BIDV INSURANCE CORPORATION

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

Hanoi, April 14th 2026

THE PROPOSAL

For the approval of Financial reports 2025 of BIDV Insurance Corporation

To: GENERAL MEETING OF SHAREHOLDERS

- Pursuant to the Enterprise Law No, 59/2020/QH14 dated 17/06/2020 and the documents guiding the implementation thereof;

- Pursuant to the Insurance Business Law No 08/2022/QH15 dated 08/2022/QH15 and the documents guiding the implementation there of;

- Pursuant to Charter of BIC issued together with Decision No. 083/QĐ-HĐQT dated 23/05/2025 of Board of Director of BIC;

- Pursuant to Separate Financial Statements 2025 and Consolidated Financial Statements 2025 of BIC audited by Ernst & Young Viet Nam Limited;

The Board of Directors would like to respectfully submit to General Meeting of Shareholders for the approval on the audited separate financial statements and the audited consolidated financial statements for 2025. Several summaries of audited financial statements are presented as follows:

I, The separate financial statements of BIC

1, *The separate balance sheet*

Unit: million VND

No,	Main items	As at 31 December 2025	As at 31 December 2024 (*)
I	**Total assets**	**9,505,520**	**8,444,977**
1	Current assets	7,468,250	7,358,055
2	Non-current assets	2,037,270	1,086,922
II	**TOTAL LIABILITIES AND OWNERS' EQUITY**	**9,505,520**	**8,444,977**
3	Total liabilities	6,272,783	5,492,406
4	Owners' equity	3,232,736	2,952,571

2, *The separate profit and loss statements*

Unit: million VND

STT	Main items	For the 12-month fiscal year ending December 31, 2025	For the 12-month fiscal year ending December 31, 2024 (*)
I	**Profit from insurance activities**	**145,024**	**263,236**

STT	Main items	For the 12-month fiscal year ending December 31, 2025	For the 12-month fiscal year ending December 31, 2024 (*)
1	Income from insurance activities	5,323,389	5,293,580
2	Reinsurance premium ceded	(1,182,545)	(1,132,272)
3	Insurance operating expense	(3,233,620)	(3,007,657)
4	Management expense	(762,200)	(890,415)
II	**Profit from financial activities**	**505,072**	**384,659**
1	Finance income	537,014	400,228
2	Finance expense	(31,942)	(15,569)
III	**Net other profit**	**(1,656)**	**17**
1	Other income	1,686	1,731
2	Other expense	(3,343)	(1,714)
V	**Current corporate income tax**	**648,440**	**647,913**
VI	**Profit before corporate income**	**(117,399)**	**(146,189)**
VII	**Deferred income tax**	**(72)**	**(291)**
VIII	**Profit after tax**	**530,968**	**501,433**

II, The audited consolidated financial statements

1. *The consolidated balance sheets*

Unit: million VND

No,	Main items	As at 31 December 2025	As at 31 December 2024 (*)
I	**Total assets**	**10,092,706**	**8,682,527**
1	Current assets	8,107,749	7,553,648
2	Non-current assets	1,984,956	1,128,880
II	**TOTAL LIABILITIES AND OWNERS' EQUITY**	**10,092,706**	**8,682,527**
3	Total liabilities	6,709,612	5,717,313
4	Owners' equity	3,383,094	2,965,214

2. *The consolidated profit and loss statement*

Unit: million VND

STT	Main items	For the 12-month fiscal year ending December 31, 2025	For the 12-month fiscal year ending December 31, 2024 (*)
I	**Profit from insurance activities**	**163,017**	**278,974**
1	Income from insurance activities	5,910,797	5,801,487

STT	Main items	For the 12-month fiscal year ending December 31, 2025	For the 12-month fiscal year ending December 31, 2024(*)
2	Reinsurance premium ceded	(1,624,492)	(1,536,649)
3	Insurance operating expense	(3,323,117)	(3,074,036)
4	Management expense	(800,172)	(911,828)
II	**Profit from financial activities**	**511,278**	**373,293**
1	Finance income	548,523	395,670
2	Finance expense	(37,245)	(22,377)
III	**Net other profit**	**4,634**	**535**
1	Other income	8,370	2,264
2	Other expense	(3,736)	(1,728)
V	**Profit before tax**	**678,929**	**652,803**
VI	**Current corporate income tax**	**(128,326)**	**(151,463)**
VII	**Deferred income tax**	**(72)**	**(291)**
VIII	**Profit after tax**	**550,531**	**501,050**
IX	**Attributable to NCI**	**7,864**	**5,241**
X	**Attributable to BIC**	**542,667**	**495,809**

(*) The figures have been adjusted according to Conclusion No. 380/TB-KTNN dated October 9, 2025 of the State Audit Office for the fiscal year ending December 31, 2024.

The above reports will been disclosed and fully posted on the website of BIDV Insurance Corporation at the address: *https://bic,vn,*

The Board of Directors would like to respectfully submit to General Meeting of Shareholders for the approval on the audited separate financial statements and the audited consolidated financial statements for 2025 as attached.

ON BEHALF OF BOD

CHAIRMAN

S.G.P: 11 - C.T.C.P
TỔNG CÔNG TY CỔ PHẦN BẢO HIỂM NGÂN HÀNG ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM
P.CẦU GIẤY - T.P HÀ NỘI

Tran Hoai An