BIDV INSURANCE CORPORATION
Address: 11st floor, Building No. 263, Cau Giay Street, Dich Vong Ward, Cau Giay District, Hanoi
11GP/KDBH was first issued by the Ministry of Finance on 11/4/2006 and most recently changed No. 11/GPĐC16/KDBH on 06/01/2016

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Hanoi, April 14th, 2022

MEETING MINUTE
OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS 2022
BIDV INSURANCE CORPORATION

A. TIME AND VENUE

- Time: 02.00 p.m. – 14 April 2022.
- Venue: Meeting hall 15th floor, Building No. 263, Cau Giay Street, Dich Vong Ward, Cau Giay District, Hanoi.

B. PARTICIPANTS

1. Shareholders and representatives of shareholders of BIDV Insurance Corporation.

2. Organizing Committee of the AGM 2022.

3. Guests and media.

C. MEETING CONTENT & PROCESS:

I. Report on shareholder registration results

Mrs. Nguyen Vu Lan Phuong, on behalf of Shareholder Registration Committee, presented the report on shareholder registration results as follows:

- Up to the beginning of the meeting, total number of shareholders and proxies attending the meeting is 14 shareholders và 17 vote (BIDV shareholders BIDV sends 4 representatives to the meeting), and total number of shares is 102,738,532 shares, which accounts for 87,6% of total shares with voting rights.
- The Annual General Meeting of Shareholders 2022 meets the requirement to be conducted in accordance with the Enterprise Law No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Vietnam on June 17, 2020; Law No. 03/2022/QH15 was approved by the 15th National Assembly of the Socialist Republic of Vietnam on 11/01/202 and the Charter of BIDV Insurance Corporation issued with Decision No. 116/QĐ-HĐQT dated 06/11/2020 by Board of Directors of BIDV Insurance Corporation (the report on shareholder registration results is as attached).

II. Voting for the Meeting Steering Committee

100% shareholders attending the AGM agreed with members of the Meeting Steering Committee as below:

1. Mr. Tran Xuan Hoang – Chairman of BIDV Insurance Corporation, 2020 – 2025 term, Chairman;
2. Mr. Tran Hoai An – Member of Board of Directors, 2020 – 2025 term and Chief Executive Officer of BIDV Insurance Corporation, Member;

III. Voting for members of the Secretary and Counting Committee

To assist the Steering Committee and perform the vote counting of the AGM, after listening to the expected personnel list, 100% of shareholders with voting rights present at the meeting voted through the Secretary and the Voting Committee as below:

Members of the Secretary:

100% shareholders attending the AGM agreed with 2 members of the Secretary as below:

1. Mr. Nguyen Thanh Trung – Head of the Secretary of the Board of Directors of BIDV Insurance Corporation, Head of the Secretary.
2. Ms. Nguyen Thu Trang – Member of the Secretary of the Board of Directors of BIDV Insurance Corporation, Member.

IV. Approval of the agenda of AGM

After Mr. Tran Xuan Hoang on behalf of the Presidium announced the Agenda of the Meeting, 100% of shareholders with voting rights present at the Meeting voted to approve the agenda.

V. Main contents

1. Mr. Tran Hoai An, on behalf of the Meeting Steering Committee presented following reports/proposals

1.1. Report on business performance 2021 and business plan 2022

- Report on business performance 2021

Unit: VND billion

No.	Items	Actual 2021	Target 2021	%
1	Gross written premium (parent company)	2,885	2,830	102.0%
2	Consolidated profit before tax	502.2	292	172.0%

- Business plan 2022:

  + Gross written premium: VND 3,310 billion dong.

+ Consolidated profit before tax: VND 435 billion dong.

The BOD propose the Annual General Meeting of Shareholders authorized the Board of Directors to: (1) Give guidance to achieve the 2022 plan approved by AGM; (2) decide to adjust the plan when needed.

