

Số/No: 1010/CV-VP

V/v: CBTT Nghị quyết và Biên bản họp Đại  
hội đồng cổ đông thường niên năm 2026 /  
Resolution and Meeting Minutes of the 2026  
Annual General Meeting of Shareholders

Hà Nội, ngày 08 tháng 5 năm 2026  
Hanoi, May 08, 2026

**CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA  
ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ SGDCK TPHCM**  
**INFORMATION DISCLOSURE ON THE ELECTRONIC PORTAL OF THE STATE  
SECURITIES COMMISSION AND HO CHI MINH CITY STOCK EXCHANGE**

**Kính gửi: - Ủy ban Chứng khoán Nhà nước  
- Sở Giao dịch Chứng khoán TP HCM**

**Attn.: - The State Securities Commission;  
- The Ho Chi Minh City Stock Exchange.**

**1. Doanh nghiệp/ Company:** Tổng Công ty Bảo hiểm BIDV / *BIDV Insurance Corporation*

**2. Mã chứng khoán/ Stock symbol:** BIC

**3. Địa chỉ trụ sở chính/ Address of Headoffice:** Tầng 11, Tòa nhà số 263 Cầu Giấy,  
phường Cầu Giấy, TP. Hà Nội / *11th Floor, Building No.263 Cau Giay, Cau Giay  
Ward, Hanoi City*

**4. Điện thoại / Telephone:** 024.22200282

**5. Fax:** 024.22200281

**6. Người thực hiện công bố thông tin / Information disclosure officer:** Ông Vũ Minh  
Hải / *Mr. Vu Minh Hai*

**7. Địa chỉ / Address:** Tòa nhà số 263 Cầu Giấy, phường Cầu Giấy, TP. Hà Nội /  
*Building No.263 Cau Giay, Cau Giay Ward, Hanoi City*

**8. Loại thông tin công bố / Type of information disclosure:**

☒ 24 giờ / 24 hours      ☐ 72 giờ / 72 hours      ☐ Bất thường / Extraordinary

☐ Theo yêu cầu / Upon request      ☐ Định kỳ / Periodic

**9. Nội dung thông tin công bố / Content of disclosed information:**

Tổng Công ty Bảo hiểm BIDV (BIC) công bố Nghị quyết và Biên bản họp Đại hội  
đồng Cổ đông thường niên năm 2026. / *BIDV Insurance Corporation (BIC) announced  
the Resolution on organizing the 2026 Annual General Meeting of Shareholders.*

Thông tin này đã được công bố trên trang thông tin điện tử của BIC ([www.bic.vn](http://www.bic.vn),  
mục Quan hệ cổ đông/Công bố thông tin) vào ngày 08/5/2026. / *This information was  
published on BIC's website ([www.bic.vn](http://www.bic.vn), under the Investor Relations/Information  
Disclosure section) on May 08, 2026.*



Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố. / *We commit that the information disclosed above is true and take full responsibility before the law for the content of the disclosed information.* ✓

**Tài liệu đính kèm / Attached documents:**

- Nghị quyết ĐHĐCĐ số 01/2026/NQ-ĐHĐCĐ ngày 07/5/2026 /
- Biên bản họp ĐHĐCĐ thường niên năm 2026
- AGMS Resolution No. 01/2026/NQ-ĐHĐCĐ dated May 07, 2026
- Meeting minutes of the 2026 AGMS

**NGƯỜI ĐƯỢC ỦY QUYỀN  
CÔNG BỐ THÔNG TIN  
/ AUTHORIZED PERSON  
TO DISCLOSURE INFORMATION**



**Vũ Minh Hải**



**Tổng công ty cổ  
phần bảo hiểm  
ngân hàng đầu  
tư và phát triển  
Việt Nam**

Digitally signed by Tổng công ty cổ  
phần bảo hiểm ngân hàng đầu tư và  
phát triển Việt Nam  
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**BIDV INSURANCE CORPORATION**

Address: 11st floor, Building No. 263, Cau Giay  
Street, Cau Giay Ward, Hanoi

11GP/KDBH was first issued by the Ministry of  
Finance on 11/4/2006 and latest amended under No.  
11/GPĐC21/KDBH dated November 18, 2025

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Hanoi, May 7<sup>th</sup>, 2026

No: 01/2026/NQ-ĐHĐCĐ

**RESOLUTION****OF THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS  
OF BIDV INSURANCE CORPORATION****THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS  
OF BIDV INSURANCE CORPORATION**

*Pursuant to the Law on Enterprises No. 59/2020/QH14 adopted by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020; and Law No. 03/2022/QH15 adopted on January 11, 2022;*

*Pursuant to the Law on Securities No. 54/2019/QH14 adopted by the National Assembly of the Socialist Republic of Vietnam on November 29, 2019 and its guiding documents;*

