

**Social Republic of Vietnam  
Independence - Freedom - Happiness**

*Hanoi, 30<sup>th</sup> January 2023*

No: 70 /2023/TĐBV-KT  
Abt: BVH's unreviewed Q4 & 2022 business  
performance results

**To: - State Securities Commission of Vietnam (SSC);  
- Ho Chi Minh Stock Exchange (HOSE)**

Pursuant to Circular No 96/2020/TT-BTC dated November 16, 2020 issued by Ministry of Finance guiding information disclosure on securities market for listed companies, Bao Viet Holdings (ticker symbol: BVH) is pleased to provide more details on unreviewed Q4.2022 and FY.2022 Profit After Tax's (PAT) movements of over 10% yoy as followings:

Total consolidated revenue in 2022 reached VND54,459.4 billion, completing 103.9% of the 2022 plan, recording a positive growth of 8.1%; in which: insurance income reached VND43,826 billion, completing 102.6% of the 2022 plan, increasing by 8%; financial income reached VND9,923 billion, completing 112% of the 2022 plan, increasing by 11.3% over the same year. Consolidated PAT in Q4.2022 reached VND352.2 billion and Consolidated PAT of full year 2022 reached VND1,603.6 billion, respectively equal to 62.2% and 79.5% of the last year results; mainly due to disadvantages of finance – insurance market in general, and decline of the stock market in particular, leading to negative fluctuations in comparison with 2021. As at 31<sup>st</sup> December 2022, BVH's total consolidated assets/ liabilities reached VND201,610 billion, increasing by VND32,064 billion compared to 31<sup>st</sup> December 2021. Total revenue of the Holding's reached VND1,564.7 billion, completing 102.3% of the 2022 plan, growing by 5% over last year. The Holding's profit after tax reached VND1,065.4 billion, completing 101.5% of the 2022 plan, growing by 3.4% over last year. As at 31<sup>st</sup> December 2022, total assets of the Holdings reached VND17,580.6 billion; owner's equity of the Holdings reached VND17,302 billion.

Bao Viet Holdings would like to highlight as above to State Securities Commission of Vietnam and Ho Chi Minh Stock Exchange./.

Respectfully./.

**Recipients:**

- As above;
- BOD (to report)
- Retain at: Admin, Accounting Division, Brand & Communications Division.

**PERSON FOR INFORMATION DISCLOSURE  
ACTING CHIEF EXECUTIVE OFFICER**



**Nguyen Dinh An**