BIDV INSURANCE CORPORATION
Address: 16th Floor, Tower A, Vincom City Towers, 191 Ba Trieu, Ha Noi, Viet Nam.
Establishment Certificate no.11/GDDC7/KDBH issued by the MoF dated 01/10/2010.

SOCIALIST REPUBLIC OF VIETNAM
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Hanoi, June 24th, 2020

MEETING MINUTE
OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS 2020
BIDV INSURANCE CORPORATION

A. TIME AND VENUE

- Time: 02.00 p.m. – 24 June 2020.
- Venue: 21st Floor, Tower A, Vincom Center, 191 Ba Trieu Street, Hanoi.

B. PARTICIPANTS

1. Shareholders and representatives of shareholders of BIDV Insurance Corporation
2. Organizing Committee of the AGM 2020
3. Guests and media.

C. MEETING CONTENT & PROCESS

I. Report on shareholder registration results

Mr. Pham Bach, 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 9 shareholders (12 people, shareholders BIDV sends 4 people to the meeting), and total number of shares is 105,450,935 shares, which accounts for 89.92% of total shares with voting rights.
- The Annual General Meeting of Shareholders 2020 meets the requirement to be conducted in accordance with Law on Enterprise No. 68/2014/QH13 approved by 13th National Assembly of the Socialist Republic of Vietnam on 26/11/2014 and the Charter of BIDV Insurance Corporation issued with Decision No. 048/QĐ-HĐQT dated 06/06/2019 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, 2019 – 2024 term, Chairman;
2. Mr. Tran Hoai An – Member of Board of Directors, 2015 – 2020 term and Chief Executive Officer of BIDV Insurance Corporation, Member;

III. Voting for members of the Secretariat 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 Secretariat and the Voting Committee as below:

Members of the Secretariat:

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

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

Members of Counting Committee:

1. Mr. Vuong Tri Kien – Director of HR Division, BIDV Insurance Corporation, Head of Counting Committee.
2. Mr. Ngo Tien Dat – Deputy Director of IT Division, BIDV Insurance Corporation, Member.
3. Ms. Tran Thi Minh Phuong - Manager of Finance and Accounting Division, BIDV Insurance Corporation, Member.

IV. Approval of the agenda of AGM

Mr. Tran Xuan Hoang, on behalf of the Meeting Steering Committee, announced the agenda of the Meeting:

Vote to approve the agenda of the Meeting: 100% agreed.

V. Main content of AGM:

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

1.1. Report on business performance 2019 and business plan 2020:

- Report on business performance 2019

Unit: VND million

No.	Items	Actual 2019	Target2019	%
1	Gross written premium (parent company)	2,251,462	2,220,000	101.4%
2	Consolidated profit before tax	270,212	223,000	121.2%

- Business plan 2020:
  + Gross written premium: 2,425 billion dong.
  + Consolidated profit before tax: 241 billion dong.

The Annual General Meeting of Shareholders authorized the Board of Directors to: (1) Give guidance to achieve the 2020 plan approved by AGM; (2) decide to adjust the plan when needed.

1.2. To approve the adjusted financial statements 2018, allocation of profit after tax and dividend 2018;

- The separate financial statements of BIC:

Unit: VND

No	Main items	Approved amount at AGM 2019	Adjustment	Audited data which submits for approval of GM
I	**Profit from insurance activities**	**(35,349,939,965)**	**13,329,394,338**	**(22,020,545,627)**
1	Income from insurance activities	2,068,809,972,208	620,737,573	2,069,430,709,781
2	Reinsurance premium ceded	(646,479,131,544)	(89,879,878)	(646,569,011,422)
3	Insurance operating expenses	(1,141,063,321,621)	17,143,163,522	(1,123,920,158,099)
4	Management expenses	(316,617,459,008)	(4,344,626,879)	(320,962,085,887)
II	**Profit from financial activities**	**238,011,534,402**	-	**238,011,534,402**
1	Finance income	254,967,334,357	-	254,967,334,357
2	Finance expense	(16,955,799,955)	-	(16,955,799,955)
III	**Net other profit**	**(84,499,770)**	-	**(84,499,770)**
1	Other income	1,298,012,702	-	1,298,012,702
2	Other expense	(1,382,512,472)	-	(1,382,512,472)
V	**Profit before tax**	**202,577,094,667**	**13,329,394,338**	**215,906,489,005**
VI	**Current corporate income tax**	**(53,944,807,091)**	**767,116,572**	**(53,177,690,519)**
VII	**Deferred income tax**	**(1,054,606,263)**	-	**(1,054,606,263)**
VIII	**Profit after tax**	**147,577,681,313**	**14,096,510,910**	**161,674,192,223**