1.2. Approving the audited 2021 financial statements, approving the after-tax profit distribution plan, 2021 dividend payment and the 2022 profit distribution plan

- The separate financial statements of BIC 2021:

Unit: million VND

No.	Main items	As at 31 December 2021	As at 31 December 2020
I	**Total assets**	**5,781,649**	**5,572,123**
1	Current assets	4,961,824	4,648,148
2	Non-current assets	819,825	923,975
II	**TOTAL LIABILITIES AND OWNERS' EQUITY**	**5,781,649**	**5,572,123**
3	Total liabilities	3,249,022	3,213,815
4	Owners' equity	2,532,627	2,358,308

- The separate profit and loss statements of BIC 2021:

Unit: million VND

STT	Main items	For the 12-month fiscal year ending December 31, 2021	For the 12-month fiscal year ending December 31, 2020
I	**Profit from insurance activities**	**174,508**	**94,788**
1	Income from insurance activities	**2,922,884**	**2,569,068**
2	Reinsurance premium ceded	**(830,642)**	**(741,005)**
3	Insurance operating expense	**(1,466,557)**	**(1,334,118)**
4	Management expense	**(451,177)**	**(399,157)**
II	**Profit from financial activities**	**310,200**	**268,567**
1	Finance income	**320,760**	**276,255**
2	Finance expense	**(10,560)**	**(7,688)**
III	**Net other profit**	**254**	**379**
1	Other income	**307**	**450**
2	Other expense	**(53)**	**(71)**
V	**Current corporate income tax**	**484,962**	**363,734**
VI	**Profit before corporate income**	**(99,168)**	**(73,337)**
VII	**Deferred income tax**	**495**	**(1,947)**
VIII	**Profit after tax**	**386,288**	**288,450**

- The consolidated balance sheet of BIC 2021:

Unit: million VND

No.	Main items	As at 31 December 2021	As at 31 December 2020
I	**Total assets**	**6,044,474**	**5,811,113**
1	Current assets	5,200,104	4,820,545
2	Non-current assets	844,370	990,568
II	**TOTAL LIABILITIES AND OWNERS' EQUITY**	**6,044,474**	**5,811,113**
3	Total liabilities	3,468,984	3,393,495
4	Owners' equity	2,575,490	2,417,618

- The consolidated profit and loss statement of BIC 2021:

Unit: million VND

STT	Main items	For the 12-month fiscal year ending December 31, 2021	For the 12-month fiscal year ending December 31, 2020
I	**Profit from insurance activities**	**180,175**	**96,635**
1	Income from insurance activities	**3,144,577**	**2,796,127**
2	Reinsurance premium ceded	**(989,470)**	**(908,310)**
3	Insurance operating expense	**(1,502,129)**	**(1,368,841)**
4	Management expense	**(472,803)**	**(422,341)**
II	**Profit from financial activities**	**321,626**	**278,134**
1	Finance income	**345,537**	**295,177**
2	Finance expense	**(23,911)**	**(17,043)**
III	**Net other profit**	**364**	**580**
1	Other income	**449**	**683**
2	Other expense	**(85)**	**(103)**
V	**Profit before tax**	**502,165**	**375,349**
VI	**Current corporate income tax**	**(102,546)**	**(75,749)**
VII	**Deferred income tax**	**494**	**(1,947)**
VIII	**Profit after tax**	**400,113**	**297,653**
IX	**Attributable to NCI**	**4,729**	**3,377**
X	**Attributable to BIC**	**395,384**	**294,276**

- Plan for profit after tax allocation of 2021 (BIC stand-alone)

No.	Items	Amount (vnd)
1	**Profit after tax of 2021**	**386,288,122,915**
2	Statutory reserve (2 = 1*5%)	19,314,406,146

3	Investment and development Fund (3 = 1*25%)	96,572,030,729
4	Bonus and welfare Fund	98,737,434,268
5	**Retained earnings of 2021 (4=1-2-3)**	**171,664,251,772**

- Dividend payment plan of 2021

The approved plan for dividend of 2021 according to Annual General Meeting 2021 is at least 10%. As in 2021, BIC achieved spectacular profit and had impressive growth in comparison with the previous years, BOD submits to General Meeting of Shareholders approve the dividend payment rate of 15% for 2021 as follow:

No.	Items	Amount (vnd)
I	**Retained earnings as at 31/12/2021**	**203,471,863,762**
1	Retained earnings from previous years	34,807,611,990
2	Accrual for support customer who are insured by BIC Binh An according to Resolution No. 01/2022/NQ - ĐHĐCĐ dated 17/02/2022	(3,000,000,000)
3	Retained earnings of 2021 after allocating to other funds	171,664,251,772
II	**Charter capital for dividend payment**	**1,172,768,950,000**
1	Total charter capital	1,172,768,950,000
III	**Proposed dividend payment rate**	**15%**
IV	**Total dividend paid (IV = III * II)**	**175,915,342,500**
V	**Remaining retained earnings as at 31/12/2021 (V) = (I) – (IV)**	**27,556,521,262**

At the same time, BOD submits to the General Meeting of Shareholders to authorize the Board of Directors to decide the time and implementation of dividend payment in accordance with the law.

- Proposed the profit allocation for 2022

+ Allocating to Statutory reserve: 5% of separate profit after tax.

+ Allocating to Investment and Development fund: BIC proposes to allocate 25% of separate profit after tax to this fund, with the purpose of creating a reserve fund for big projects, investing in core system or increasing capital if need.

+ Allocating to Bonus and welfare fund: based on the regulations, the maximum accrual for bonus and welfare fund of BIC is three monthly salaries (if achieved targets assigned by the General Meeting of Shareholders). BOD proposes to accrue to this fund from 1.5 to 3.0 actual monthly salaries based on combined ratio achieved:

In case combined ratio is higher than or equal to 100%: accrue 1.5 actual monthly salaries.

In case combined ratio is from 99% to 100%: accrue 2.0 actual monthly salaries.

In case combined ratio is from 98% to 99%: accrue 2.5 actual monthly salaries.

In case combine expense ratio is less than 98%: accrue 3.0 actual monthly salaries.

- Proposed plan to pay dividends in 2022: is expected as 12%, the specific level will be submitted to the General Meeting of Shareholders for approval on the basis of business results and actual profit in 2022.

2. Mr. Tran Xuan Hoang on behalf of Meeting Steering Committee presents the following contents

2.1. Report on operation of the Board of Directors 2021 and target, plan for 2022.

2.2. Report on allowance for the Board of Directors and Board of Supervisors 2021 and Plan for 2022:

- Total budget of remuneration and allowances for the Board of Directors and Supervisory Board in 2021 as approved by the Annual General Meeting of Shareholders in 2021: VND 1,470,000,000 for part-time members and according to the salary scale of BIC with full-time members;
- The total actual remuneration and allowances BIC has deducted the total cost of remuneration and allowances for members of the Board of Directors and Supervisory Board is 2,342,495,500 VND, of which remuneration and allowances in 2021 and additional remuneration in 2020 for part-time members is 1,586,390,000 VND. Due to the prolonged Covid-19 situation from the beginning of 2020 to the present and affecting the immigration activities of some members of the Board of Directors, the Supervisory Board represents Fairfax. BIC has made additional deductions for the 2020 remuneration of the members that have not been paid in 2021 based on the expenditure level approved at the 2020 General Meeting of Shareholders in accordance with Resolution No. 02/2020/NQ-General Meeting of Shareholders on 24/06/2020.
- For full-time members In 2021, BIC has paid remuneration to the Head of the Full-time Supervisory Board according to the salary scale of the Corporation and Resolution No. 01/2021/NQ – General Meeting of Shareholders dated April 16th, 2021 of the General Meeting of Shareholders.
- Budget remuneration and allowances for member of Board of Director, Board of Supervisors in 2022: BOD submits to the General Meeting of Shareholders for consideration and approval of remuneration in 2022 (the budget is remained as 2021), at VND 2,256,000,000 as follows:

  + For for part-time members, the same level as 2021:

No.	Position	Number	Remuneration per month	Total
(1)	*(2)*	*(3)*	*(4)*	*(5) = (3)*(4)*12*
1	Chairman	1	15,000,000	180,000,000
2	Vice Chairman	1	10,000,000	120,000,000
3	Non – executive member of BOD	3	8,500,000	306,000,000
4	Independent member of BOD	2	30,000,000	720,000,000
5	Member of BOS	3	3,000,000	108,000,000
6	**Total**	**10**	**66,500,000**	**1,434,000,000**

Monthly remuneration includes deductions such as personal income tax, other related deductions according to the regulations.