*Pursuant to the Law on Insurance Business No. 08/2022/QH15 adopted by the National Assembly of the Socialist Republic of Vietnam at its 3rd Session on June 16, 2022;*

*Pursuant to the Charter of BIDV Insurance Corporation promulgated together with Decision No. 083/QĐ-HĐQT dated May 23, 2025 of the Board of Directors of BIDV Insurance Corporation;*

*Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders of BIDV Insurance Corporation dated May 07, 2026,*

**HEREBY RESOLVES:**

**Article 1.** Approval of the 2025 Business Performance and 2026 Business Plan as submitted by the Board of Directors of BIDV Insurance Corporation (BIC) (as presented at the General Meeting), specifically as follows:

1. Approval of the 2025 business performance with the following key indicators:

Unit: VND billion

| No. | Indicator                       | Actual 2025 | Target 2025 | Completion Rate |
|-----|---------------------------------|-------------|-------------|-----------------|
| 1   | Total insurance premium revenue | 5.324       | 5.600       | 95,07%          |
| 2   | Consolidated profit before tax  | 679         | 710         | 95,62%          |

2. Approval of the 2026 business plan with the following key indicators:

- Total insurance premium revenue: VND 6.230 billion.
- Consolidated profit before tax: VND 780 billion.

The General Meeting of Shareholders authorizes the Board of Directors to:

(i) Direct the implementation of the 2026 business plan approved by the General Meeting of Shareholders; and

(ii) Decide on adjustments to the business plan as required by competent authorities/agencies and/or when necessary.

**Article 2.** Approval of the audited 2025 financial statements of BIC (as stated in the Proposal submitted to the General Meeting).

**Article 3.** Approval of the plan for selection of an independent auditing firm for the next three fiscal years (2026–2028) (as stated in the Proposal submitted to the General Meeting):

Selection criteria and shortlist of proposed independent auditing firms:

- Selection criteria for independent auditing firms:
  - (i) Legally operating in Vietnam and approved by the State Securities Commission of Vietnam to audit listed companies; and
  - (ii) Being one of the international auditing firms within the Big 4 and ensuring independence.
- Proposed shortlist of auditing firms:
  - (i) Ernst & Young Vietnam Limited;
  - (ii) KPMG Vietnam Limited;
  - (iii) PricewaterhouseCoopers Vietnam Limited;
  - (iv) Deloitte Vietnam Limited.
- The General Meeting of Shareholders authorizes the Board of Directors to:
  - + Adjust the shortlist of independent auditing firms in accordance with the criteria approved by the General Meeting of Shareholders if any proposed firms no longer satisfy the criteria;
  - + Decide on the selection of the independent auditing firm and assign the General Director to carry out procedures for selection and signing of the audit contract in accordance with applicable regulations, the Charter and BIC's internal regulations.

**Article 4.** Approval of the plan for distribution of after-tax profit, dividend payment for 2025 and dividend payment plan for 2026 (as stated in the Proposal submitted to the General Meeting):

1. Approval of the 2025 after-tax profit distribution plan (BIC standalone financial statements) as follows:

| No. | Item                                                                                                                | Amount (VND)           |
|-----|---------------------------------------------------------------------------------------------------------------------|------------------------|
| 1   | <b>After-tax profit for 2025</b>                                                                                    | <b>530.968.343.359</b> |
| 2   | Statutory reserve fund (2 = 1*5%, or when the reserve fund reaches the maximum level of 10% of the charter capital) | 26.548.417.168         |
| 3   | Development investment fund (3=1*15%)                                                                               | 79.645.251.504         |
| 4   | Bonus and welfare fund (4=1*10%)                                                                                    | 53.096.834.336         |
| 5   | <b>Remaining profit for 2025 (5=1-2-3-4)</b>                                                                        | <b>371.677.840.351</b> |

2. Approval of the 2025 dividend payment plan as follows:

| No.        | Item                                                                                           | Amount (VND)             |
|------------|------------------------------------------------------------------------------------------------|--------------------------|
| <b>I</b>   | <b>Accumulated undistributed profit as at December 31, 2025 for dividend payment</b>           | <b>400.610.179.945</b>   |
| 1          | Accumulated undistributed retained earnings as at December 31, 2025                            | 402.777.176.586          |
| 1.1        | Undistributed retained earnings from years prior to 2025                                       | 31.099.336.235           |
| 1.2        | Remaining 2025 profit after fund appropriations                                                | 371.677.840.351          |
| 2          | Exclusion of gains/losses arising from revaluation of monetary items and financial instruments | (2.166.996.641)          |
| <b>II</b>  | <b>Share capital eligible for dividend payment</b>                                             | <b>2.020.670.570.000</b> |
| 1          | Total share capital                                                                            | 2.020.670.570.000        |
| <b>III</b> | <b>Dividend payout ratio (cash dividend)</b>                                                   | <b>12,0%</b>             |
| <b>IV</b>  | <b>Profit used for dividend payment</b>                                                        | <b>242.480.468.400</b>   |
| <b>V</b>   | <b>Remaining undistributed profit after dividend payment</b>                                   | <b>160.296.708.186</b>   |

The General Meeting of Shareholders authorizes the Board of Directors to determine the timing and implementation of dividend payment in accordance with applicable laws.