- Consolidated financial statements

Unit: VND

No	Main items	Approved amount at AGM 2019	Adjustment	Audited data which submits for approval of GM
I	**Profit from insurance activities**	**(38,142,369,409)**	**13,329,394,338**	**(24,812,975,071)**
1	Income from insurance activities	2,262,738,138,518	620,737,573	2,263,358,876,091

2	Reinsurance premium ceded	(775,755,887,975)	(89,879,878)	(775,845,767,853)
3	Insurance operating expenses	(1,187,452,015,111)	17,143,163,522	(1,170,308,851,589)
4	Management expenses	(337,672,604,841)	(4,344,626,879)	(342,017,231,720)
II	**Profit from financial activities**	**238,722,700,216**	-	**238,722,700,216**
1	Finance income	263,773,233,566	-	263,773,233,566
2	Finance expense	(25,050,533,350)	-	(25,050,533,350)
III	**Net other profit**	**1,898,054,923**	-	**1,898,054,923**
1	Other income	3,340,673,202	-	3,340,673,202
2	Other expense	(1,442,618,279)	-	(1,442,618,279)
V	**Profit before tax**	**202,478,385,730**	**13,329,394,338**	**215,807,780,068**
VI	**Current corporate income tax**	**(57,396,614,923)**	**767,116,572**	**(56,629,498,351)**
VII	**Deferred income tax**	**(1,054,606,263)**	-	**(1,054,606,263)**
VIII	**Profit after tax**	**144,027,164,544**	**14,096,510,910**	**158,123,675,454**
IX	**Attributable to NCI**	**3,206,692,647**	-	**3,206,692,647**
X	**Attributable to BIC**	**140,820,471,897**	**14,096,510,910**	**154,916,982,807**

- Approval for profit allocation plan of 2018 due to State Audit inspection results

No	Items	Amount (dong)
1	**Increased of profit after tax due to State audit's adjustment**	**14,096,510,910**
2	Additional Statutory reserve (2) = (1) * 5%	704,825,546
3	Additional Investment and Development fund (4) = (1) * 25%	3,524,127,727
4	Additional Bonus and welfare fund (*)	460,000,000
5	**Profit after tax due to State audit's adjustment after fund accrued**	**9,407,557,637**
6	Accumulated undistributed earnings of previous year until Dec 31st 2018 before State audit adjustments	20,470,950,864
7	Accumulated undistributed earnings of previous year until Dec 31st 2018 after State audit adjustments	**29,878,508,501**

1.3 To approve of financial finalization and profit after tax allocation of 2019; Dividend payment in 2019 and 2020 dividend plan.

- To approve consolidated financial statements 2019:

No	Main items	Audited amount (VND)	Approved amount (VND)
I	**Profit from insurance activities**	**7,534,960,998**	**7,534,960,998**
1	Income from insurance activities	2,330,628,115,288	2,330,628,115,288
2	Reinsurance premium ceded	(723,652,876,289)	(723,652,876,289)
3	Insurance operating expense	(1,241,004,719,323)	(1,241,004,719,323)
4	Management expense	(358,435,558,678)	(358,435,558,678)
II	**Profit from financial activities**	**253,992,268,998**	**253,992,268,998**

