

**SAIGON – HANOI
INSURANCE JOINT STOCK
CORPORATION**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No: 03/RP-BSH-BOD

Hanoi, date 29 month 04 year 2026

**REPORT ON CORPORATE GOVERNANCE
(2025)**

**To: - State Securities Commission;
- Hanoi Stock Exchange.**

Saigon - Hanoi Insurance Corporation (BSH) respectfully extends its greetings to your esteemed entities and submits the report on its corporate governance status for the year 2025 as follows:

Company Information:

1. **Company name:** Saigon - Hanoi Insurance Joint Stock Corporation
2. **Head office address:** 24th Floor, Vinacomin Building, No. 3 Duong Dinh Nghe, Yen Hoa Ward, Hanoi City
3. **Phone:** 024.3793.1111 Fax: 024.3793.1155 Email: info@bshc.com.vn
4. **Charter capital:** 1,000,000,000,000 VND (One thousand billion VND)
5. **Stock symbol:** BHI
6. **Corporate governance model:** General Meeting of Shareholders, Board of Directors, Supervisory Board and General Director
7. **Regarding the implementation of internal audit function:** The Company has performed the audit internal audit in accordance with the law.

I. Activities of the General Meeting of Shareholders

In 2025, the General Meeting of Shareholders held its annual meeting on April 28, 2025, and an Extraordinary Meeting on August 27, 2025 during which the information regarding the meeting and the resolutions of the General Meeting of Shareholders ("GMS") were approved as follows:

No	Resolution/Decision No.	Date	Content
1	01/2025/NQ-BSH-DHDCD	April 28, 2025	Resolution of the 2025 Annual General Meeting of Shareholders
2	01/2025/NQ-BSH-DHDCDBT	Aug 27, 2025	Resolution of the 2025 Extraordinary General Meeting of Shareholders

II. Board of Directors (Annual Report)

1. Information about the members of the Board of Directors (BOD)

No	Board of Directors' members	Position	The date becoming/ceasing to be the member of the Board of Directors	
			Date of appointment	Date of dismissal
1	Mr Kim Kang Wook	Chairman of the Board of Directors	April 26, 2024	
2	Mr Oh Ji Won	Member of the Board of Directors	April 26, 2024	
3	Mr Beak Shin Woong	Member of the Board of Directors	Aug 27, 2025	
4	Mr Do Dang Khang	Member of the Board of Directors	Aug 27, 2025	
5	Mr Nguyen Tat Thang	Member of the Board of Directors	Aug 27, 2025	
6	Mr Doan Kien	Member of the Board of Directors	April 26, 2024	Aug 27, 2025
7	Mr Nguyen Van Truong	Member of the Board of Directors	May 20, 2022	Aug 27, 2025

2. Meetings of the Board of Directors

No	Board of Director' member	Number of meetings attended by	Attendance rate	Reasons for absence
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		Board of Directors		
1	Mr Kim Kang Wook	9/9	100%	
2	Mr Oh Ji Won	9/9	100%	
3	Mr Beak Shin Woong	4/9	44%	Newly appointed on Aug 27, 2025
4	Mr Do Dang Khang	4/9	44%	Newly appointed on Aug 27, 2025
5	Mr Nguyen Tat Thang	4/9	44%	Newly appointed on Aug 27, 2025
6	Mr Doan Kien	5/9	56%	Dismissed on Aug 27, 2025
7	Mr Nguyen Van Truong	5/9	56%	Dismissed on Aug 27, 2025

3. Supervising the Board of Management by the Board of Directors:

All corporate governance and executive business operations of BSH are subject to stringent oversight and strategic direction by the Board of Directors. The General Director regularly reports to the Board of Directors (both directly and to the Chairman) concerning business performance, financial status, and investment activities; on this basis, the Board of Directors is well-positioned to exercise effective supervision and provide timely strategic guidance and rectification for the Board of Management's activities.

Regular meetings and consultations are held with the General Director to strengthen management direction and improve the Company's business efficiency. The Chairman and members of the Board of Directors directly participate in other critical meetings to promptly grasp information and direct BSH's operations.

Providing direction, supervision, and orientation for all operational aspects in 2025: developing technological systems and sales force capacity, enhancing risk management

activities, driving digital transformation, and restructuring BSH's model towards a lean, efficient, and transparent approach; adopting a human-centric focus and building a high-caliber workforce with superior quality; successfully achieving the strategic goals mandated by the General Meeting of Shareholders while ensuring absolute compliance with legal regulations and BSH's Charter.

In its role of governance and strategic orientation, the Board of Directors in 2026 continues to prioritize a dual-track strategy: simultaneously building and implementing a development strategy with a long-term, efficient, and sustainable vision, alongside rigorous risk control and management to maintain corporate achievements and safeguard the legitimate interests of investors and shareholders.

