

Social Republic of Vietnam Independence - Freedom - Happiness

No: 274/2023/TĐBV-KT Abt: BVH's audited 2022 business

performance results

Hanoi, 31st March 2023

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 audited FY.2022 Profit After Tax's (PAT) movements of over 10% yoy as followings:

Total consolidated revenue in 2022 reached VND54,540 billion, completing 104.1% of the 2022 plan, recording a positive growth of 8.2%; in which: insurance income reached VND43,902 billion, completing 102.8% of the 2022 plan, increasing by 8.1%; financial income reached VND9,922 billion, completing 112% of the 2022 plan, increasing by 11.3% over the same year. Consolidated PAT of full year 2022 reached VND1,625.6 billion, completing 101.6% of the 2022 plan, equal to 80.5% 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 31st December 2022, BVH's total consolidated assets/ liabilities reached billion, increasing by VND32,159 billion compared to 31st VND201,664 December 2021. Total revenue of the Holding's reached VND1,565 billion, completing 102.3% of the 2022 plan, growing by 5% over last year. The Holding's profit after tax reached VND1,065.6 billion, completing 101.5% of the 2022 plan, growing by 3.4% over last year. As at 31st December 2022, total assets of the Holdings reached VND17,581 billion; owner's equity of the Holdings reached VND17,302 billion.

Bao Viet Holdings would like to highlight as above to State Securities Commision 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