3. Approval of the 2026 dividend payment plan as follows:

- Expected dividend payout ratio: 12% in cash.
- The specific payout level shall be submitted for approval at the 2027 Annual General Meeting of Shareholders based on actual business performance.

**Article 5.** Approval of the Report on the performance of the Board of Directors in 2025 and its objectives and orientations for 2026 (as stated in the Report submitted to the General Meeting).

**Article 6.** Approval of the Report on the performance of the Supervisory Board in 2025, the appraisal report on the 2025 financial statements, and the objectives and orientations of the Supervisory Board for 2026 (as stated in the Report submitted to the General Meeting).

**Article 7.** Approval of remuneration and allowances for members of the Board of Directors and the Supervisory Board (as stated in the Proposal submitted to the General Meeting):

1. Approval of the actual payment of remuneration and allowances for members of the Board of Directors and Supervisory Board in 2025 in accordance with the Proposal submitted to the 2026 Annual General Meeting of Shareholders by the Board of Directors.
2. Approval of the remuneration and allowance plan for members of the Board of Directors and Supervisory Board in 2026:

**For non-executive members:** The proposed total remuneration and allowances for non-executive members of the Board of Directors and Supervisory Board in 2026 are as follows:

- Number of members entitled to remuneration (excluding executive members): 10 persons
- Total expense for 2026: VND 1.338.000.000

The total monthly remuneration includes personal income tax and other deductions in accordance with regulations.

**For executive members:** Currently, there is one full-time Chairman of the Board of Directors. Remuneration for this executive member shall be determined in accordance with the salary scale under BIC's Income Payment Regulations.

**Allowance for the Board Secretariat:** VND 3 million/person/meeting session.

**Article 8.** Approval of the expansion of BIC's scope of business activities to include satellite insurance, term life insurance and insurance auxiliary services (as stated in the Proposal submitted to the General Meeting).

The Board of Directors is assigned to direct the General Director to prepare and sign dossiers/documents and carry out necessary procedures for obtaining approval from the Ministry of Finance for such expansion in accordance with applicable laws.

#### **Article 9. Implementation provisions**

1. This Resolution was fully approved by the General Meeting of Shareholders at the 2026 Annual General Meeting of Shareholders and shall take effect from the date of approval.
2. Members of the Board of Directors, Supervisory Board, General Director and all shareholders of BIDV Insurance Corporation shall be responsible for implementing this

Resolution and organizing its execution within their respective authority and functions in compliance with applicable laws and the Charter of BIDV Insurance Corporation.

**Recipients:**

- *As stated in Article 9;*
- *State Securities Commission, Ho Chi Minh Stock Exchange;*
- *BIC Website;*
- *Archived at Administration Office and Board Secretariat.*

**ON BEHALF OF THE GENERAL  
MEETING OF SHAREHOLDERS  
CHAIRMAN OF THE MEETING**



**Trần Hoài An**



**BIDV INSURANCE CORPORATION**

Address: 11st floor, Building No. 263, Cau Giay  
Street, Cau Giay Ward, Hanoi

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Finance on 11/4/2006 and latest amended under No.  
11/GPĐC21/KDBH dated November 18, 2025

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*Hanoi, May 7<sup>th</sup>, 2026*

**MINUTES  
OF THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS  
OF BIDV INSURANCE CORPORATION**

**A. TIME AND VENUE**

Today, on May 07, 2026, the 2026 Annual General Meeting of Shareholders of BIDV Insurance Corporation (hereinafter referred to as the “General Meeting”) was held as follows:

- Time: 02:00 PM
- Venue: 15th Floor Hall, No. 263 Cau Giay Street, Cau Giay Ward, Hanoi City

**B. ATTENDEES OF THE GENERAL MEETING**

1. Shareholders and authorized representatives of shareholders of BIDV Insurance Corporation.
2. Organizing Committee of the 2026 Annual General Meeting of Shareholders.
3. Invited guests and representatives from press, radio and television agencies.

