

No.: 29 /2026/BBH-DHĐCĐ-PTI

Hanoi, April 22, 2026

MINUTES

THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS POST - TELECOMMUNICATION JOINT - STOCK INSURANCE CORPORATION

I. CORPORATE INFORMATION

Name of Corporation: Post – Telecommunication Joint – Stock Insurance Corporation

Headquarters: No. 95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City

Establishment and Operation License No.: 41 A GP/KDBH issued by the Ministry of Finance on February 1, 2007

Tax Code: 0100774631

II. TIME AND VENUE OF THE MEETING

The 2026 Annual General Meeting of Shareholders of Post - Telecommunication Joint - Stock Insurance Corporation was convened at 09:00 on April 22, 2026, at Building No. 95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City, Vietnam.

III. MEETING AGENDA CONTENTS

The agenda of the 2026 Annual General Meeting of Shareholders (“the Meeting”) was announced and included the following primary contents:

- Submission to the General Meeting of Shareholders of the report of the Board of Directors on governance and the 2025 performance results of the Board of Directors and each member of the Board of Directors;
- Submission to the General Meeting of Shareholders of the report of the Executive Management on the 2025 performance results and the 2026 Business Plan;
- Submission to the General Meeting of Shareholders of the report of the Supervisory Board on the business results of the Corporation, the performance results of the Board of Directors and the Executive Management, and the assessment of the 2025 performance results of the Supervisory Board and its members;
- Submission to the General Meeting of Shareholders of the following matters: the 2025 Audited Financial Statements; the 2025 dividend rate; the 2025 profit distribution; the selection of the audit firm for the audit and review of the 2026 Financial Statements; remuneration/allowances for the Board of Directors and the Supervisory Board and salaries for the Executive Management; the dismissal and supplementary election of members of the Supervisory Board;
- Submission to the General Meeting of Shareholders regarding the issuance of shares to increase charter capital from the Corporation’s owner's equity;
- Discussion, contribution of opinions, and voting by the Meeting;

- Announcement of the vote counting results;
- Approval of the Minutes of the Meeting.

IV. PROCEEDINGS AND PRIMARY CONTENTS OF THE MEETING

1. Report on the Results of Shareholder Registration:

Mr. Vu Xuan Minh – on behalf of the Organizing Committee of the Meeting – reported the results of the verification and registration of shareholders attending the Meeting as follows:

- The total number of voting shares of the Corporation as of the closing date of the list of shareholders entitled to attend the Meeting is 120,592,129 shares.
- At the time of the opening of the Meeting, the total number of shareholders attending the Meeting represented 113,504,549 shares, accounting for 94.12% of the total voting shares of the Corporation.
- The total number of shareholders not attending the Meeting represented 7,087,580 shares, accounting for 5.88% of the total voting shares of the Corporation.

Pursuant to Article 145 of the Law on Enterprises 2020 and Article 18 of the Charter of the Corporation, the 2026 Annual General Meeting of Shareholders of Post - Telecommunication Joint - Stock Insurance Corporation is duly qualified to proceed.

2. The Chairperson and members participating in the Meeting:

- Mrs. Pham Minh Huong - The Chairwoman of the Board of Directors - Chairperson of the Meeting
- Mrs. Hoang Thi Yen - General Director, Member of the Board of Directors

3. Secretary of the Meeting:

The Chairperson of the Meeting appointed Mr. Vu Xuan Minh – Head of the Legal and Governance Department – as the Secretary of the Meeting.

The Meeting voted to approve the Secretary of the Meeting as stated above with an approval rate of 100% of the total votes of shareholders attending the Meeting.

4. The Vote Counting Committee of the Meeting:

The Vote Counting Committee of the Meeting consists of the following members:

- Mrs. Nguyen Thi Thanh Thao – Head of the Committee
- Mrs. Tran Quynh Huong – Member
- Mrs. Nguyen Khanh Huyen – Member

The Meeting voted to approve the composition of the Vote Counting Committee as stated above with an approval rate of 100% of the total votes of shareholders attending the Meeting.

5. Approval of the Internal Regulations on the Organization of the Meeting:

The Meeting voted to approve the Internal Regulations on the Organization of the Meeting (Appendix attached to these Minutes) with an approval rate of 100% of the total votes of shareholders attending the Meeting.

6. Approval of the Meeting Agenda:

The Meeting voted to approve the Agenda of the General Meeting of Shareholders (Appendix attached to these Minutes) with an approval rate of 100% of the total votes of shareholders attending the Meeting.

7. Presentation of Reports and Submissions regarding matters for voting at the Meeting:

The reports and submissions were presented at the Meeting in the following sequence:

- Report of the Board of Directors on governance and the 2025 performance results of the Board of Directors and each member of the Board of Directors;
- Report of the Management Board on the 2025 performance results and the 2026 Business Plan of the Corporation;
- Report of the Supervisory Board evaluating the business results of the Corporation, the performance results of the Board of Directors and the Management Board, and the assessment of the 2025 performance results of the Supervisory Board and its members;
- Submissions on the following contents: the 2025 Audited Financial Statements; the 2025 dividend rate; the 2025 profit distribution; the selection of the audit firm for the audit and review of the 2026 Financial Statements; remuneration/allowances for the Board of Directors and the Supervisory Board and salaries for the Management Board; the dismissal and supplementary election of members of the Supervisory Board;
- Submission to the General Meeting of Shareholders regarding the issuance of shares to increase charter capital from the Corporation's owner's equity.