1	Finance income	258,943,189,407	258,943,189,407
2	Finance expense	(4,950,920,409)	(4,950,920,409)
III	**Profit from other activities**	**394,321,215**	**394,321,215**
1	Other income	655,679,193	655,679,193
2	Other expense	(261,357,978)	(261,357,978)
V	**Profit before tax**	**261,921,551,211**	**261,921,551,211**
VI	**Current corporate income tax**	**(56,290,833,494)**	**(56,290,833,494)**
VII	**Deferred income tax**	**(1,337,848,536)**	**(1,337,848,536)**
VIII	**Profit after tax**	**204,292,869,181**	**204,292,869,181**

- Consolidated financial statements

No	Main items	Audited amount (VND)	Approved amount (VND)
I	**Profit from insurance activities**	**5,376,630,626**	**5,376,630,626**
1	Income from insurance activities	2,564,523,274,178	2,564,523,274,178
2	Reinsurance premium ceded	(900,604,623,730)	(900,604,623,730)
3	Insurance operating expense	(1,282,815,006,635)	(1,282,815,006,635)
4	Management expense	(375,727,013,187)	(375,727,013,187)
II	**Profit from financial activities**	**264,214,811,197**	**264,214,811,197**
1	Finance income	282,985,591,555	282,985,591,555
2	Finance expense	(18,770,780,358)	(18,770,780,358)
III	**Profit from other activities**	**621,018,033**	**621,018,033**
1	Other income	905,591,628	905,591,628
2	Other expense	(284,573,595)	(284,573,595)
V	**Profit before tax**	**270,212,459,856**	**270,212,459,856**
VI	**Current corporate income tax**	**(57,557,759,334)**	**(57,557,759,334)**
VII	**Deferred income tax**	**(1,337,848,536)**	**(1,337,848,536)**
VIII	**Profit after tax**	**211,316,851,986**	**211,316,851,986**
IX	**Attributable to NCI**	**229,255,152**	**229,255,152**
X	**Attributable to BIC**	**211,087,596,834**	**211,087,596,834**

- 2019 profit allocation plan (BIC stand-alone)

No	Item	Amount (VND)
1	**Profit after tax of 2019**	**204,292,869,181**
2	Statutory reserve (2 = 1*5%)	10,214,643,459
3	Investment and Development fund (3 = 1*25%)	51,073,217,295
4	Bonus and welfare fund	34,200,000,000
5	**Retained earnings of 2019 (5=1-2-3)**	**108,805,008,427**

- Dividend payment plan of 2019

No	Item	Amount (VND)
I	**Retained earnings as at 31 Dec 2019**	**138,683,516,928**

1	Retained earnings from past years	29,878,508,501
2	Profit of 2019 after allocating to other funds	108,805,008,427
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**	**8%**
IV	**Total dividend paid (IV = III * II)**	**93,821,516,000**
V	**Remaining retained earnings as at 31/12/2019 (V = I - IV)**	**44,862,000,928**

- Dividend rate 2019: 8%. To authorize the Board of Directors to decide the time and conduct dividend payment in accordance with laws and regulations.
- Dividend rate 2020: planned at 8%. Final rate of dividend will be submitted for approval of General Meeting of Shareholders based on performance of the Corporation in 2021.

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 2019 and target, plan for 2020.

2.2. Report on allowance for the Board of Directors and Board of Supervisors 2019 and Plan for 2020.

- Total budget of allowance for Board of Directors and Board of Supervisors 2019 as approved by 2019 AGM: 916,725,429 dong.
- Actual allowance for the Board of Directors and Board of Supervisors and Secretariats paid in 2019: 418,666,667 dong.
- Proposed budget of allowance for the Board of Directors and Board of Supervisors 2020:

  + For part-time members:

No	Position	2020 *(unit: thousand Dong)*			
		Number	**Remuneration proposed at document No. 3010**	**Adjustment**	**Total cost for 1 year**
		(1)	**(2)**	**(3)**	**(4) = (1)*(3)*12**
I	**Remuneration and allowances**				**1,470,000**
1	Chairman	1	10,000	15,000	180,000
2	Vice Chairman	1	8,000	10,000	120,000
3	Member of BOD (Non- executive)	3	6,000	8,500	306,000
4	Independent member of BOD	2	30,000	30,000	720,000

