

Hanoi, 14th November 2022

No: *1198* /2022/TĐBV-KT
Abt: BVH's reviewed 9M.2022
business performance results

**To: - State Securities Commission of Vietnam (SSC);
- Ho Chi Minh Stock Exchange (HOSE)**

Pursuant to Circular No 96/2020/TT-BTC dated November 16, 2020 issued by Ministry of Finance guiding information disclosure on securities market for listed companies, Bao Viet Holdings (ticker symbol: BVH) is pleased to provide more details on reviewed 9M.2022 Profit After Tax's (PAT) movements of over 10% yoy as followings:

Total consolidated revenue in the first 9 months reached VND40,264.4 billion, completing 76.8% of the 2022 plan, recording a positive growth of 10.5%; in which: insurance income reached VND32,446 billion, completing 76% of the 2022 plan, increasing by 11%; financial income reached VND 7,261 billion, completing 82% of the 2022 plan, increasing by 10%; share of profit from associates and joint ventures reached VND 57,534 billion, grew by 2.5% over the same period. Consolidated PAT in the first 9 months of 2022 reached VND1,251.4 billion, equal to 87.1% of the identical period results last year; mainly due to disadvantages of finance – insurance market in general, and decline of the stock market in particular, leading to negative fluctuations in comparison with the same period of 2021. As at 30th September 2022, BVH's total consolidated assets reached VND 190,842 billion, increasing by VND 21,338 billion compared to 31st December 2021; consolidated owner's equity of BVH reached VND 23,167 billion, increasing by VND 1,140.4 billion compared to 31st December 2021. Total revenue of the Holding's reached VND1,160 billion, completing 76% of the 2022 plan, growing up 7% over the same period last year. The Holding's profit after tax reached VND795 billion, completing 75.7% of the