8. Opinions expressed at the Meeting:

At the General Meeting of Shareholders, the shareholders provided opinions on matters relating to: cash dividend distribution; PTI's investment activities (including the deposit investment portfolio, divestment of capital from real estate, and private equity investments); the decline in PTI's revenue in previous years and the orientations and solutions for resuming growth from 2026; and the issuance of additional shares to increase share capital from PTI's equity.

The Chairwoman of the Board of Directors and the General Director shared information, responded to questions, exchanged information, and addressed the shareholders regarding the aforementioned matters. All opinions and detailed discussions at the General Meeting of Shareholders were fully recorded and/or audio-recorded.

V. TOTAL VOTING SHARES FOR EACH MATTER

1. Report of the Board of Directors on governance and the 2025 performance results of the Board of Directors and each member of the Board of Directors

Total number of attendance and voting shares: 115,040,763 votes

Total number of valid votes: 115,035,917 votes

Total number of invalid votes: 4,846 votes

Number of votes in favor: 115,035,917 votes, representing 99.9958% of the total votes of shareholders attending and voting.

Number of votes against: 0 votes, representing 0% of the total votes of shareholders attending and voting.

Number of abstentions: 0 votes, representing 0% of the total votes of shareholders attending and voting.

2. Report of the Executive Management on the 2025 Performance Results and the 2026 Business Plan of the Corporation

Total number of attending and voting votes: 115,040,763 votes

Total number of valid votes: 115,035,917 votes

Total number of invalid votes: 4,846 votes

Number of affirmative votes: 115,035,917 votes, representing 99.9958% of the total votes of shareholders attending and voting

Number of negative votes: 0 votes, representing 0% of the total votes of shareholders attending and voting

Number of abstentions: 0 votes, representing 0% of the total votes of shareholders attending and voting

3. Report of the Supervisory Board on the business results of the Corporation, the performance results of the Board of Directors and the Executive Management, and the assessment of the 2025 performance results of the Supervisory Board and its members

Total number of attending and voting votes: 115,040,763 votes

Total number of valid votes: 115,035,917 votes

Total number of invalid votes: 4,846 votes

Number of affirmative votes: 115,035,917 votes, representing 99.9958% of the total votes of shareholders attending and voting

Number of negative votes: 0 votes, representing 0% of the total votes of shareholders attending and voting

Number of abstentions: 0 votes, representing 0% of the total votes of shareholders attending and voting

4. The 2025 Audited Financial Statements of the Corporation

Total number of attending and voting votes: 115,040,763 votes

Total number of valid votes: 115,035,917 votes

Total number of invalid votes: 4,846 votes

Number of affirmative votes: 115,035,917 votes, accounting for 99.9958% of the total votes of shareholders attending and voting

Number of negative votes: 0 votes, accounting for 0% of the total votes of shareholders attending and voting

Number of abstentions: 0 votes, accounting for 0% of the total votes of shareholders attending and voting

5. The 2025 dividend rate¹

5.1. Cash dividend payout at the rate of 0%

Total number of attending and voting votes: 115,040,763 votes

Total number of valid votes: 115,035,917 votes

Total number of invalid votes: 4,846 votes

Number of affirmative votes: 63,131,181 votes, accounting for 54.8772% of the total votes of shareholders attending and voting

Number of negative votes: 51,904,736 votes, accounting for 45.1186% of the total votes of shareholders attending and voting

Number of abstentions: 0 votes, accounting for 0% of the total votes of shareholders attending and voting

5.2. Cash dividend payout at the rate of 10%

¹ In the event a shareholder casts an affirmative vote for one option and does not cast a vote for the remaining option, such shall be considered an abstention with respect to such proposal.

Total number of attending and voting votes: 115,040,763 votes

Total number of valid votes: 115,035,917 votes

Total number of invalid votes: 4,846 votes

Number of affirmative votes: 51,904,736 votes, accounting for 45.1186% of the total votes of shareholders attending and voting

Number of negative votes: 63,121,061 votes, accounting for 54.8684% of the total votes of shareholders attending and voting

Number of abstentions: 10,120 votes, accounting for 0.0088% of the total votes of shareholders attending and voting

6. 2025 Profit Distribution

6.1. Appropriation to the compulsory reserve fund (5% of 2025 profit after tax)

Total number of attending and voting votes: 115,040,763 votes

Total number of valid votes: 115,035,917 votes

Total number of invalid votes: 4,846 votes

Number of affirmative votes: 115,035,917 votes, accounting for 99.9958% of the total votes of shareholders attending and voting

Number of negative votes: 0 votes, accounting for 0% of the total votes of shareholders attending and voting