5	Member of BOS	4	3,000	3,000	144,000

+ For full-time members (BOS):
  - Head of BOS: Maximum salary not exceeding 63,000,000 VND / month;
  - Head of Internal Audit Department: Maximum salary not exceeding 45,600,000 VND / month;
  - Member of Internal Audit Committee: Maximum salary does not exceed 26,400,000 VND / person / month;

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

Report on operation of Board of Supervisors 2019, Review of financial statements 2019 and plan for BOS operation in 2020;

4. Mr. Tran Hoai An on behalf of Meeting Steering Committee presents the following contents:

- Report on relocation of Head Office of BIC.
- Proposal on amending Clause 3, Article 2 of the content of BIC's registered office in the Charter and authorization for the Board of Directors to issue the amended Charter for this content after completing the relocation of the head office.
- Proposal on amendments and supplements to the internal management regulation of BIC

5. Mr. Tran Hoai An on behalf of the Meeting Steering Committee presents proposal on changing personnel structure and members of BOD and BOS of BIC for the new term 2020 - 2025, including:

- The number of members of the BOD and BOS to elect/re-nominate for the term of 2020-2025 includes:

+ 06 members representing BIDV capital (04 members of the BOD and 02 members of the BOS);
+ 04 members representing Fairfax capital (02 members of the BOD and 02 members of the BOS);
+ 01 member of the BOS represents a shareholder / group of shareholders that is not BIDV or Fairfax.
+ Particularly for 02 independent members of the BOD who will remain the current term (2019 - 2024).

The AGM approves the election of members of the BOD and the BOS for the term 2020-2025 with the following specific numbers:

+ Members of the Board of Directors: 06 people (excluding 02 independent Board members);
+ Members of the Board of Supervisors: 05 people.

6. Mr. Vuong Tri Kien on behalf Counting Committee presents

- Draft Regulation on additional nomination of the Board of Directors and the Board of Supervisors

- Introduction of the nominated candidates;

7. Discussion:

7.1. Discussion

The meeting agreed on contents presented, explained and there were no other opinions.

***8.* Voting results for initial content of the Meeting and election procedure:**

Based on the reports, proposals and the discussion process, the AGM has voted (by voting) through the following contents:

8.1. To approve the number of members of the BOD and BOS to elect/re-nominate for the term of 2020-2025 includes:

- *06 members representing BIDV capital (04 members of the BOD and 02 members of the BOS);*
- *04 members representing Fairfax capital (02 members of the BOD and 02 members of the BOS);*
- *01 member of the BOS represents a shareholder / group of shareholders that is not BIDV or Fairfax.*
- *02 independent members of the BOD who will remain as members for the current term (2019 – 2024)*

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

8.2. To approve the election of members of the BOD and the BOS for the term 2020-2025 with the following specific numbers:

- *Members of the Board of Directors: 06 people (excluding 02 independent Board members);*
- *Members of the Board of Supervisors: 05 people.*

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

8.3. To approve the Regulation on Election of Members of the Board of Directors and Board of Supervisors for the term of 2020 – 2025.

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

8.4. To approve the list of candidates nominated as members of the BOD, Independent members of the BOD and members of the BOS for the 2020-2025 term.