+ For full-time members: Recently, there is only 01 member of BOS that is the full – time member, it is Head of BOS. The payment of remuneration to this full – time member will be based on the salary scale specified in the BIC income payment regulation and the salary level in 2022 for this position, if possible, will be increased to no more than 01 salary grade in accordance with general scale of BIC.

+ Allowance for the Secretary of the Board of Directors: 3 million VND / person / meeting.

3. Mrs. Lai Ngan Giang– Head of Board of Supervisors presents:

- Report on operation of Board of Supervisors 2021, Review of financial statements 2021 and plan for BOS operation in 2022.

4. Mr. Tran Xuan Hoang presented the remaining contents:

- *Proposal for approval of amendments and supplements to the Charter of Organization and Operation, Internal Management Regulations and Regulations on Organization and Operation of the Board of Directors of BIDV Insurance Corporation.*
- *Accordingly, the Board of Directors proposes to the General Meeting of Shareholders to consider:*

  + Approving the proposed contents, amending and supplementing the Charter, Internal Governance Regulations, and Regulations of the Board of Directors as drafted in the document sent to shareholders and posted on BIC's website.

  + Authorize the Board of Directors to review and issue the Charter, Internal Management Regulations, Regulations on organization and operation of the Board of Directors according to the proposed contents and other contents (if any)) in accordance with the proposed contents, on

the basis of compliance with legal regulations and ensuring the interests of shareholders.

5. Discussion on the contents of the General Meeting

5.1 Mr. Nguyen Nhat Minh Trieu - representative of AFC investment fund, registration number CA_6761_UQ, number of shares owned 1,744,700, had the following questions: In the revenue structure of BIC, beside the high proportion of motor vehicle, the two business line of PA and property also have a large proportion. BIC's PA product revenue has grown very well, what is the loss rate of these PA products?

- Mr. Tran Hoai An - On behalf of BIC's Board of Directors answered that BIC's PA insurance revenue in 2021 had a large proportion of the PA revenue from cross-selling through credit institutions, the loss ratio of this product group was well controlled; Total revenue of this business line accounted for 27% of BIC's total revenue, of which the main product is BIC Binh An Borrower Insurance and now this is among the effective product groups for BIC;

5.2 Ms. Bui Thi Phuong - representative of FPT Securities Joint Stock Company, registration number 61/GCNTVLK_UQ, number of shares owned 30, had the following questions: BIC's 2021 combined ratio dropped sharply, beside the covid-19 epidemic, is there any other reason? What is the proportion of bancas channel in 2022? How is the growth? What is the view on deposit interest rates and the plan to allocate investment funds in 2022?

- Mr. Tran Hoai An - On behalf of BIC's Board of Directors, has the following comments to answer the shareholders: Regarding the ratio of combined expenses in 2021, which decreased sharply and reached a very good level, mainly due to the sharp decrease in the 2021 loss ratio, closing the contributed greatly to the sharp decrease in the rate of COR; in which the claim rate of both PA and motor vehicle line was very good due to the covid-19 epidemic and widespread social distancing in 2021, the loss rate for these two line and the retail business in general is very high. Besides, BIC's Property line in 2021 suffered little damage compared to the market because BIC had tight policies for underwriting high-risk groups; In addition, fixed costs are also limited and reduced. The combination of the above factors helps the BIC Board of Management to achieve a very good COR in 2021; With the planned growth of cross-selling products through credit institutions, we expect to reach over 30% of revenue in 2022;

- Mr. Tran Xuan Hoang - Chairman of BIC, on behalf of the Board of Directors, answered the deposit and investment contents as follows: In 2022, the world economy will be affected by the war between Russia - Ukraine, inflation will increase. Especially in the US, FED is expected to adjust interest rates up to 6

times this year. Interest rates in the world will increase, but the State Bank of Vietnam is expected to keep the operating interest rate stable and keep the best interest rate, in order to have the best mobilization costs to support businesses. This year's deposit interest rate will not decrease but the uptrend cannot yet be confirmed. In BIC's investment portfolio, The Board of Management focuses on stably investing in deposits in the best banks, exploiting the best stocks in the market, being more careful in investing in corporate bonds with good finance, the purpose of using bonds is clear. BIC does not participate in buying bonds of enterprises that have issued many bonds but the purpose of using is not clear.