Number of abstentions: 0 votes, accounting for 0% of the total votes of shareholders attending and voting

6.2. Appropriation to the bonus and welfare fund (3% of 2025 profit after tax)

Total number of attending and voting votes: 115,040,763 votes

Total number of valid votes: 115,035,917 votes

Total number of invalid votes: 4,846 votes

Number of affirmative votes: 115,030,694 votes, accounting for 99.9912% of the total votes of shareholders attending and voting

Number of negative votes: 0 votes, accounting for 0% of the total votes of shareholders attending and voting

Number of abstentions: 5,223 votes, accounting for 0.0045% of the total votes of shareholders attending and voting

6.3. Appropriation to the Management Board bonus fund (2% of 2025 profit after tax)

Total number of attending and voting votes: 115,040,763 votes

Total number of valid votes: 115,035,917 votes

Total number of invalid votes: 4,846 votes

Number of affirmative votes: 64,696,353 votes, accounting for 56.2378% of the total votes of shareholders attending and voting

Number of negative votes: 50,334,341 votes, accounting for 43.7535% of the total votes of shareholders attending and voting

Number of abstentions: 5,223 votes, accounting for 0.0045% of the total votes of shareholders attending and voting

7. Selection of the audit firm for the audit and review of the 2026 Financial Statements.

Total number of attending and voting votes: 115,040,763 votes

Total number of valid votes: 115,035,917 votes

Total number of invalid votes: 4,846 votes

Number of affirmative votes: 115,035,917 votes, accounting for 99.9958% of the total votes of shareholders attending and voting

Number of negative votes: 0 votes, accounting for 0% of the total votes of shareholders attending and voting

Number of abstentions: 0 votes, accounting for 0% of the total votes of shareholders attending and voting

8. Payment of remuneration/allowances for the Board of Directors and the Supervisory Board, and salaries for the Management Board

Total number of attending and voting votes: 115,040,763 votes

Total number of valid votes: 115,035,917 votes

Total number of invalid votes: 4,846 votes

Number of affirmative votes: 115,035,917 votes, accounting for 99.9958% of the total votes of shareholders attending and voting

Number of negative votes: 0 votes, accounting for 0% of the total votes of shareholders attending and voting

Number of abstentions: 0 votes, accounting for 0% of the total votes of shareholders attending and voting

9. Approval of the dismissal of Mr. Yoo Jang Hee from his position as a member of the Supervisory Board

Total number of attending and voting votes: 115,040,763 votes

Total number of valid votes: 115,035,917 votes

Total number of invalid votes: 4,846 votes

Number of affirmative votes: 115,035,917 votes, accounting for 99.9958% of the total votes of shareholders attending and voting

Number of negative votes: 0 votes, accounting for 0% of the total votes of shareholders attending and voting

Number of abstentions: 0 votes, accounting for 0% of the total votes of shareholders attending and voting

10. Issuance of shares to increase charter capital from the Corporation's owner's equity

Total number of attending and voting votes: 115,040,763 votes

Total number of valid votes: 115,035,917 votes

Total number of invalid votes: 4,846 votes

Number of affirmative votes: 68,465,522 votes, accounting for 59.5141% of the total votes of shareholders attending and voting

Number of negative votes: 46,570,395 votes, accounting for 40.4816% of the total votes of shareholders attending and voting

Number of abstentions: 0 votes, accounting for 0% of the total votes of shareholders attending and voting

11. Additional election of members to the Corporation's Supervisory Board for the 2025-2030 term

The General Meeting of Shareholders has conducted a additional election for members of the Supervisory Board for the 2025-2030 term (via cumulative voting) with the following voting results:

No.	Full name	ID/Passport No.	Total votes
1	Kim Jin Ho		115,031,099

VI. RESOLUTIONS APPROVED BY THE GENERAL MEETING OF SHAREHOLDERS

1. Approval of the Board of Directors' Report on governance and 2025 performance results of the Board of Directors and each member of the Board of Directors

The 2026 Annual General Meeting of Shareholders (“the Meeting”) approved the Board of Directors' Report on governance and the 2025 performance results of the Board of Directors and its individual members. Specific details of the Report are provided in Appendix 1 attached to these Minutes.

This resolution was approved by the Meeting with 115,035,917 affirmative votes, accounting for 99.9958% of the total votes of shareholders attending and voting.

2. Approval of the Management Board's Report on 2025 Performance Results and the 2026 Business Plan of the Corporation

The Meeting approved the Management Board's Report on the 2025 Performance Results and the 2026 Business Plan of the Corporation. Specific details of the Report are provided in Appendix 1 attached to these Minutes.

This resolution was approved by the Meeting with 115,035,917 affirmative votes, accounting for 99.9958% of the total votes of shareholders attending and voting.

3. Approval of the Supervisory Board's Report on the business results of the Corporation, the performance of the Board of Directors and the Executive Management, and the assessment of the 2025 performance of the Supervisory Board and its members

The Meeting approved the Supervisory Board's Report on the business results of the Corporation, the performance results of the Board of Directors and the Executive Management, and the assessment of the 2025 performance results of the Supervisory Board and the Supervisors. Specific details of the Report are provided in Appendix 1 attached to these Minutes.

