

Ha Noi, dated May 18th 2018

No: 730/2018/TTr-HDQT

PROPOSAL

Re: The approval of 2017 Audited Consolidated and Separate Financial Statements of Bao Viet Holdings

To: 2018 Baoviet Holdings Annual General Meeting of Shareholders

Pursuant to:

- Law on Enterprises No. 68/2014/QH13 dated 26th November 2014;
- The current Charter of Bao Viet Holdings;
- The 2017 Audited Consolidated and Separate Financial Statements of Bao Viet Holdings audited by Ernst & Young Vietnam Limited;

The Board of Directors (“BOD”) of Baoviet Holdings (“BVH”) respectfully submit to the shareholders with the 2017 Audited Consolidated and Separate Financial Statements of BVH, including:

- BOD’s Report;
- External Auditors’ Report of Consolidated Financial Statements Ref.60780870/19507733-HN;
- External Auditor’ Report of Separate Financial Statements Ref.60780870/19507733;
- The Consolidated and Separate Balance Sheets;
- The Consolidated and Separate Income Statements;
- The Consolidated and Separate Cash flow Statements;
- Notes to the Consolidated and Separate Financial Statements.

General information on the Audited Consolidated and Separate Financial Statements in 2017 is as follows:

I. Audited Consolidated Financial Statements of 2017:

1. Consolidated Balance Sheet

Unit: millions (VND)

No	Items	As at 31st December 2017	As at 31st December 2016 (restated)
I	Total Assets	91,402,336	72,996,453
1	Current Assets	44,962,829	30,299,176
2	Non-current Assets	46,439,507	42,697,277

No	Items	As at 31st December 2017	As at 31st December 2016 (restated)
II	Total liabilities and owner' equity	91,402,336	72,996,453
1	Total liabilities	76,934,938	59,309,917
2	Owner' equity	14,467,398	13,686,536

2. Consolidated Income Statement

Unit: millions (VND)

No	Items	For the year ended 31st December 2017	For the year ended 31st December 2016
I	Total Revenues	32,748,372	25,675,456
1	Revenue from insurance activities	26,462,701	20,650,046
2	Revenue from financial activities	5,758,692	4,627,973
3	Revenue from other activities	526,979	397,437
II	Profit before tax	1,933,743	1,398,785
III	Profit after tax	1,603,096	1,164,949

II. Audited Separate Financial Statements of 2017:

1. Balance Sheet

Unit: millions (VND)

No	Items	As at 31st December 2017	As at 31st December 2016
I	Total Assets	12,859,584	12,635,921
1	Current Assets	2,449,895	3,062,773
2	Non-current Assets	10,409,689	9,573,148
II	Total liabilities and owner' equity	12,859,584	12,635,921
1	Total liabilities	419,640	469,963
2	Owner' equity	12,439,943	12,165,958

2. Income Statement

Unit: millions (VND)

No	Items	For the year ended 31st December 2017	For the year ended 31st December 2016
I	Total Revenues	1,384,578	1,400,270
1	Revenue from financial activities	1,184,613	1,212,787
2	Revenue from other activities	199,965	187,483
II	Profit before tax	1,056,001	1,043,462
III	Profit after tax	1,026,198	1,021,769

The above statements were disclosed as regulated and fully published on the website of BVH at www.baoviet.com.vn.

The proposal of the Audited Consolidated and Separate Financial Statements of BVH in 2017 is for shareholders to review and approve.

Respectfully submitted./.

Achieves:

- As above;
- BOD, SB;
- CEO;
- For filling: Admin, Corporate Secretary Div.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**

(Signed and sealed)

Dao Dinh Thi