No.	Full Name	Position
1	Mr. Tran Xuan Hoang	Member of the BOD
2	Mr. Ramaswamy Athappan	Member of the BOD
3	Mr. Tran Hoai An	Member of the BOD
4	Mr. Gobinath Arvind Athappan	Member of the BOD
5	Ms. Pham Thi Van Khanh	Member of the BOD
6	Ms. Nguyen Thi Ngoc Tu	Member of the BOD
7	Ms. Lai Ngan Giang	Member of the BOS
8	Mr. Osith Ramanathan	Member of the BOS
9	Mr. Do Viet Dung	Member of the BOS
10	Mr. Ravishankar Wickneswaran	Member of the BOS
11	Ms. Nguyen Thi Thu Thuy	Member of the BOS

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;

- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

8.5. *The AGM conduct the voting*

9. Voting result for remaining content of the AGM and election results:

9.1. Approval on Business performance 2019

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

9.2. Approval on Business plan 2020

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

9.3. Approval on adjusted financial statements of 2018

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

9.4. Approval on the additional plan of profit distribution in 2018 (BIC stand-alone)

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

9.5. Approval on the financial statement of 2019

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

9.6. Approval on the Plan of distribution of after-tax profits and dividend payment in 2019

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

9.7. Approval on the dividend payment plan for 2020

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

9.8. Approval on Report on operation of Board of Directors 2019 and Plan for 2020.

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

9.9. Approval on Allowance for Board of Directors and Board of Supervisors 2019 and Plan for 2020.

Voting result:

9.10. Approval on Report on operation of Board of Supervisors 2019 and Plan for 2020.

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

9.11. Approval on Result of assessing financial statements 2019 by BOS

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

9.12. Approval on the proposal on relocation of BIC head office.

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

9.13. Approval on the amendment and supplementation of the internal management regulation of BIC. To authorize the BOD to review and promulgate the regulation on the basis of compliance with the law and ensure shareholders' rights.

Voting result:

- Total number of affirmative votes: 12 votes; representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of opposing votes: 0 votes; representing 0 shares, account for 0% of participating voting rights;
- Total number of blank votes: 0 votes; representing 0 shares, account for 0% of participating voting rights.

9.14. Approval on the results of election of members of the Board of Directors and Board of Supervisors

Voting result:

- Total number of released votes: 24 votes, representing 105,450,935 shares, account for 100% of participating voting rights;
- Total number of collected votes: 22 votes, account for 99.99% of participating voting rights, in which:
  + Valid votes: 22 votes
  + Invalid votes: 0 votes

Election result:

No	Full name	Total affirmative vote	%	Position
1	Mr. Tran Xuan Hoang	107,956,625	102.38%	Member of the BOD for the term 2020-2025
2	Mr. Ramaswamy Athappan	106,935,997	101.41%	Member of the BOD for the term 2020-2025
3	Mr. Tran Hoai An	106,438,997	100.94%	Member of the BOD for the term 2020-2025
4	Mr. Gobinath Arvind Athappan	100,935,997	95.72%	Member of the BOD for the term 2020-2025
5	Ms. Pham Thi Van Khanh	105,935,997	100.46%	Member of the BOD for the term 2020-2025
6	Ms. Nguyen Thi Ngoc Tu	103,935,997	98.56%	Member of the BOD for the term 2020-2025
7	Ms. Lai Ngan Giang	105,439,535	99.99%	Member of the BOS for the term 2020-2025

8	Mr. Osith Ramanathan	105,439,535	99.99%	Member of the BOS for the term 2020-2025
9	Mr. Do Viet Dung	105,439,535	99.99%	Member of the BOS for the term 2020-2025
10	Mr. Ravishankar Wickneswaran	105,439,535	99.99%	Member of the BOS for the term 2020-2025
11	Ms. Nguyen Thi Thu Thuy	105,439,535	99.99%	Member of the BOS for the term 2020-2025

(Attached herein the Vote Counting Minute)

10. Other contents out of the approved agenda: None

D. VOTING TO APPROVE THE MEETING MINUTE, RESOLUTION AND CLOSING THE AGM:

These minutes were recorded at 5:00pm on 24/06/2020 immediately upon completing the agenda of the Annual General Meeting of Shareholders of BIDV Insurance Corporation 2020;

The minutes and drafted resolution of the AGM 2020 of BIC, which are truly and fully prepared and recorded by the Secretariat, are recorded in both Vietnamese and English and passed by 100% shareholders at the Meeting.

SECRETARIAT	CHAIRMAN
Nguyen Thanh Trung	Tran Xuan Hoang