4. Activities of the Board of Directors' subcommittees (If any): Not Applicable

5. Resolutions/Decisions of the Board of Directors (Annual report)

No	Resolution/Decision No.	Date	Content	Approval rate
1.	01/2025/QD-BSH-HDQT	08/01/2025	Appointment of Director of BSH Viet Bac Insurance Company	100%
2.	02/2025/QD-BSH-HDQT	08/01/2025	Appointment of Director of BSH Vinh Phu Insurance Company	100%
3.	03/2025/QD-BSH-HDQT	15/01/2025	Reappointment of Head of Internal Audit Department	100%
4.	04/2025/QD-BSH-HDQT	16/01/2025	Reappointment of Director of BSH Thai Nguyen Insurance Company	100%
5.	05/2025/QD-BSH-HDQT	16/01/2025	Relief from the position of Director of BSH Tay Nguyen Insurance Company	100%
6.	08/2025/QD-BSH-HDQT	23/01/2025	Reappointment of Deputy General Director of BSH	100%
7.	10/2025/QD-BSH-HDQT	05/02/2025	Assignment of concurrent position of Director of BSH Nghe An	100%
8.	11/2025/QD-BSH-HDQT	07/02/2025	Reappointment of Director of BSH Ninh Binh Insurance Company	100%

9.	12/2025/QD-BSH-HDQT	24/02/2025	Reappointment of Director of BSH Trang An Insurance Company	100%
10.	13/2025/QD-BSH-HDQT	25/02/2024	Relief from the position of Director of Property & Engineering Insurance Dept.	100%
11.	15/2025/NQ-BSH-HDQT	10/03/2025	Organization of the 2025 Annual General Meeting of Shareholders	100%
12.	16/2025/QD-BSH-HDQT	17/03/2025	Reappointment of Director of BSH Tay Ha Noi Insurance Company	100%
13.	17/2025/NQ-BSH-HDQT	17/03/2025	Resolution on the implementation of transactions with related parties	100%
14.	18/2025/QD-BSH-HDQT	17/03/2025	Establishment of the Organizing Committee for the 2025 Annual General Meeting of Shareholders	100%
15.	19/2025/QD-BSH-HDQT	25/03/2025	Reappointment of Director of BSH Dai Viet	100%
16.	20/2025/QD-BSH-HDQT	25/03/2025	Reappointment of Director of BSH Au Lac	100%
17.	21/2025/QD-BSH-HDQT	25/03/2025	Reappointment of Director of BSH Lam Dong	100%
18.	22/2025/QD-BSH-HDQT	25/03/2025	Reappointment of Director of BSH Thong Nhat	100%
19.	23/2025/QD-BSH-HDQT	25/03/2025	Relief from the position of Deputy Head of the Internal Control Department under the Supervisory Board	100%
20.	24/2025/QD-BSH-HDQT	25/03/2025	Establishment of the Shareholder Status Verification Committee for the 2025 Annual GMS	100%
21.	26/2025/QD-BSH-HDQT	28/03/2025	Dispatch of personnel for overseas assignments	100%
22.	27/2025/QD-BSH-HDQT	31/03/2025	Non-reappointment to the position of Deputy General Director of BSH	100%

23.	28/2025/QD-BSH-HDQT	31/03/2025	Relief from the position of Director of Marketing Department	100%
24.	30/2025/QD-BSH-HDQT	01/04/2025	Reappointment of Deputy General Director of BSH	100%
25.	31/2025/QD-BSH-HDQT	01/04/2025	Appointment of Deputy General Director of BSH	100%
26.	33/2025/QD-BSH-HDQT	08/4/2025	Reappointment of Director of Motor Vehicle Insurance Department	100%
27.	34/2025/QD-BSH-HDQT	11/4/2025	Reappointment of Director of BSH Vinh Phuc	100%
28.	35/2025/QD-BSH-HDQT	18/4/2025	Reappointment of General Director of BSH	100%
29.	36/2025/QD-BSH-HDQT	01/4/2024	Appointment of General Director of BSH	100%
30.	37/2025/QD-BSH-HDQT	21/4/2025	Dispatch of personnel for overseas assignments	100%
31.	39/2025/QD-BSH-HDQT	24/4/2025	Reappointment of Chief of Staff of the General Director's Office	100%
32.	40/2025/QD-BSH-HDQT	06/5/2025	Appointment of Assistant to the Chairman of the BOD	100%
33.	41/2025/QD-BSH-HDQT	06/5/2025	Reappointment of Director of BSH Hai Duong	100%
34.	42/2025/QD-BSH-HDQT	06/5/2025	Reappointment of Director of BSH Bac Lang	100%
35.	43/2025/QD-BSH-HDQT	06/5/2025	Reappointment of Director of BSH Quang Binh	100%
36.	44/2025/QD-BSH-HDQT	06/5/2025	Reappointment of Director of BSH Nam Hong Ha	100%
37.	46/2025/QD-BSH-HDQT	13/5/2025	Reappointment of Deputy General Director of BSH	100%

38.	47A/2025/QD-BSH-HDQT	15/5/2025	Relief from the position of Head of Professional Technical Dept. of the Internal Control Board	100%
39.	47/2025/QD-BSH-HDQT	14/5/2025	Appointment of concurrent position of Person in charge of corporate governance	100%
40.	49/2025/QD-BSH-HDQT	06/6/2025	Relief from the position of Director of BSH Nghe An	100%
41.	50/2025/QD-BSH-HDQT	06/6/2025	Relief from the position of Director of BSH Khanh Hoa	100%
42.	51/2025/QD-BSH-HDQT	06/06/2025	Relief from the position of Director of BSH HCMC	100%
43.	52/2025/QD-BSH-HDQT	06/06/2025	Relief from the position of Director of BSH Lao Cai	100%
44.	53/2025/QD-BSH-HDQT	06/06/2025	Relief from the position of Director of BSH Tien Giang	100%
45.	54/2025/QD-BSH-HDQT	06/06/2025	Relief from the position of Director of BSH Tien Giang	100%
46.	55/2025/QD-BSH-HDQT	06/06/2025	Relief from the position of Director of BSH Thanh Do	100%
47.	56/2025/QD-BSH-HDQT	06/06/2025	Relief from the position of Director of BSH Lam Son	100%
48.	57/2025/QD-BSH-HDQT	06/06/2025	Relief from the position of Director of BSH Quang Binh	100%
49.	58A/2025/QD-BSH-HDQT	12/6/2025	Relief from the position of Chief of Office of the General Director of BSH	100%
50.	58B/2025/QD-BSH-HDQT	12/6/2024	Relief from the position of Director of Motor Vehicle Insurance Dept. of BSH	100%
51.	58/2025/QD-BSH-HDQT	06/06/2025	Relief from the position of Director of BSH Thai Nguyen	100%
52.	59/2025/QD-BSH-HDQT	13/6/2025	Relief from the position of Director of BSH Hung Yen	100%