This resolution was approved by the Meeting with 115,035,917 affirmative votes, accounting for 99.9958% of the total votes of shareholders attending and voting.

4. Approval of the Corporation's 2025 Audited Financial Statements

The General Meeting of Shareholders approved the 2025 Separate Financial Statements and Consolidated Financial Statements of the Corporation, audited by Deloitte Vietnam Audit Company Limited, with the following key indicators (based on the separate financial statements):

No.	Criteria	Value (VND)
1.	Total assets	8,427,178,125,661
2.	Equity	2,655,301,121,707
3.	Net revenue from insurance business operations	3,292,507,517,503
4.	Profit before tax	361,047,272,463

5.	Profit after tax	279,749,556,073
6.	Total undistributed earnings	900,299,534,249

This resolution was approved by the Meeting with 115,035,917 affirmative votes, accounting for 99.9958% of the total votes of shareholders attending and voting.

5. Approval of the 2025 profit distribution

The Meeting approved the profit distribution plan for 2025 after-tax profit by appropriating funds as follows:

The Corporation shall appropriate 5% of 2025 after-tax profit to the Compulsory Reserve Fund (equivalent to VND 13,987,477,803) and 3% of the 2025 after-tax profit to the Bonus and Welfare Fund (equivalent to VND 8,392,486,682).

The Chairman of the Board of Directors (BOD) is authorized to decide on the specific appropriation and execution of the bonus and welfare payments based on the actual business results achieved in the 2025 fiscal year and within the limits stated above.

This resolution was approved by the Meeting with the following affirmative votes for each fund:

- Appropriation to the Compulsory Reserve Fund (5% of 2025 after-tax profit): 115,035,917 affirmative votes, accounting for 99.9958% of the total votes of shareholders attending and voting.

-Appropriation to the Bonus and Welfare Fund (3% of 2025 after-tax profit): 115,030,694 affirmative votes, accounting for 99.9912% of the total votes of shareholders attending and voting.

6. Approval of the selection of the audit firm for the audit and review of the 2026 Financial Statements

The Meeting approved the selection of one of the following audit firms as the approved auditing organization to perform the audit and review of the Corporation's 2026 financial statements: (i) Viet Nam Ernst & Young Limited Company; (ii) KPMG Limited Company; (iii) Deloitte Vietnam Audit Company Limited.

The General Meeting of Shareholders (GMS) authorizes the BOD to review, negotiate, and decide on one of the aforementioned firms to sign the service contract for the 2026 audit and review.

This resolution was approved by the Meeting with 115,035,917 affirmative votes, accounting for 99.9958% of the total votes of shareholders attending and voting.

7. Approval of the payment of remuneration/allowances for the Board of Directors and Supervisory Board, and salaries for the Management Board

The General Meeting of Shareholders approves the remuneration/allowances for members of the Board of Directors, the Supervisory Board, and salaries of the Executive Management/other managers as follows:

* The total remuneration/allowances paid to members of the Board of Directors and the Supervisory Board in 2025 is VND 996,000,000. In which, remuneration/allowance for each member of the Board of Directors is VND 7,000,000/person/month and for each member of the Supervisory Board is VND 4,000,000/person/month.

The salaries and bonuses of the Chief Executive Officer and members of the Executive Management/other managers in 2025 amounted to VND 17,114,754,742. Such salaries and

bonuses were paid by the Company on the basis of labor contracts and in accordance with the actual tenure of each member.

Details of salaries, remuneration/allowances, and bonuses of each member of the Board of Directors, the Supervisory Board, the Chief Executive Officer, and members of the Executive Management/other managers are presented in the audited separate financial statements for 2025 of the Company (Section 32, page 49) and disclosed on the Company's website at: www.pti.com.vn.

* For the financial year 2026, remuneration/allowances to be paid to members of the Board of Directors and the Supervisory Board are as follows: VND 7,000,000/person/month for each member of the Board of Directors; and VND 4,000,000/person/month for each member of the Supervisory Board.

Remuneration/allowances shall be paid by the Company based on the actual tenure of each member and on a monthly basis. The remuneration/allowances accrued from the beginning of the year to the nearest payment date shall be accumulated and paid at the nearest payment date.

Salaries and bonuses of the Chief Executive Officer and members of the Executive Management/other managers in 2026 shall be paid on the basis of labor contracts and in accordance with the actual tenure of each member.

This resolution was approved by the Meeting with 115,035,917 affirmative votes, accounting for 99.9958% of the total votes of shareholders attending and voting.

8. Approval of the dismissal of Mr. Yoo Jang Hee (Passport No.:) from the Supervisory Board

The General Meeting of Shareholders approves the dismissal of Mr. Yoo Jang Hee (Passport No.:) from the Supervisory Board.

This resolution was approved by the Meeting with 115,035,917 affirmative votes, accounting for 99.9958% of the total votes of shareholders attending and voting.

