025 of the Company as follows:

Unit: million VND

I. BUSINESS RESULTS IN 2025 (CONSOLIDATED)	Amount
- Profit before tax 2025	3,547,839
- Current corporate income tax expense	849,657
- Deferred income tax expense	(130,315)
- Profit after tax	2,828,497
II. TOTAL PROFIT AFTER TAX DISTRIBUTED	2,828,497
- Profit after tax in 2025 is distributed	2,828,497
1. Appropriation of funds	1,354,518
- Development investment fund – 40% of total after-tax profit distributed in 2025	1,131,399
- Employee bonus and welfare fund – 5% of total after-tax profit distributed in 2025	141,425
- Operating fund of the BOD	31,694
- Bonus fund of the BOD, key management personnel	50,000
2. Dividend distribution in 2025: 20% of par value	852,873
- First interim dividend paid in 2025 (10%/par value)	341,149
- Expected remaining dividend payouts for 2025 (10%/par value)	511,724
3. Remaining profit after distribution in 2025	621,106
III. REMAINING UNDISTRIBUTED PROFITS	2,203,577
Undistributed profits of previous years	1,582,471
Undistributed remaining profit in 2025	621,106

- 2.2. Assignment to the Board of Directors (“BOD”) to issue relevant Resolutions regarding the implementation of dividend payments to shareholders in 2026 and other related documents, and to carry out administrative and legal procedures to ensure compliance with the applicable laws.

ARTICLE 3: IMPLEMENTATION PROVISIONS

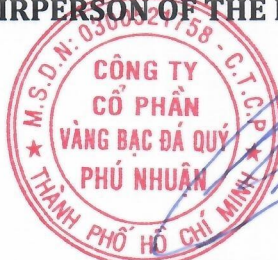
3.1. Effectiveness

This Resolution takes effect from the date of signing.

3.2. Implementation

- Assignment to the BOD to organize the implementation of this Resolution.
- The BOD is responsible for implementing the contents authorized and/or assigned by the GMS to the BOD in accordance with the applicable laws, the Charter on organization and operation, the Internal Regulation on corporate governance, the Regulation on operation of the BOD of the Company and carrying out full information disclosure in accordance with the applicable laws. The authorization and/or assignment of the GMS is valid until the BOD completes the work or the GMS issues an amending Resolution.

**ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS
PHU NHUAN JEWELRY JOINT STOCK COMPANY
CHAIRPERSON OF THE BOARD OF DIRECTORS**



CAO THI NGOC DUNG