53.	60/2025/QD-BSH-HDQT	13/6/2025	Relief from the position of Director of BSH Thai Binh	100%
54.	61/2025/QD-BSH-HDQT	17/06/2025	Dispatch of personnel for overseas assignments	100%
55.	63/2025/QD-BSH-HDQT	18/6/2025	Assignment of concurrent position of Director of Motor Vehicle Insurance Dept.	100%
56.	64/2025/QD-BSH-HDQT	18/6/2025	Reappointment of Director of BSH Thang Long	100%
57.	65/2025/QD-BSH-HDQT	20/6/2025	Relief from the position of Director of BSH Dong Do	100%
58.	66/2025/QD-BSH-HDQT	20/6/2025	Relief from the position of Director of BSH Binh Duong	100%
59.	67/2025/QD-BSH-HDQT	20/6/2025	Relief from the position of Director of BSH Phu Tho	100%
60.	68/2025/QD-BSH-HDQT	20/6/2025	Relief from the position of Director of BSH Ninh Binh	100%
61.	69/2025/QD-BSH-HDQT	20/6/2025	Relief from the position of Director of BSH Phu My	100%
62.	70/2025/QD-BSH-HDQT	20/6/2025	Relief from the position of Director of BSH Thong Nhat	100%
63.	71/2025/QD-BSH-HDQT	20/6/2025	Relief from the position of Director of BSH Mien Nam (Southern Region)	100%
64.	73/2025/QD-BSH-HDQT	23/6/2025	Reappointment of Chief Accountant	100%
65.	74/2025/QD-BSH-HDQT	23/6/2025	Relief from the position of Director of BSH Sai Gon	100%
66.	75/2025/QD-BSH-HDQT	23/6/2025	Relief from the position of Director of BSH Au Lac	100%
67.	76/2025/QD-BSH-HDQT	25/6/2025	Relief from the position of Director of BSH Hai Duong	100%

68.	77/2025/QD-BSH-HDQT	25/6/2025	Reappointment of Director of BSH Tan Son Nhat	100%
69.	78/2025/QD-BSH-HDQT	25/6/2025	Reappointment of Director of BSH Dong Nai	100%
70.	79/2025/QD-BSH-HDQT	01/07/2025	Reappointing Director of Information Technology Dept	100%
71.	80/2025/QD-BSH-HDQT	07/07/2025	Relief from concurrent position of Director of BSH Hanoi Insurance Company	100%
72.	81/2025/QD-BSH-HDQT	07/07/2025	Relief from concurrent position of Director of BSH Quang Ninh Insurance Company	100%
73.	82/2025/QD-BSH-HDQT	07/07/2025	Relief from the position of Director of BSH Hai Phong Insurance Company	100%
74.	83/2025/QD-BSH-HDQT	07/07/2025	Relief from the position of Director of BSH Gia Dinh Insurance Company	100%
75.	84/2025/QD-BSH-HDQT	07/07/2025	Relief from the position of Director of BSH Da Nang Insurance Company	100%
76.	85/2025/QD-BSH-HDQT	07/07/2025	Relief from the position of Director of BSH Southeast Insurance Company	100%
77.	86/2025/QD-BSH-HDQT	07/07/2025	Relief from the position of Director of BSH Duyen Hai Insurance Company	100%
78.	87/2025/QD-BSH-HDQT	07/07/2025	Relief from the position of Director of BSH Ben Thanh Insurance Company	100%
79.	88/2025/QD-BSH-HDQT	07/07/2025	Relief from the position of Director of BSH Kinh Do Insurance Company	100%
80.	89/2025/QD-BSH-HDQT	07/07/2025	Relief from the position of Director of BSH East Saigon Insurance Company	100%
81.	90/2025/QD-BSH-HDQT	07/07/2025	Relief from the position of Director of BSH Central Insurance Company	100%
82.	91/2025/QD-BSH-HDQT	07/07/2025	Relief from the position of Director of BSH Vinh Phu Insurance Company	100%