**C. CONTENTS AND PROCEEDINGS OF THE GENERAL MEETING****I. Report on verification of shareholders' eligibility and declaration of quorum:**

The General Meeting heard Ms. Nguyen Thi Thanh Tu – the Shareholder Eligibility Verification Committee – present the report on verification of shareholders' eligibility and declare that the General Meeting satisfied the conditions for convening:

- As at the commencement of the General Meeting, the total number of attending shareholders and authorized representatives was 28 shareholders with 31 voting ballots issued (including 04 representatives appointed by BIDV shareholder), representing a total of 174.454.507 shares, equivalent to 86,33% of the total voting shares of BIDV Insurance Corporation;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 adopted by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020; Law No. 03/2022/QH15 adopted on January 11, 2022; and the Charter of BIDV Insurance Corporation promulgated together with Decision No. 083/QĐ-HĐQT dated May 23, 2025 of the Board of Directors of BIDV Insurance Corporation, the 2026 Annual

General Meeting of Shareholders of BIDV Insurance Corporation (BIC) was duly convened, valid and qualified to proceed (Minutes of verification of shareholders' eligibility attached).

## **II. Election of the Presidium:**

The General Meeting proceeded to elect the Presidium to chair and conduct the General Meeting. After hearing the proposed list of candidates, 100% of voting shareholders attending the General Meeting approved the following Presidium members:

1. Mr. Tran Hoai An – Chairman of the Board of Directors of BIDV Insurance Corporation, term 2025–2030 – Chairman and Moderator of the General Meeting.
2. Ms. Doan Thi Thu Huyen – Member of the Board of Directors, term 2025–2030, General Director of BIDV Insurance Corporation – Member.

## **III. Election of the Vote Counting Committee and Secretariat:**

For the purpose of conducting voting, vote counting, recording the proceedings of the General Meeting and drafting the Minutes and Resolution of the General Meeting, after hearing the proposed list of candidates, 100% of voting shareholders attending the General Meeting approved the Vote Counting Committee and Secretariat as follows:

### ***Vote Counting Committee:***

1. Mr. Vuong Tri Kien – Director of Human Resources Division, BIDV Insurance Corporation – Head of Committee.
2. Mr. Giap Ngoc Trung – Director of Information Technology Division, BIDV Insurance Corporation – Member.
3. Ms. Tran Thi Minh Phuong – Deputy Director of Accounting Division, BIDV Insurance Corporation – Member.

### ***Secretariat:***

Accordingly, the Presidium appointed the following persons as members of the Secretariat of the General Meeting:

1. Ms. Ton Nu Bao Ngoc – Officer in charge of Corporate Governance of BIC, Deputy Director of Human Resources – Head of Secretariat.
2. Mr. Le Thanh Duc – Officer of General Affair Division, Secretary to the Board of Directors – Member.

## **IV. Approval of the Agenda and Working Regulations of the General Meeting**

After Mr. Tran Hoai An, on behalf of the Presidium, announced the Agenda and Working Regulations of the General Meeting, 100% of voting shareholders attending the General Meeting approved the Agenda and Working Regulations of the General Meeting.

## **V. Main contents of the General Meeting**

**1. The General Meeting heard Ms. Doan Thi Thu Huyen, on behalf of the Presidium, present the following contents:**

*1.1. Report on 2025 business performance and 2026 business plan*

- 2025 business performance:

Unit: VND billion

| No. | Indicator                       | Actual 2025 | Target 2025 | Completion Rate |
|-----|---------------------------------|-------------|-------------|-----------------|
| 1   | Total insurance premium revenue | 5.324       | 5.600       | 95,07%          |
| 2   | Consolidated profit before tax  | 679         | 710         | 95,62%          |

- 2026 business plan:

- + Total insurance premium revenue: VND 6.230 billion.
- + Consolidated profit before tax: VND 780 billion.

The Board of Directors proposed that the General Meeting of Shareholders authorize the Board of Directors to:

- (i) Direct the implementation of the 2026 business plan approved by the General Meeting of Shareholders; and
- (ii) Decide on adjustments to the business plan as required by competent authorities/agencies and/or when necessary.

*1.2. Audited 2025 financial statements*

- Separate financial statements of BIC for 2025:
  - + Separate Balance Sheet:

Unit: VND million

| No.       | Item                                | As at 31/12/2025 | As at 31/12/2024 |
|-----------|-------------------------------------|------------------|------------------|
| <b>I</b>  | <b>Total Assets</b>                 | <b>9.505.520</b> | <b>8.444.977</b> |
| 1         | Current assets                      | 7.468.250        | 7.358.055        |
| 2         | Non-current assets                  | 2.037.270        | 1.086.922        |
| <b>II</b> | <b>Total Equity and Liabilities</b> | <b>9.505.520</b> | <b>8.444.977</b> |
| 1         | Liabilities                         | 6.272.783        | 5.492.406        |
| 2         | Owners' equity                      | 3.232.736        | 2.952.571        |

+ Separate Statement of Income:

Unit: VND million

| No.         | Item                                                 | FY ended<br>31/12/2025 | FY ended<br>31/12/2024 |
|-------------|------------------------------------------------------|------------------------|------------------------|
| <b>I</b>    | <b>Net income from insurance business activities</b> | <b>145.024</b>         | <b>263.236</b>         |
| 1           | Revenue from insurance business activities           | 5.323.389              | 5.293.580              |
| 2           | Reinsurance ceded premiums                           | (1.182.545)            | (1.132.272)            |
| 3           | Total insurance business operating expenses          | (3.233.620)            | (3.007.657)            |
| 4           | Administrative expenses                              | (762.200)              | (890.415)              |
| <b>II</b>   | <b>Income from financial activities</b>              | <b>505.072</b>         | <b>384.659</b>         |
| 1           | Revenue from financial activities                    | 537.014                | 400.228                |
| 2           | Financial expenses                                   | (31.942)               | (15.569)               |
| <b>III</b>  | <b>Income from other activities</b>                  | <b>(1.656)</b>         | <b>17</b>              |
| 1           | Other income                                         | 1.686                  | 1.731                  |
| 2           | Other expenses                                       | (3.343)                | (1.714)                |
| <b>V</b>    | <b>Profit before tax</b>                             | <b>648.440</b>         | <b>647.913</b>         |
| <b>VI</b>   | <b>Corporate income tax expense</b>                  | <b>(117.399)</b>       | <b>(146.189)</b>       |
| <b>VII</b>  | <b>Deferred corporate income tax expense</b>         | <b>(72)</b>            | <b>(291)</b>           |
| <b>VIII</b> | <b>Profit after tax</b>                              | <b>530.968</b>         | <b>501.433</b>         |

- Consolidated financial statements for 2025:

+ Consolidated Balance Sheet:

Unit: VND million

| No.       | Item                                | As at 31/12/2025  | As at 31/12/2024 |
|-----------|-------------------------------------|-------------------|------------------|
| <b>I</b>  | <b>Total Assets</b>                 | <b>10.092.706</b> | <b>8.682.527</b> |
| 1         | Current assets                      | 8.107.749         | 7.553.648        |
| 2         | Non-current assets                  | 1.984.956         | 1.128.880        |
| <b>II</b> | <b>Total Equity and Liabilities</b> | <b>10.092.706</b> | <b>8.682.527</b> |
| 1         | Liabilities                         | 6.709.612         | 5.717.313        |
| 2         | Owners' equity                      | 3.383.094         | 2.965.214        |

+ Consolidated Statement of Income

Unit: VND million

| No.         | Item                                                              | FY ended 31/12/2025 | FY ended 31/12/2024 |
|-------------|-------------------------------------------------------------------|---------------------|---------------------|
| <b>I</b>    | <b>Net income from insurance business activities</b>              | <b>163.017</b>      | <b>278.974</b>      |
| 1           | Revenue from insurance business activities                        | 5.910.797           | 5.801.487           |
| 2           | Reinsurance ceded premiums                                        | (1.624.492)         | (1.536.649)         |
| 3           | Total insurance business operating expenses                       | (3.323.117)         | (3.074.036)         |
| 4           | Administrative expenses                                           | (800.172)           | (911.828)           |
| <b>II</b>   | <b>Income from financial activities</b>                           | <b>511.278</b>      | <b>373.293</b>      |
| 1           | Revenue from financial activities                                 | 548.523             | 395.670             |
| 2           | Financial expenses                                                | (37.245)            | (22.377)            |
| <b>III</b>  | <b>Income from other activities</b>                               | <b>4.634</b>        | <b>535</b>          |
| 1           | Other income                                                      | 8.370               | 2.264               |
| 2           | Other expenses                                                    | (3.736)             | (1.728)             |
| <b>V</b>    | <b>Profit before tax</b>                                          | <b>678.929</b>      | <b>652.803</b>      |
| <b>VI</b>   | <b>Corporate income tax expense</b>                               | <b>(128.326)</b>    | <b>(151.463)</b>    |
| <b>VII</b>  | <b>Deferred corporate income tax expense</b>                      | <b>(72)</b>         | <b>(291)</b>        |
| <b>VIII</b> | <b>Profit after tax</b>                                           | <b>550.531</b>      | <b>501.050</b>      |
| <b>IX</b>   | <b>Profit after tax attributable to non-controlling interests</b> | <b>7.864</b>        | <b>5.241</b>        |
| <b>X</b>    | <b>Profit after tax attributable to the parent company</b>        | <b>542.667</b>      | <b>495.809</b>      |

(\*) Figures include adjustments in accordance with Conclusion No. 380/TB-KTNN dated October 09, 2025 of the State Audit Office for the fiscal year ended December 31, 2024.