5.3 Reporter Nguyen Thanh Thuy from Baodautu.vn had questions: With the group of PA products in the market with low profit margins, what is BIC's view? BIC plans to grow revenue in 5 years to 20% per year, so how is the plan to be implemented? Faced with the fact that the market has many investors buying insurance companies, how does the company evaluate the competition of this insurance segment in the near future? Please update BIC's earnings of 1st Quarter 2022.

- Mr. Tran Hoai An - On behalf of BIC's Board of Directors, had the following comments to answer shareholders:

+ Regarding PA and health-care products: it can be said exactly that ordinary PA & health-care insurance of the non-life insurance market has almost the COR close to the break-even point; BIC's regulations in previous years, especially during the Covid-19 outbreak, were very cautious in expanding and developing this product. However, facing current trend and also contributing to protect people's health, BIC is implementing plans to boost this business revenue based on a number of principles of BIC's own: Exploiting large customer files to get the majority; with retail channels, focusing on online sales channels to reduce business costs; combined with a brief health declaration of customers when participating in order to limit insurance fraud; Health-care and PA products are also a channel for BIC to reach and have more customers and potentially participate in other products.

+ Regarding solutions for the next 5 years: BIC will focus on building business solutions to the fullest extent, exploiting the potentials, customer resources of the Parent Bank and BIC's relationship in the market to maintain the revenue proportion of property line, continue to grow the cargo and ships business line; strongly develop retail activities through cross-selling products with credit institutions in general as well as develop new products according to market requirements. Besides, there are a number of other solutions such as expanding the network, diversifying sales channels, promoting the growth of retail products; business areas that BIC has not developed in previous years…

+ For many investors buying insurance companies, the market's competition increases: Business pressure has never been light for any business, especially the non-life insurance industry in the coming period when a series of new names continue to appear in the market. BIC is in the group of transparent companies with good image, position and performance in the market. With the new insurance business law about to be released, there will be resolutions and circulars to strengthen the management of State agencies with non-life insurance businesses, creating healthier competition for all companies; In addition, each company has separate strategies and goals associated with market relations and customer strengths; will promote advantages and minimize factors affecting business results in competition. And BIC too, it is expected that in the next 3 years, the establishment of more companies or non-life insurance companies changing owners will not have much impact on BIC's operations and business results because of different customer segments.

5.4 Ms. Nguyen Hanh Linh: Registration number 021006306_UQ, number of shares owned 1,135, have the following questions: How much is the investment plan for BIC's IT system? Please share more about the company's digital transformation project;

- Mr. Tran Xuan Hoang - Chairman of BIC's Board of Directors on behalf of the Board of Directors replied as follows:

+ About the investment value of IT system: according to BIC's information security regulations and legal regulations, this content must be tendered, so it cannot be shared.

+ Regarding BIC's digital transformation project: BIC is currently a service enterprise operating in the digital transformation economy, so it cannot stay out of this trend. Besides, BIC is required to implement digital transformation activities. In order to harmonize, towards a digital transformation business with a real nature, in order to improve the quality of operations, digitize products and processes, improve management efficiency, increase product quality, and reduce prices to best meet customer needs. Currently, BIC is coordinating with experts of two major shareholders BIDV and Fairfax to implement this project. BIC will have a huge and positive change in all aspects of its activities when it is successful.

(Other shareholders to agree and no additional questions)

6. **Voting to approve the meeting minute, resolution and closing the AGM**

6.1 Approving the business results in 2021:

Voting results:

- Total number of votes in favor: 17 votes, representing 102,738,532 shares, accounting for 100% of the voting shares attending the meeting;

- Total number of votes against: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting;

- Total number of votes with no opinion: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting.

6.2. Approving the business plan in 2022:

Voting results:

- Total number of votes in favor: 17 votes, representing 102,738,532 shares, accounting for 100% of the voting shares attending the meeting;

- Total number of votes against: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting;

- Total number of votes with no opinion: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting.