83.	92/2025/QD-BSH-HDQT	07/07/2025	Relief from the position of Director of BSH Lam Dong	100%
84.	93/2025/QD-BSH-HDQT	07/07/2025	Relief from the position of Director of BSH Dai Viet	100%
85.	96/2025/QD-BSH-HDQT	10/07/2025	Termination of assignment of concurrent position of Director of Reinsurance Dept	100%
86.	97/2025/QD-BSH-HDQT	10/07/2025	Assignment of personnel for governance and control of Champa Insurance Co., Ltd	100%
87.	98/2025/QD-BSH-HDQT	18/07/2025	Allocation of remuneration for the BOD and Supervisory Board in 2025	100%
88.	99/2025/QD-BSH-HDQT	21/07/2025	Relief from the position of BSH Deputy General Director	100%
89.	100/2025/QD-BSH-HDQT	21/07/2025	Termination of operations of BSH Lam Son Insurance Company	100%
90.	101/2025/QD-BSH-HDQT	21/07/2025	Establishment of the Organizing Committee for the 2025 EGM	100%
91.	102/2025/QD-BSH-HDQT	21/07/2025	Establishment of the Shareholder Eligibility Verification Committee for the 2025 EGM	100%
92.	103/2025/QD-BSH-HDQT	21/07/2025	Issuance of working regulations for the 2025 EGM	100%
93.	104/2025/QD-BSH-HDQT	23/07/2025	Relief from the position of Director of BSH Nam Hong Ha	100%
94.	105/2025/QD-BSH-HDQT	23/07/2025	Relief from the position of Director of BSH Thăng Long	100%
95.	106/2025/QD-BSH-HDQT	23/07/2025	Relief from the position of Director of BSH An Giang	100%
96.	07/2025/QD-BSH-HDQT	23/07/2025	Relief from the position of Director of BSH Vĩnh Phúc	100%
97.	108/2025/QD-BSH-HDQT	23/07/2025	Relief from the position of Director of BSH Tràng An	100%

98.	109/2025/QD-BSH-HDQT	23/07/2025	Relief from the position of Director of BSH Bắc Lạng	100%
99.	110/2025/QD-BSH-HDQT	23/07/2025	Relief from the position of Director of BSH West Hanoi	100%
100.	111/2025/QD-BSH-HDQT	23/07/2025	Relief from the position of Director of BSH Đồng Nai	100%
101.	112/2025/QD-BSH-HDQT	29/07/2025	Reappointment of Director of Personal Insurance Dept.	100%
102.	119/2025/QD-BSH-HDQT	13/08/2025	Issuance of Regulations on nomination and candidacy for BOD and SB members at 2025 EGM	100%
103.	123/2025/QD-BSH-HDQT	26/08/2025	Resolution on investment entrustment at SSIAM Investment Fund	100%
104.	127/2025/QD-BSH-HDQT	05/09/2025	Recruitment and appointment of Director of Partnership Development Dept.	100%
105.	128/2025/QD-BSH-HDQT	05/09/2025	Appointment of BSH General Director	100%
106.	129/2025/QD-BSH-HDQT	10/10/2025	Relief from the position of Deputy Chief of Office in charge of the BOD Office	100%
107.	130/2025/QD-BSH-HDQT	15/10/2025	Termination of assignment of concurrent position of Director of Motor Vehicle Insurance Dept.	100%
108.	131/2025/QD-BSH-HDQT	16/10/2025	Assignment of personnel for overseas business trip	100%
109.	136/2025/QD-BSH-HDQT	18/11/2025	Establishment of South Brokerage Business Center Branch	100%
110.	134/2025/QD-BSH-HDQT	10/12/2025	Establishment of Brokerage Business Dept. at BSH Head Office	100%
111.	135/2025/QD-BSH-HDQT	10/12/2025	Appointment of Director of Brokerage Business Dept.	100%
112.	138/2025/QD-BSH-HDQT	22/12/2025	Resolution on renaming BSH branches	100%

III. Board of Supervisors

1. Information about members of Board of Supervisors or Audit Committee

No	Members of Board of Supervisors	Position	The date becoming/ceasing to be the member of the Board of Supervisors	Qualification
1	Bui Thi Minh Thu	Chief of the Supervisory Board	Start date as a member of the Supervisory Board: 14/12/2012. - Re-elected by the GMS for the 2023-2028 term from 20/6/2023. - Appointed as Chief of the Supervisory Board for the 2023-2028 term by Supervisory Board Resolution No. 10/2023/BBH-BSH-BKS.	Bachelor's Degree in Accounting and Auditing
2	Nguyen Thi Minh Thuong	Member of the Supervisory Board	Start date as a member of the Supervisory Board: 27/04/2016. - Re-elected by the GMS for the 2023-2028 term from 20/6/2023.	Bachelor's Degree in Accounting
3	Dang Viet Dinh	Member of the Supervisory Board	Elected for the 2023-2028 term on Aug 27, 2025 per Resolution No. 01/2025/NQ-BSH-DHDCDBT	Bachelor of Auditing (Academy of Finance)
3	Tran Bich Hop	Member of the Supervisory Board	- Elected as a member of the Supervisory Board by the 2024 GMS from 26/04/2024 according to Resolution No. 01/2024/NQ-BSH-DHDCD. Relief from the position of SB Member on Aug 27, 2025 per Resolution No. 01/2025/NQ-BSH-DHDCDBT	Bachelor's Degree in Finance from the Academy of Finance, specializing in Insurance

2. Meetings of Board of Supervisors

No	Members of Board of Supervisors	Number of meetings attended by Board of Directors	Attendance rate	Voting rate	Reasons for absence
1	Bui Thi Minh Thu	2/2	100%	100%	
2	Nguyen Thi Minh Thuong	2/2	100%	100%	
3	Tran Bich Hop	1/2	50%	100%	Relief from position on Aug 27, 2025
4	Dang Viet Dinh	1/2	50%	100%	Appointed on Aug 27, 2025

3. Supervising Board of Directors, Board of Management and shareholders by Board of Supervisors

Based on the authority and obligations stipulated in the 2020 Enterprise Law, the Charter on Organization and Operation of BSH, the Supervisory Board has overseen the Board of Directors (BOD), the Executive Board, and other managers in the management and operation of BSH, specifically:

- Supervised the implementation of Resolutions of the 2025 Annual GMS and Extraordinary GMS, and BOD Resolutions/Decisions issued in 2025;
- Supervised compliance with Laws, the Charter, and internal regulations regarding corporate governance by the BOD;
- Supervised the implementation of business strategy and plans, as well as management activities of the Board of Management through compliance with BOD Resolutions and performance evaluation;
- Appraised the 2024 Audited Financial Statements and the 2025 Semi-annual Audited Financial Statements.
- In 2025, the SB did not receive any complaints or proposals from shareholders requesting inspection of the Corporation's operations.