9. Additional election of a member of the Supervisory Board for the term 2025–2030

The General Meeting of Shareholders has elected an additional member of the Supervisory Board for the term 2025–2030 as follows:

No.	Full name	ID/Passport No.	Total votes
1	Kim Jin Ho		115,031,099

VII. APPROVAL OF THE MEETING MINUTES AND CLOSING OF THE MEETING

This Minutes were approved in their entirety by the 2026 Annual General Meeting of Shareholders of Post-Telecommunication Joint - Stock Insurance Corporation at the meeting.

Based on this Minutes, the Chairwoman of the Board of Directors, on behalf of the General Meeting of Shareholders, for issuing the Resolutions of the 2026 Annual General Meeting of Shareholders of the Corporation and notifying shareholders in accordance with the Corporation's Charter.

The Chairperson and the Secretary of the Meeting jointly commit to and bear responsibility for the truthfulness, accuracy, and completeness of these Minutes. The 2026 Annual General Meeting of Shareholders of the Corporation concluded at 11:30 AM on the same day.

**SECRETARY OF THE
MEETING**

(signed)

Vu Xuan Minh

**CHAIRPERSON OF THE MEETING
CHAIRWOMAN OF THE BOARD OF
DIRECTORS**

(signed)

Pham Minh Huong

No.: 30/2026/NQ-DHĐCĐ-PTI

Hanoi, April 22, 2026

RESOLUTION
OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026

THE GENERAL MEETING OF SHAREHOLDERS
POST – TELECOMMUNICATION JOINT – STOCK INSURANCE CORPORATION

Pursuant to:

- *Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;*
- *Law on Securities No. 54/2019/QH14 dated November 26, 2019;*
- *Law on Insurance Business No. 08/2022/QH15 dated June 16, 2022;*
- *Charter on Organization and Operation of Post – Telecommunication Joint – Stock Insurance Corporation;*
- *Minutes of the Annual General Meeting of Shareholders 2026 of Post – Telecommunication Joint – Stock Insurance Corporation dated April 22, 2026.*

RESOLVES:

Article 1. Approval of the Report of the Board of Directors on governance and performance in 2025 of the Board of Directors and its members

The Annual General Meeting of Shareholders 2026 (the “General Meeting of Shareholders”) approves the Report of the Board of Directors (the “BOD”) on governance and performance in 2025 of the Board of Directors and its members. The detailed contents of the Report are set out in the Appendix attached to this Resolution.

Article 2. Approval of the Report of the Executive Management on the performance in 2025 and the business plan for 2026 of the Company

The General Meeting of Shareholders approves the Report of the Executive Management on the performance in 2025 and the business plan for 2026 of the Company. The detailed contents of the Report are set out in the Appendix attached to this Resolution.

Article 3. Approval of the Report of the Supervisory Board on the Company’s business performance, the performance of the Board of Directors and the Executive Management, and the evaluation of the Supervisory Board and Supervisors in 2025

The General Meeting of Shareholders approves the Report of the Supervisory Board on the Company’s business performance, the performance of the Board of Directors and the Executive Management, and the evaluation of the Supervisory Board and Supervisors in 2025. The detailed contents of the Report are set out in the Appendix attached to this Resolution.

Article 4. Approval of the audited financial statements of the Company for 2025

The General Meeting of Shareholders approves the separate financial statements and consolidated financial statements of the Company for 2025 audited by Deloitte Vietnam Audit Company Limited, with key figures (based on the separate financial statements) as follows:

No.	Criteria	Value (VND)
1.	Total assets	8,427,178,125,661
2.	Equity	2,655,301,121,707
3.	Net revenue from insurance business operations	3,292,507,517,503
4.	Profit before tax	361,047,272,463
5.	Profit after tax	279,749,556,073
6.	Total undistributed earnings	900,299,534,249

Article 5. Approval of the profit distribution plan for 2025

The General Meeting of Shareholders hereby approves the plan for the distribution of after-tax profit for the financial year 2025 through appropriations to the Corporation's funds as follows:

The Corporation shall appropriate 5% of 2025 after-tax profit to the Compulsory Reserve Fund (equivalent to VND 13,987,477,803); 3% of the 2025 after-tax profit to the Bonus and Welfare Fund (equivalent to VND 8,392,486,682).

The Chairman of the Board of Directors is hereby authorized to determine the specific appropriations and to implement the disbursement of bonuses of the Corporation, based on the business performance achieved in the financial year 2025 and within the limits set out above.

Article 6. Approval of the selection of auditing firm and review of financial statements for 2026

The General Meeting of Shareholders approves the selection of one of the following audit firms to audit the Company's financial statements for 2026: (i) Viet Nam Ernst & Young Limited Company; (ii) KPMG Limited Company; (iii) Deloitte Vietnam Audit Company Limited

The General Meeting of Shareholders authorizes the Board of Directors to review, negotiate, and select one of the above firms to sign the audit service contract for the Company's 2026 financial statements.