1.3. Plan for distribution of after-tax profit, dividend payment for 2025 and profit distribution plan for 2026

- Plan for distribution of after-tax profit for 2025 (BIC standalone):

| No.      | Item                                                                                                                | Amount (VND)           |
|----------|---------------------------------------------------------------------------------------------------------------------|------------------------|
| <b>1</b> | <b>Profit after tax for 2025</b>                                                                                    | <b>530.968.343.359</b> |
| 2        | Statutory reserve fund (2 = 1*5%, or when the reserve fund reaches the maximum level of 10% of the charter capital) | 26.548.417.168         |
| 3        | Development investment fund (3=1*15%)                                                                               | 79.645.251.504         |

| No.      | Item                                         | Amount (VND)           |
|----------|----------------------------------------------|------------------------|
| 4        | Bonus and welfare fund (4=1*10%)             | 53.096.834.336         |
| <b>5</b> | <b>Remaining profit for 2025 (5=1-2-3-4)</b> | <b>371.677.840.351</b> |

- Dividend payment plan for 2025:

Proposed cash dividend payout ratio for 2025: 12%, specifically as follows:

| No         | Item                                                                                                     | Amount (VND)             |
|------------|----------------------------------------------------------------------------------------------------------|--------------------------|
| <b>I</b>   | <b>Accumulated undistributed profit as of 31/12/2025 available for dividend distribution (I = 1 + 2)</b> | <b>400.610.179.945</b>   |
| <b>1</b>   | <b>Remaining accumulated profit as of 31/12/2025</b>                                                     | <b>402.777.176.586</b>   |
| 1.1        | Undistributed retained earnings from years prior to 2025                                                 | 31.099.336.235           |
| 1.2        | Remaining profit of 2025 after appropriation to reserves/funds                                           | 371.677.840.351          |
| <b>2</b>   | <b>Exclusion of gains/losses arising from revaluation of monetary items and financial instruments</b>    | <b>(2.166.996.641)</b>   |
| <b>II</b>  | <b>Share capital entitled to dividends</b>                                                               | <b>2.020.670.570.000</b> |
| 1          | Total share capital                                                                                      | 2.020.670.570.000        |
| <b>III</b> | <b>Cash dividend payout ratio</b>                                                                        | <b>12,0%</b>             |
| <b>IV</b>  | <b>Profit used for dividend distribution (IV = III × II)</b>                                             | <b>242.480.468.400</b>   |
| <b>V</b>   | <b>Remaining undistributed profit after dividend payment (V = I – IV - 2)</b>                            | <b>160.296.708.186</b>   |

The General Meeting of Shareholders authorizes the Board of Directors to determine the timing and implementation of dividend payment in accordance with applicable laws.

- Dividend payment plan for 2026: Expected cash dividend payout ratio: 12%; the specific dividend payment level shall be submitted to the 2027 General Meeting of Shareholders for approval based on actual business performance.

## **2. The General Meeting heard Mr. Tran Hoai An, on behalf of the Presidium, present the following contents:**

***2.1. Report on the activities of the Board of Directors in 2025; objectives and operational directions for 2026.***

***2.2. Report on remuneration and allowances paid to members of the Board of Directors and Supervisory Board in 2025 and remuneration and allowance plan for 2026.***

In 2025, BIC accrued a total amount of VND 1.371.090.909 for remuneration and allowances payable to non-executive members of the Board of Directors and the Supervisory Board, specifically as follows:

- For non-executive members:

|                                        | <b>Total remuneration to be paid in 2025 (VND)</b> | <b>Paid in 2025 (VND)</b> |
|----------------------------------------|----------------------------------------------------|---------------------------|
| Remuneration for non-executive members | <b>1.371.090.909</b>                               | <b>1.077.090.909</b>      |

- **For executive/full-time members:** Since 23 May 2025, BIC has had a full-time Chairman of the Board of Directors. The salary payment for the Chairman of the Board of Directors is determined in accordance with the salary scale and payroll framework stipulated in BIC's Income Payment Regulations.

The remuneration and allowance plan for the Board of Directors and the Supervisory Board in 2026 is proposed as follows:

- For non-executive members:

The proposed total remuneration and allowance plan for non-executive members of the Board of Directors and the Supervisory Board in 2026 is as follows:

- + Number of members entitled to remuneration (excluding executive members): 10 persons
- + Total estimated expense for 2026: VND 1.338.000.000

The total monthly remuneration for members includes personal income tax and other related deductions in accordance with applicable regulations.

- **For executive/full-time members:** Currently, the Board of Directors has one full-time Chairman of the Board of Directors. The remuneration for this full-time member shall be determined in accordance with the salary scale and payroll framework stipulated in BIC's Income Payment Regulations.
- **Allowance for the Board Secretariat:** VND 3 million/person/meeting session.