4. The coordination among the Board of Supervisors, Audit Committee, the Board of Management, Board of Directors and other managers

- The SB closely coordinated with the BOD and Board of Management to ensure the principle of maximizing the legitimate interests of BSH and its shareholders, ensuring compliance with Law and internal regulations.

- The BOD and Board of Management facilitated the SB's duties and provided sufficient information and documentation as requested.
- Reports and recommendations from the SB were sent to the BOD and General Director to enhance the internal control system, transparency, and compliance in BSH's governance.

5. Other activities of the Board of Supervisors

- Perform other duties and exercise powers as stipulated in the Charter, other regulations of BSH, and legal regulations.
- Perform duties at the request of the Executive Board in the management and operation of the Corporation.

IV. Board of Management

No	Members of Board of Management	Date of birth	Qualification	Date of appointment/ dismissal of members of the Board of Management
1	Mr. Do Dang Khang - General Director	02/6/1985	Bachelor's Degree	Appointment Date 13/05/2025
2	Mr. Pham Quang Trinh - Deputy General Director	17/12/1981	Master's Degree	Appointment Date 01/04/2025
3	Mr. Pham Ngoc Quan - Deputy General Director	31/12/1977	Master's Degree	Appointment Date 01/04/2025
4	Mr. Doan Kien - General Director	13/9/1980	Master's Degree	Relief from position: 27/08/2025
5	Mr. Le Hoai Nam - Deputy General Director	17/02/1971	Master's Degree	Relief from position: 26/08/2025
6	Mr. Vu Duc Trung - Deputy General Director	25/12/1980	Master's Degree	Relief from position: 21/07/2025
7	Mr. Nguyen Van Truong - Deputy General Director	10/10/1980	Bachelor's Degree	Not reappointed from 01/04/2025

V. Chief Accountant

<i>Name</i>	<i>Date of birth</i>	<i>Qualification</i>	<i>Date of appointment/ dismissal</i>
Mrs Nguyen Thi Ngan	13/08/1984	Bachelor's Degree	22/06/2025

VI. Training courses on corporate governance

BSH participates in conferences and seminars organized by the State Securities Commission and HNX.

VII. The list of affiliated persons of the public company (Annual report) and transactions of affiliated persons of the Company

1. The list of affiliated persons of the Company

<i>No</i>	<i>Stock Code</i>	<i>Name of organization/individual</i>	<i>Position at the Company (if any)</i>	<i>Relationship with the Company</i>	<i>Type of Personal Identification Document</i>	<i>No. *, date of issue, place of issue</i>	<i>Date of issue</i>	<i>Time of starting to be affiliated person</i>	<i>Note</i>
1	BHI	Kim Kang Wook	Chairman of the Board of Directors		Passport			26/04/2024	
1.01	BHI	Eum In		Wife	Passport			26/04/2024	
1.02	BHI	Kim Si Hyun		Biological Child	Passport			26/04/2024	
1.03	BHI	Cho Kyung Ja		Biological Mother	Passport			26/04/2024	
1.04	BHI	Kim Yong wook		Sibling	Passport			26/04/2024	
1.05	BHI	Kim Han wook		Sibling	Passport			26/04/2024	
1.06	BHI	Eom Jae Chang		Father in law	Passport			26/04/2024	
1.07	BHI	Kim Chung Hong		Mother in law	Passport			26/04/2024	
2	BHI	Oh Ji Won	Member of the Board of Directors		Passport			26/04/2024	
2.01	BHI	Oh Young Woo		Biological Father	CITIZEN ID CARD			26/04/2024	
2.02	BHI	Kim Seon Bun		Biological Mother	CITIZEN ID CARD			26/04/2024	
2.03	BHI	Lee Hyun Dong		Father in law	CITIZEN ID CARD			26/04/2024	

2.04	BHI	Lee Bo Ra		Wife	Passport			26/04/2024	
2.05	BHI	Oh Yoon Chae		Biological Child	Passport			26/04/2024	
2.06	BHI	Oh Hye Won		Sibling	CITIZEN ID CARD			26/04/2024	
2.07	BHI	Lee Jung Il		Brother-in-law	CITIZEN ID CARD			26/04/2024	
3	BHI	Baek Shin Woong	Member of the Board of Directors	INTERNAL PERSONS	Passport			27/08/2025	
3.01	BHI	Hong Kyoung Eui		Wife	Passport			27/08/2025	
3.02	BHI	Baek Nam Ryul		Father	CITIZEN ID CARD			27/08/2025	
3.03	BHI	Jo Sung Ae		Mother	CITIZEN ID CARD			27/08/2025	
3.04	BHI	Hong Suk Oh		Father in law	CITIZEN ID CARD			27/08/2025	
3.05	BHI	Park Young Sook		Mother in law	CITIZEN ID CARD			27/08/2025	
3.06	BHI	Baek Hyeon Bin		Son	Passport			27/08/2025	
3.07	BHI	Baek Hyeon Seo		Daughter	Passport			27/08/2025	
3.08	BHI	Baek Joo Hyang		Younger sister	Passport			27/08/2025	
3.09	BHI	Baek Kyung Jin		Younger brother	Passport			27/08/2025	
4	BHI	Nguyen Tat Thang	Member of the Board of Directors	INTERNAL PERSONS	CITIZEN ID CARD			27/08/2025	
4.01	BHI	Phan Thi Phuong Hoa		Wife	CITIZEN ID CARD			27/08/2025	
4.02	BHI	Nguyen Phan Son		Son	CITIZEN ID CARD			27/08/2025	
4.03	BHI	Nguyen Vu Thuy Chi		Daughter in law	CITIZEN ID CARD			27/08/2025	
4.04	BHI	Nguyen Phan Thuy Tien		Daughter	CITIZEN ID CARD			27/08/2025	
4.05	BHI	T&T Group Joint Stock Company		Chairman of the Board of Directors, Deputy General Director	ERC			27/08/2025	