Article 7. Approval of remuneration/allowances for the Board of Directors, Supervisory Board, and salaries of the Executive Management/other managers

The General Meeting of Shareholders approves the remuneration/allowances for members of the Board of Directors, the Supervisory Board, and salaries of the Executive Management/other managers as follows:

* The total remuneration/allowances paid to members of the Board of Directors and the Supervisory Board in 2025 is VND 996,000,000. In which, remuneration/allowance for each member of the Board of Directors is VND 7,000,000/person/month and for each member of the Supervisory Board is VND 4,000,000/person/month.

The salaries and bonuses of the Chief Executive Officer and members of the Executive Management/other managers in 2025 amounted to VND 17,114,754,742. Such salaries and bonuses were paid by the Company on the basis of labor contracts and in accordance with the actual tenure of each member.

Details of salaries, remuneration/allowances, and bonuses of each member of the Board of Directors, the Supervisory Board, the Chief Executive Officer, and members of the Executive

Management/other managers are presented in the audited separate financial statements for 2025 of the Company (Section 32, page 49) and disclosed on the Company's website at: www.pti.com.vn.

* For the financial year 2026, remuneration/allowances to be paid to members of the Board of Directors and the Supervisory Board are as follows: VND 7,000,000/person/month for each member of the Board of Directors; and VND 4,000,000/person/month for each member of the Supervisory Board.

Remuneration/allowances shall be paid by the Company based on the actual tenure of each member and on a monthly basis. The remuneration/allowances accrued from the beginning of the year to the nearest payment date shall be accumulated and paid at the nearest payment date.

Salaries and bonuses of the Chief Executive Officer and members of the Executive Management/other managers in 2026 shall be paid on the basis of labor contracts and in accordance with the actual tenure of each member.

Article 8. Approval of the dismissal of a member of the Supervisory Board

The General Meeting of Shareholders approves the dismissal of Mr. Yoo Jang Hee (Passport No.:) from the Supervisory Board.

Article 9. Additional election of a member of the Supervisory Board for the term 2025–2030

The General Meeting of Shareholders has elected an additional member of the Supervisory Board for the term 2025–2030 as follows:

No.	Full name	ID/Passport No.	Total votes
1	Kim Jin Ho		115,031,099

Article 10. Effectiveness

The decisions and contents of this Resolution have been approved by the Annual General Meeting of Shareholders 2026 of Post – Telecommunication Joint – Stock Insurance Corporation and take effect from the date of signing.

The Board of Directors, Supervisory Board, and Executive Management are responsible for implementing this Resolution.

**ON BEHALF OF THE GENERAL MEETING OF
SHAREHOLDERS
CHAIRWOMAN OF THE BOARD OF DIRECTORS**

(Signed)

PHAM MINH HUONG

APPENDIX 1
REPORTS APPROVED AT THE ANNUAL GENERAL MEETING OF
SHAREHOLDERS 2026

(Attached to the Minutes, Resolution of the Annual General Meeting of Shareholders 2026
of Post – Telecommunication Joint – Stock Insurance Corporation)

MEETING AGENDA
2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
POST – TELECOMMUNICATION JOINT – STOCK INSURANCE CORPORATION

Time: 09:00 AM on Wednesday, April 22, 2026.

Venue: Headquarters of the Company, No. 95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City, Vietnam

No.	Content	Time
1	Registration of shareholders attending the AGM	9:00-9:20
2	The AGM Opening Ceremony	9:20-9:30
-	Report on results of shareholder registration to attend the AGM	
-	Introduction of the Chairperson/Presidium, Secretary of the AGM	
-	Election of the Vote Counting Committee of the AGM	
-	Presentation of the AGM Regulations	
-	Approval of the AGM agenda	
3	Presentation to the AGM of the Board of Directors' report on its governance and performance in 2025, and on the performance of each of its members	9:30-9:40
4	Presentation to the AGM of the Executive Management's report on the 2025 performance and the 2026 business plan	9:40-9:50
5	Presentation to the AGM of the Supervisory Board's report on the Company's business performance, the performance of the Board of Directors and the Executive Management, and the 2025 performance evaluation of the Supervisory Board and its members	9:50-10:00
6	Presentation to the AGM of the following matters: the audited financial statements for 2025; the dividend rate for 2025; the profit distribution for 2025; the selection of an auditing and financial statement review firm for 2026; the payment of remuneration/allowances to the Board of Directors and the Supervisory Board, and salaries of the Executive Management; the dismissal and additional election of members of the Supervisory Board	10:00-10:15
7	Proposal on the issuance of shares to increase share capital from equity	10:15-10:20
8	Discussion Session of the AGM	10:20-10:40
9	Voting Session of the AGM	10:40-10:45
10	Vote Counting and Announcement of Counting Result	10:45-11:00
11	Announcement of Meeting Minutes and AGM resolutions	11:00-11:10

Hanoi, April 22, 2026

**REGULATIONS ON THE ORGANIZATION OF THE 2026 ANNUAL GENERAL
MEETING OF SHAREHOLDERS
POST – TELECOMMUNICATION JOINT – STOCK INSURANCE CORPORATION**