### **3. The General Meeting heard Ms. Chu Thi Thu Ha – Head of the Supervisory Board – present the following contents:**

3.1. Proposal on the selection of an independent auditing firm for the next three fiscal years (2026–2028).

- Criteria for selection of the independent auditing firm:
  - (i) The auditing firm must be legally operating in Vietnam and approved by the State Securities Commission of Vietnam to audit listed companies;
  - (ii) The auditing firm must be one of the international Big 4 auditing firms and ensure independence.
- Based on the above selection criteria, the current shortlisted firms include:
  - (i) Ernst & Young Vietnam Limited;
  - (ii) KPMG Vietnam Limited;
  - (iii) PricewaterhouseCoopers (Vietnam) Limited;

(iv) Deloitte Vietnam Company Limited.

Accordingly, the Supervisory Board proposes that the General Meeting of Shareholders approve:

- The selection criteria and the shortlist of proposed independent auditing firms as stated above.
- Authorization for the General Meeting of Shareholders to delegate to the Board of Directors the authority to:
  - + Adjust the shortlist of independent auditing firms in accordance with the criteria approved by the General Meeting of Shareholders in the event that any proposed firm no longer satisfies the prescribed criteria;
  - + Decide on the selection of the independent auditing firm and authorize the Chief Executive Officer to carry out the procedures for selection and execution of the audit engagement contract in accordance with applicable regulations, in order to conduct audit activities in compliance with the law, the Charter, and BIC's internal regulations.

3.2. Report on the activities of the Supervisory Board in 2025; appraisal report on the 2025 financial statements; objectives and operational directions for 2026.

#### **4. Opinions and discussions at the General Meeting**

At the General Meeting, shareholders and representatives of the press participated in discussions and raised questions relating to the following matters: the growth plan for the personal insurance business segment in the coming years; expectations for investment activities in 2026; assessment of the level of competition in the non-life insurance market in the context of an increasing number of banks establishing insurance companies; BIC's business orientation and strategy for term life insurance products in comparison with the life insurance sector; BIC's capital increase plan in the coming period; the impact of inflation on claim expenses and customers' demand for insurance products; and the revenue structure in 2025, including the proportion of revenue generated from the BIDV ecosystem.

Mr. Tran Hoai An – Chairman of the Board of Directors and Ms. Doan Thi Thu Huyen – General Director – answered questions, exchanged information and clarified the above matters for shareholders and media agencies. The shareholders agreed that they had no further comments.

#### **5. Adoption of Reports and Proposals at the General Meeting**

Based on the Reports, Proposals and the discussions at the General Meeting, the General Meeting proceeded to vote on and approve the following matters:

##### **5.1. Approval of the 2025 Business Results (as presented in the General Meeting Report):**

Voting results:

- Total votes in favor: 31 votes, representing 174.454.507 shares, equivalent to 100% of the voting shares attending the General Meeting;
- Total votes against: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting;
- Total abstentions/no opinions: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting.

## **5.2. Approval of the 2026 Business Plan (as presented in the General Meeting Report):**

The General Meeting of Shareholders approved the 2026 Business Plan and authorized the Board of Directors to decide on the relevant matters as stated in the General Meeting Report.

Voting results:

- Total votes in favor: 31 votes, representing 174.454.507 shares, equivalent to 100% of the voting shares attending the General Meeting;
- Total votes against: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting;
- Total abstentions/no opinions: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting.

## **5.3. Approval of the Audited Financial Statements for 2025 (as presented in the General Meeting Report):**

Voting results:

- Total votes in favor: 31 votes, representing 174.454.507 shares, equivalent to 100% of the voting shares attending the General Meeting;
- Total votes against: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting;
- Total abstentions/no opinions: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting.

## **5.4. Approval of the Selection Plan for an Independent Audit Firm for the Next Three Financial Years (2026–2028) (as presented in the General Meeting Report):**

The General Meeting of Shareholders approved the selection plan for an independent audit firm for the next three financial years (2026–2028) and authorized the Board of Directors to decide on the relevant matters as stated in the General Meeting Report.

Voting results:

- Total votes in favor: 31 votes, representing 174.454.507 shares, equivalent to 100% of the voting shares attending the General Meeting;

- Total votes against: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting;
- Total abstentions/no opinions: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting.

**5.5. Approval of the Plan for Distribution of After-tax Profit, Dividend Payment for 2025 and Dividend Plan for 2026 (as presented in the General Meeting Report):**

Voting results:

- Total votes in favor: 31 votes, representing 174.454.507 shares, equivalent to 100% of the voting shares attending the General Meeting;
- Total votes against: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting;
- Total abstentions/no opinions: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting.