5	BHI	Do Dang Khang	Member of the Board of Directors, CEO	INTERNAL PERSONS	CITIZEN ID CARD			13/05/2024	
5.01	BHI	Nguyen Thi Suu		Mother	CITIZEN ID CARD			13/05/2024	
5.02	BHI	Nguyen Thi Hong Loan		Mother in law	CITIZEN ID CARD			13/05/2024	
5.03	BHI	Dao Hai Ha		Wife	CITIZEN ID CARD			13/05/2024	
5.04	BHI	Do Dang Khanh		Son	CITIZEN ID CARD			13/05/2024	
5.05	BHI	Do Thi Thu Tham		Sister	CITIZEN ID CARD			13/05/2024	
6	BHI	Bui Thi Minh Thu	Chief of the Supervisory Board		CITIZEN ID CARD			14/12/2012	
6.01	BHI	Bui Van Hung		Biological Father	CITIZEN ID CARD			14/12/2012	
6.02	BHI	Dinh Thi Loi		Biological Mother	CITIZEN ID CARD			14/12/2012	
6.03	BHI	Pham Thi Xuyen		Mother in law	CITIZEN ID CARD			14/12/2012	
6.04	BHI	Bui Viet Long		Sibling	CITIZEN ID CARD			14/12/2012	
6.05	BHI	Quach Minh Tan		Husband	CITIZEN ID CARD			14/12/2012	
6.06	BHI	Quach Minh Anh		Biological Child	CITIZEN ID CARD			14/12/2012	
6.07	BHI	Quach Phuong Linh		Biological Child				14/12/2012	
6.08	BHI	Nguyen Ngoc Tram		Sister-in-law	CITIZEN ID CARD			14/12/2012	
7	BHI	Nguyen Thi Minh Thuong	Member of the Supervisory Board		CITIZEN ID CARD			27/04/2016	
7.01	BHI	Nguyen Van Huyen		Biological Father	CITIZEN ID CARD			27/04/2016	
7.02	BHI	Tran Thi Vui		Biological Mother	CITIZEN ID CARD			27/04/2016	
7.03	BHI	Hoang Trong Trinh		Father in law				27/04/2016	Deceased

7.04	BHI	Pham Thi Bich		Mother in law	CITIZEN ID CARD			27/04/2016	
7.05	BHI	Nguyen Thanh Chung		Sibling	CITIZEN ID CARD			27/04/2016	
7.06	BHI	Tran Thi Nga		Sister-in-law	CITIZEN ID CARD			27/04/2016	
7.07	BHI	Nguyen Thi Bich Thuy		Sibling	CITIZEN ID CARD			27/04/2016	
7.08	BHI	Doan Hong Quan		Brother-in-law	CITIZEN ID CARD			27/04/2016	
7.09	BHI	Hoang Trong Phuong		Husband	CITIZEN ID CARD			27/04/2016	
7.10	BHI	Hoang Minh Quan		Biological Child	CITIZEN ID CARD			27/04/2016	
7.11	BHI	Hoang Trung Hai		Biological Child				27/04/2016	Child
7.12	BHI	T&T Group Joint Stock Company		Deputy Head of Client Relations Department	BUSINESS REGISTRATION CERTIFICATE			27/04/2016	
8	BHI	Dang Viet Dinh	Member of the Supervisory Board		CITIZEN ID CARD			27/08/2025	
8.01	BHI	Dang Van Thanh		Father	CITIZEN ID CARD			27/08/2025	
8.02	BHI	Do Thi Xuan		mother	CITIZEN ID CARD			27/08/2025	
8.03	BHI	Nguyen Dac Huong		Father in law	CITIZEN ID CARD			27/08/2025	
8.04	BHI	Cao Thi Yen		Mother in law	CITIZEN ID CARD			27/08/2025	
8.05	BHI	Nguyen Thi Ngat		Wife	CITIZEN ID CARD			27/08/2025	
8.06	BHI	Dang Van Dinh		Older brother	CITIZEN ID CARD			27/08/2025	
8.07	BHI	Le Thi Yen		Siter in law	CITIZEN ID CARD			27/08/2025	
8.08	BHI	Dang Minh Khang		Child				27/08/2025	Child
8.09	BHI	Dang Hai Dang		Child				27/08/2025	Child
9	BHI	Pham Quang Trinh	Deputy General Director	Internal persons	CITIZEN ID CARD			01/04/2024	