Pursuant to the Enterprises Law in 2020 and Post – Telecommunication Joint – Stock Insurance Corporation’s Charter, the organization of the Annual general meeting of shareholders 2025 (“AGM”) shall be conducted according to the following specific regulations:

Article 1. Attending the AGM

1. Shareholders have right to attend the AGM are those whose names are listed in the shareholder list issued by Viet Nam Securities Depository and Clearing Corporation (VSDC) as of the record date for exercising the right to attend the AGM.
2. Form of attending the meeting:
Shareholders may attend in one of the following forms:
 - Attend and directly vote at the meeting.
 - Authorize another person to attend and vote at the meeting (power of attorney form is available from <https://www.pti.com.vn/dai-hoi-co-dong/>);
 - Send votes to the meeting by post, or email.
3. Shareholders or their authorized representatives (hereinafter collectively referred to as Shareholders) have the right to attend, discuss, and vote on matters in the AGM agenda.
4. When attending the AGM, Shareholders will have voting slips, ballot papers corresponding to the number of Shareholders’ shares.
5. Shareholders attending the AGM after the meeting has commenced have the right to participate and vote immediately after being confirmed to attend the meeting. In this case, the Chairperson is not responsible for suspending the AGM to allow Shareholders to register and the validity of the previously voted resolutions remains unchanged and unaffected.
6. Shareholders must strictly comply with the regulations and rules of AGM, respect the performance of the AGM, and the management of the Chairperson.

Article 2. The Organizing Committee of AGM

1. The Organizing Committee of the AGM is appointed by the Board of Directors. The Organizing Committee is responsible for carrying out the necessary tasks for organizing the AGM.
2. The Organizing Committee is responsible for verifying, summarizing and reporting to the AGM the registration results of shareholders attending the AGM. In case the attendees do not meet the conditions to attend the AGM, the Organizing Committee has the right to reject the registration of those shareholders to attend the meeting.

Article 3. Chairperson and Meeting Secretary

1. The Chairperson of the AGM is the Chairwoman of the Board of Directors. The Chairperson

has the right to take necessary and reasonable measures to conduct the meeting in an orderly manner, in accordance with the approved agenda, and reflect the desires of the majority of the shareholders attending the meeting.

2. The Secretary of the AGM is nominated by the Chairperson. The meeting secretary carries out tasks to support the Chairperson in organizing the AGM and drafts the Meeting Minutes of the AGM.

Article 4. Vote counting committee

1. The Vote Counting Committee is elected/voted by the AGM based on the proposal of Chairperson.
2. The Vote Counting Committee has the rights and duties to: (i) guide and supervise shareholders' vote, (ii) organize the conduct of voting according to regulations, (iii) draw up the vote counting minutes.
3. All tasks related to counting votes, drafting the Minutes and announcement of the results must be conducted honestly, accurately, responsibly by the vote counting Committee.

Article 5. Procedures for conducting the AGM

1. The AGM shall be conducted when the number of attending shareholders represents more than 50% of the total voting shares of the Company.
2. The AGM will be held respectively according to the AGM agenda.
3. The discussion will take place after the reports and presentations have been presented at the AGM.
4. The voting on the contents of the meeting is carried out in accordance with the Charter of the Company and this Regulation.

Article 6. Voting

1. The AGM votes on each issue in the agenda.
2. Shareholders vote by selecting one of the options: In Favor, Against, or Abstain for each voting content.
3. Voting:
 - Shareholders will vote on matters of the AGM by direct voting, or remote voting.
 - The starting and ending times of voting are conducted under the management of the Chairperson in the meeting.
4. Voting Ballots
 - Only valid voting ballots are accepted to calculate the voting rate at the AGM.
 - Valid voting ballots are: (i) Voting ballot was sent/distributed by the Organizing Committee to Shareholders with all prescribed content, and (ii) Filled out by Shareholders according to the regulation; (iii) Cast by Shareholders in the right place and at the prescribed time.
 - Voting ballots sent to the Organizing Committee after the end of the voting period are considered invalid voting ballots.
5. The Vote Counting Committee collects the number of votes cast at the AGM to conduct the vote counting, statistics of the voting results and draft the Vote counting Minutes.
6. Approval of Resolutions of the AGM
 - 6.1. Resolutions on the following matters are approved if they receive the support of shareholders representing 75% or more of the total voting shares of all attending shareholders, except in cases specified in clauses 3, 4, and 6 of Article 148 of the Enterprise Law:
 - a) Types of shares and total number of shares of each type;

- b) Changes in industry, profession, and business areas;
 - c) Changes in the organizational structure of the Company;
 - d) Investment projects or the sale of assets valued at 35% or more of the total asset value recorded in the Company's most recent financial report;
 - e) Reorganization or dissolution of the Company;
 - f) Amendments and supplements to the Charter.
- 6.2. Resolutions on other matters are approved when they receive support from shareholders holding 65% of the total voting shares of all attending shareholders, except in cases specified in clause 6.1 of this Article and clauses 3, 4, and 6 of Article 148 of the Enterprise Law.
- 6.3. The voting for an additional member of the Supervisory Board shall comply with the provisions in Clause 3 Article 7 of these Regulations.