6.3. Approving the audited 2021 financial statements

Voting results:

- Total number of votes in favor: 17 votes, representing 102,738,532 shares, accounting for 100% of the voting shares attending the meeting;

- Total number of votes against: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting;

- Total number of votes with no opinion: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting.

6.4. Approving the plan for distribution of profit after tax and dividend payment in 2021

Voting results:

- Total number of votes in favor: 17 votes, representing 102,738,532 shares, accounting for 100% of the voting shares attending the meeting;

- Total number of votes against: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting;

- Total number of votes with no opinion: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting.

6.5.Approval of profit distribution plan in 2022

Voting results:

- Total number of votes in favor: 17 votes, representing 102,738,532 shares, accounting for 100% of the voting shares attending the meeting;

- Total number of votes against: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting;

- Total number of votes with no opinion: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting.

6.6. Approving the 2022 dividend payment plan

Voting results:

- Total number of votes in favor: 17 votes, representing 102,738,532 shares, accounting for 100% of the voting shares attending the meeting;

- Total number of votes against: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting;

- Total number of votes with no opinion: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting.

6.7 Approving the report on BOD operation in 2021 and orientation plan 2022.

Voting results:

- Total number of votes in favor: 17 votes, representing 102,738,532 shares, accounting for 100% of the voting shares attending the meeting;

- Total number of votes against: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting;

- Total number of votes with no opinion: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting.

6.8 Approving the results of remuneration and allowances for the Board of Directors, Board of Supervisors in 2021 and Plan for 2022.

Voting results:

- Total number of votes in favor: 17 votes, representing 102,738,532 shares, accounting for 100% of the voting shares attending the meeting;

- Total number of votes against: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting;

- Total number of votes with no opinion: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting.

6.9 Approving the report on BOS operation in 2021 and orientation plan 2022, appraisal of financial statement 2021.

Voting results:

- Total number of votes in favor: 17 votes, representing 102,738,532 shares, accounting for 100% of the voting shares attending the meeting;

- Total number of votes against: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting;

- Total number of votes with no opinion: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting.

6.10 Approval of the BOS's 2021 financial statement appraisal report

Voting results:

- Total number of votes in favor: 17 votes, representing 102,738,532 shares, accounting for 100% of the voting shares attending the meeting;

- Total number of votes against: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting;

- Total number of votes with no opinion: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting.

6.11 Approving amendments and supplements to the Charter of Organization and Operation of BIDV Insurance Corporation

Voting results:

- Total number of votes in favor: 17 votes, representing 102,738,532 shares, accounting for 100% of the voting shares attending the meeting;

- Total number of votes against: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting;

- Total number of votes with no opinion: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting.

6.12 Approving the content of amending and supplementing the internal management regulations of BIDV Insurance Corporation

Voting results:

- Total number of votes in favor: 17 votes, representing 102,738,532 shares, accounting for 100% of the voting shares attending the meeting;

- Total number of votes against: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting;

- Total number of votes with no opinion: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting

6.13 Approving the content of amending and supplementing the Regulation on organization and operation of the Board of Directors of BIDV Insurance Corporation

Voting results:

- Total number of votes in favor: 17 votes, representing 102,738,532 shares, accounting for 100% of the voting shares attending the meeting;

- Total number of votes against: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting;

- Total number of votes with no opinion: 0 votes; represents 0 shares, accounting for 0% of the voting shares attending the meeting

7. Content arising outside of the approved agenda.

Not available

D. VOTING FOR APPROVAL OF MEETING MINUTES AND RESOLUTIONS AND CLOSING OF THE MEETING

These minutes were recorded at 4:15 pm on April 14, 2022 immediately upon completing the agenda of the Annual General Meeting of Shareholders of BIDV Insurance Corporation 2021.

The minutes and drafted resolution of the AGM 2022 of BIC, which are truly and fully prepared and recorded by the Secretary, are recorded in both Vietnamese and English and passed by 100% shareholders at the Meeting.

SECRETARY	CHAIRMAN
Nguyen Thanh Trung	**Tran Xuan Hoang**