9.01	BHI	Tran Nguyet Anh		Wife	CITIZEN ID CARD			01/04/2024	
9.02	BHI	Pham Ba Tien		Biological Father	CITIZEN ID CARD			01/04/2024	
9.03	BHI	Nguyen Thi Luu		Biological Mother	CITIZEN ID CARD			01/04/2024	
9.04	BHI	Nguyen Viet Son		Father in law				01/04/2024	Deceased
9.05	BHI	Tran Thi Luyen		Mother in law	CITIZEN ID CARD			01/04/2024	
9.06	BHI	Pham Ba Khiem		Biological Child				01/04/2024	Child
9.07	BHI	Pham Minh Trang		Biological Child				01/04/2024	Child
9.08	BHI	Pham Tat Phong		Sibling	CITIZEN ID CARD			01/04/2024	
9.09	BHI	Nguyen Thi Hanh Dao		Sister-in-law	CITIZEN ID CARD			01/04/2024	
10	BHI	Pham Ngoc Quan	Deputy General Director, Person in charge of corporate governance, Authorized Person to Disclose Information	Internal persons	CITIZEN ID CARD			01/04/2025	
10.1	BHI	Tran Thu Trang		Wife	CITIZEN ID CARD			01/04/2025	
10.2	BHI	Pham Ngoc Nam		Biological Father	CITIZEN ID CARD			01/04/2025	
10.3	BHI	Pham Thi Dien		Biological Mother	CITIZEN ID CARD			01/04/2025	
10.4	BHI	Tran Van Gioi		Father in law	CITIZEN ID CARD			01/04/2025	
10.5	BHI	Tran Thi Hao		Mother in law	CITIZEN ID CARD			01/04/2025	
10.6	BHI	Pham Minh Long		Biological Child	CITIZEN ID CARD			01/04/2025	
10.7	BHI	Pham Thanh Van		Biological Child	Passport			01/04/2025	
10.8	BHI	Pham Thi Uyen		Sibling	CITIZEN ID CARD			01/04/2025	

10.9	BHI	Pham Thi Linh		Sibling	CITIZEN ID CARD			01/04/2025	
11	BHI	Nguyen Thi Ngan	CHIEF ACCOUNTANT		CITIZEN ID CARD			23/06/2020	
11.1	BHI	Nguyen Nhu Dan		Biological Father	CITIZEN ID CARD			23/06/2020	
11.2	BHI	Nguyen Thi Men		Sibling	CITIZEN ID CARD			23/06/2020	
11.3	BHI	Nguyen Thi Hong		Sibling	CITIZEN ID CARD			23/06/2020	
11.4	BHI	Nguyen Nhu Dien		Sibling	CITIZEN ID CARD			23/06/2020	
11.5	BHI	Nguyen Duc Thuc		Husband	CITIZEN ID CARD			23/06/2020	
11.6	BHI	Nguyen Duc Tuan		Biological Child	CITIZEN ID CARD			23/06/2020	
11.7	BHI	Nguyen Duc Long		Biological Child	CITIZEN ID CARD			23/06/2020	
11.8	BHI	Nguyen Duc Trac		Father in law	CITIZEN ID CARD			23/06/2020	
11.9	BHI	Mai Thi Loi		Mother in law	CITIZEN ID CARD			23/06/2020	
11.10	BHI	Vu Van Thang		Brother-in-law	CITIZEN ID CARD			23/06/2020	
12	BHI	The Trade Union of Saigon-Hanoi Insurance Corporation		Political and Social Organization of the Public Company (Trade Union, Youth Union...)				24/03/2009	
13	BHI	Champa Insurance Company Limited		Subsidiary company	BUSINESS REGISTRATION CERTIFICATE			09/11/2016	
14	BHI	DB INSURANCE CO.,LTD		Major shareholder (>10%)	BUSINESS REGISTRATION CERTIFICATE			19/02/2024	
15	BHI	Vietnam Vegetable & Fruit Corporation - JSC		Major shareholder (>10%)	BUSINESS REGISTRATION CERTIFICATE			29/01/2024	
16	BHI	DBV Insurance Corporation Joint Stock Company		Subsidiary of the parent company	BUSINESS REGISTRATION CERTIFICATE			19/02/2024	

2. Transactions between the Company and its affiliated persons or between the Company and its major shareholders, internal persons and affiliated persons

No	Name of organization/individual	Relationship with the Company	No. *, date of issue, place of issue	Address	Time of transactions with the Company	Resolution No. or Decision No. approved by General Meeting of Shareholders /Board of Directors	Content, quantity, total value of transaction
1	Champa Insurance Company Limited	Subsidiary company		Lanexang Road, 6th Floor, Vietinbank Building, Hatsadi Village, Chanthabuly District, Vientiane Capital, Lao PDR	2025		Capital contribution and reinsurance cooperation (detailed information in the audited financial statements for 2025)
2	DB INSURANCE CO., LTD	Major shareholder (>10%)		Dongbu Financial Center, 432, Teheran-ro, Gangnam-gu, Seoul 135-523, Korea	2025		Reinsurance cooperation (detailed information in the audited financial statements for 2025)
3	DBV Insurance Corporation Joint Stock Company	Subsidiary of the parent company		25th Floor, Vinacomin Tower, No. 3 Duong Dinh Nghe, Yen Hoa Ward, Hanoi City	2025		Reinsurance cooperation, co-insurance, contracts, and collaboration (detailed information in the audited financial report 2025)