**5.6. Approval of the Report on Activities of the Board of Directors in 2025 and the Objectives and Operational Directions for 2026 (as presented in the General Meeting Report):**

Voting results:

- Total votes in favor: 31 votes, representing 174.454.507 shares, equivalent to 100% of the voting shares attending the General Meeting;
- Total votes against: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting;
- Total abstentions/no opinions: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting.

**5.7. Approval of the Payment Results of Remuneration and Allowances for the Board of Directors and the Supervisory Board in 2025 and the Plan for 2026 (as presented in the General Meeting Report):**

Voting results:

- Total votes in favor: 31 votes, representing 174.454.507 shares, equivalent to 100% of the voting shares attending the General Meeting;
- Total votes against: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting;
- Total abstentions/no opinions: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting.

**5.8. Approval of the Report on the Operational Results of the Supervisory Board in 2025, the Appraisal Report on the 2025 Financial Statements, and the Objectives and Operational Directions of the Supervisory Board for 2026 (as presented in the General Meeting Report):**

Voting results:

- Total votes in favor: 31 votes, representing 174.454.507 shares, equivalent to 100% of the voting shares attending the General Meeting;
- Total votes against: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting;
- Total abstentions/no opinions: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting.

**5.9. Approval of the Expansion of the Total Corporation's Scope and Areas of Operation to include: satellite insurance business, term life insurance business, and insurance auxiliary services (as presented in the General Meeting Report):**

Voting results:

- Total votes in favor: 31 votes, representing 174.454.507 shares, equivalent to 100% of the voting shares attending the General Meeting;
- Total votes against: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting;
- Total abstentions/no opinions: 0 votes, representing 0 shares, equivalent to 0% of the voting shares attending the General Meeting.

**6. Additional matters arising outside the approved agenda: None.**

**D. APPROVAL OF THE MINUTES, RESOLUTION AND CLOSING OF THE GENERAL MEETING**

These Minutes were prepared at 04:30 PM on May 07, 2026 immediately after the completion of the 2026 Annual General Meeting of Shareholders of BIDV Insurance Corporation.

These Minutes and the draft Resolution of the 2026 Annual General Meeting of Shareholders were fully and accurately recorded by the Secretariat, presented in full before the General Meeting, prepared in both English and Vietnamese, and approved by 100% of shareholders and authorized shareholder representatives attending the General Meeting.

**ON BEHALF OF THE SECRETARIAT  
HEAD OF SECRETARIAT**

  
**Ton Nu Bao Ngoc**

**ON BEHALF OF THE PRESIDIUM  
CHAIRMAN**

  
**Tran Hoai An**

**SOCIALIST REPUBLIC OF VIETNAM**

**Independence – Freedom – Happiness**

**MINUTES OF SHAREHOLDER ELIGIBILITY VERIFICATION  
FOR ATTENDANCE AT THE 2026 ANNUAL GENERAL MEETING OF  
SHAREHOLDERS  
BIDV INSURANCE CORPORATION**

Today, at 2:05 PM on May 7, 2026, at the Hall on the 15th Floor, No. 263 Cau Giay Building, Cau Giay Ward, Hanoi, the Shareholder Eligibility Verification Committee for the 2026 Annual General Meeting of Shareholders of BIDV Insurance Corporation (hereinafter referred to as the “General Meeting”), comprising:

- Ms. Nguyen Thi Thanh Tu – Director of the Financial Investment Division
- Ms. Nguyen Vu Lan Phuong – Deputy Head of Department, Financial Investment Division
- Mr. Le Ba Tuan – Specialist, Financial Investment Division

conducted the verification of shareholder eligibility for attendance at the General Meeting at the venue of the General Meeting located at the Hall on the 15th Floor, No. 263 Cau Giay Building, Cau Giay Ward, Hanoi.

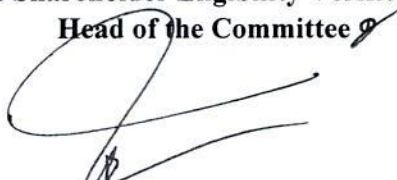
The results of the shareholder eligibility verification are as follows:

- Total number of shareholders of the Corporation: 3003 shareholders
- Total number of shareholders attending the General Meeting: 28 shareholders, of which:
  - o Total number of shareholders attending in person: 22 shareholders, representing 373,446 shares
  - o Total number of proxy shareholders: 6 shareholders, representing 174,081,061 shares

The total number of shares held by shareholders attending the General Meeting is 174,454,507 shares, representing 86.33% of the total voting shares of the Corporation. Therefore, today’s General Meeting of Shareholders satisfies the quorum requirements in accordance with applicable laws and the Charter of the Corporation.

These Minutes were prepared at 2:05 PM on May 7, 2026.

**On behalf of the Shareholder Eligibility Verification Committee**

**Head of the Committee** 

**Nguyen Thi Thanh Tu**