VIII. Share transactions of internal persons and their affiliated persons (Annual report):

1. The list of internal persons and their affiliated persons

No	Name of organization/ individual	Securities Trading Account (if any)	Position at the Company (if any)	No.* of issue	Time of starting to be affiliated person	Time of Ceasing to be affiliated person	Reason	Relationship
1	Kim Kang Wook		Chairman of the Board of Directors					
1.01	Eum In							Wife
1.02	Kim Si Hyun							Biological Child
1.03	Cho Kyung Ja							Biological Mother
1.04	Kim Yong wook							Sibling
1.05	Kim Han wook							Sibling
1.06	Eom Jae Chang							Father in law
1.07	Kim Chung Hong							Mother in law
2	Oh Ji Won		Member of the Board of Directors					
2.01	Oh Young Woo							Biological Father
2.02	Kim Seon Bun							Biological Mother
2.03	Lee Hyun Dong							Father in law
2.04	Lee Bo Ra							Wife
2.05	Oh Yoon Chae							Biological Child
2.06	Oh Hye Won							Sibling
2.07	Lee Jung Il							Brother-in-law
3	Baek Shin Woong		Member of the BOD, CEO					INTERNAL PERSONS
3.01	Hong Kyoung Eui							Wife
3.02	Baek Nam Ryul							Father

3.03	Jo Sung Ae						Mother
3.04	Hong Suk Oh						Father in law
3.05	Park Young Sook						Mother in law
3.06	Back Hyeon Bin						Son
3.07	Back Hyeon Seo						Daughter
3.08	Baek Joo Hyang						Younger sister
3.09	Baek Kyung Jin						Younger brother
4	Nguyen Tat Thang		Member of the Board of Directors				INTERNAL PERSONS
4.01	Phan Thi Phuong Hoa						Wife
4.02	Nguyen Phan Son						Son
4.03	Nguyen Vu Thuy Chi						Daughter in law
4.04	Nguyen Phan Thuy Tien						Daughter
4.05	T&T Group Joint Stock Company						Chairman of the Board of Directors, Deputy General Director
5	Do Dang Khang						INTERNAL PERSONS
5.01	Nguyen Thi Suu						Mother
5.02	Nguyen Thi Hong Loan						Mother in law
5.03	Dao Hai Ha						Wife
5.04	Do Dang Khanh						Son
5.05	Do Thi Thu Tham						Sister
6	Bui Thi Minh Thu						

6.01	Bui Van Hung							Biological Father
6.02	Dinh Thi Loi		Chief of the Supervisory Board					Biological Mother
6.03	Pham Thi Xuyen							Mother in law
6.04	Bui Viet Long							Sibling
6.05	Quach Minh Tan							Husband
6.06	Quach Minh Anh							Biological Child
6.07	Quach Phuong Linh							Biological Child
6.08	Nguyen Ngoc Tram							Sister-in-law
7	Nguyen Thi Minh Thuong							
7.01	Nguyen Van Huyen		Member of the Supervisory Board					Biological Father
7.02	Tran Thi Vui							Biological Mother
7.03	Hoang Trong Trinh							Father in law
7.04	Pham Thi Bich							Mother in law
7.05	Nguyen Thanh Chung							Sibling
7.06	Tran Thi Nga							Sister-in-law
7.07	Nguyen Thi Bich Thuy							Sibling
7.08	Doan Hong Quan							Brother-in-law
7.09	Hoang Trong Phuong							Husband
7.10	Hoang Minh Quan							Biological Child
7.11	Hoang Trung Hai							Biological Child
7.12	T&T Group Joint Stock Company							Deputy Head of Client Relations Department

8	Dang Viet Dinh							
8.01	Dang Van Thanh							Father
8.02	Do Thi Xuan		Member of the Supervisory Board					mother
8.03	Nguyen Dac Huong							Father in law
8.04	Cao Thi Yen							Mother in law
8.05	Nguyen Thi Ngat							Wife
8.06	Dang Van Dinh							Older brother
8.07	Le Thi Yen							Siter in law
8.08	Dang Minh Khang							Child
8.09	Dang Hai Dang							Child
9	Pham Quang Trinh							Internal persons
9.01	Tran Nguyet Anh							Wife
9.02	Pham Ba Tien							Biological Father
9.03	Nguyen Thi Luu							Biological Mother
9.04	Nguyen Viet Son							Father in law
9.05	Tran Thi Luyen		Deputy General Director, Person Authorized to Disclose Information					Mother in law
9.06	Pham Ba Khiem							Biological Child
9.07	Pham Minh Trang							Biological Child
9.08	Pham Tat Phong							Sibling
9.09	Nguyen Thi Hanh Dao							Sister-in-law

10	Pham Ngoc Quan							Internal persons
10.1	Tran Thu Trang							Wife
10.2	Pham Ngoc Nam							Biological Father
10.3	Pham Thi Dien							Biological Mother
10.4	Tran Văn Gioi							Father in law
10.5	Tran Thi Hao							Mother in law
10.6	Pham Minh Long							Biological Child
10.7	Pham Thanh Van							Biological Child
10.8	Pham Thị Uyen							Sibling
10.9	Pham Thi Linh		Deputy General Director					Sibling
11	Nguyen Thi Ngan							
11.1	Nguyen Nhu Dan							Biological Father
11.2	Nguyen Thi Men							Sibling
11.3	Nguyen Thi Hong							Sibling
11.4	Nguyen Nhu Dien							Sibling
11.5	Nguyen Duc Thuc							Husband
11.6	Nguyen Duc Tuan							Biological Child
11.7	Nguyen Duc Long							Biological Child
11.8	Nguyen Duc Trac							Father in law
11.9	Mai Thi Loi							Mother in law
11.10	Vu Van Thang							Brother-in-law

2. Transactions of internal persons and affiliated persons with shares of the Company:
none

IX. Other significant issues: None

Recipients:

- As Addressed Above
- Archived: Registry

CHAIRMAN OF THE BOARD OF DIRECTORS



KIM KANG WOOK