Article 7. Election of additional members of the Supervisory Board

1. The AGM shall elect additional members to the Supervisory Board for the 2025–2030 term in a number equal to that of the members being dismissed, so as to ensure that the Supervisory Board consists of five (05) members.
2. The rights to nominate and self-nominate candidates for membership of the Supervisory Board, and the eligibility criteria for candidates to be elected as members of the Supervisory Board, shall be implemented in accordance with the Law on Enterprises and the Charter of the Corporation. The application dossier for nomination or self-nomination of candidates for membership of the Supervisory Board includes: (i) a nomination or self-nomination letter for election to the Supervisory Board; (ii) a personal information form/curriculum vitae completed by the candidate in the prescribed form; (iii) a certified copy of a valid ID card/Citizen Identity Card or passport; (iv) documents evidencing that the candidate satisfies all eligibility conditions to serve as a member of the Supervisory Board; and (v) a document on the formation of a shareholder group (if the candidate is nominated by a shareholder group). The application dossier must be submitted to the Organizing Committee of the AGM at least three (03) working days prior to the opening date of the AGM. Any dossier submitted after the above deadline shall be deemed invalid.
3. The vote for member of BOS shall be implemented in the form of cumulative voting. Each shareholder has total votes in proportion to the total shares with voting right multiplied by the additional members voted to the BOS. Shareholders have the right to accumulate all or part of their total votes for one or more nominees. The number of votes for each candidate is not required to be equal. Shareholders may use only a portion of their total votes, their remaining votes may not vote for any other nominees. Total votes for any candidate must not exceed the total rightful votes of the shareholders.
4. The elected members of the BOS shall be determined according to the number of votes in a descending order. If 2 or more candidates gain the same number of votes for the last position in the BOS, re-election shall be carried out among such candidates.

Article 8. Discussion in meeting

1. Discussion at the AGM must adhere to the following principles:
 - Shareholders may only make statements in discussion part of the AGM and/or after being approved by the Chairperson.
 - Chairperson has right to deny or interrupt Shareholders' expressing opinion if necessary.
 - Comments or questions will be collected at the same time and answered sequentially.

2. Proposals of shareholders must meet the following conditions:
 - Be concise and clear.
 - Do not restate previously mentioned matters.
 - Do not propose matters that are outside the authority of the AGM.
 - The proposed content must not violate the law, be personal in nature or exceed the authority of the AGM.

Article 9. Meeting minutes

1. The main contents of the AGM must be compiled by the Secretary into the Minutes of the AGM. The Minutes of the AGM and resolutions approved by the AGM must be announced before the closing of the AGM.
2. After being approved, the Organizational Regulation of Annual General Meeting of Shareholders 2026 of Post – Telecommunication Joint – Stock Insurance Corporation will be applicable for all activities related to the organization of the AGM 2026.

**ON BEHALF OF THE ORGANIZING
COMMITTEE OF THE AGM
CHAIRWOMAN OF THE BOD**

(signed)

Pham Minh Huong

No.: 22/2026/BC-PTI-HĐQT

Hanoi, April 22, 2026

**REPORT ON THE PERFORMANCE OF THE BOARD OF DIRECTORS AT
THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

**Respectfully submitted to: Shareholders of Post – Telecommunication Joint –
Stock Insurance Corporation**

Pursuant to the duties and powers of the Board of Directors (the “BOD”) as stipulated in the Charter of the Company and the Law on Enterprises, the Board of Directors of Post – Telecommunication Joint – Stock Insurance Corporation (the “Company” or “PTI”) hereby presents the report on its governance and performance in 2025, as well as the performance of each member of the Board of Directors, as follows:

1. General report on the activities of the Board of Directors in 2025

In 2025, the Board of Directors of PTI maintained a total of nine (09) members. At the Annual General Meeting of Shareholders (“AGM”) held on April 22, 2025, the AGM of the Company re-elected the members of the Board of Directors for the 2025–2030 term. The members of the Board of Directors for the 2025–2030 term include: Ms. Pham Minh Huong, Ms. Hoang Thi Yen, Mr. Nguyen Anh Duc, Ms. Hoang Thuy Nga, Ms. Do Thanh Huong, Mr. Vu Hoang Ha, Mr. Park Ki Hyun, Mr. Ko Young Joo and Mr. Kim Nahm Yoon.

During the year, the Board of Directors held six (06) meetings in the form of regular quarterly meetings and also conducted extraordinary meetings/written resolutions for the Board of Directors to vote and approve resolutions/decisions of the Company. The issued resolutions of the Board of Directors have been fully detailed and disclosed in the Report on Corporate Governance in 2025.

The Board of Directors also carried out restructuring and terminated the operations of its subcommittees, including: the Strategy – Risk Management – Information Technology Subcommittee; the Human Resources – Remuneration Subcommittee; and the Asset Management and Financial Business Subcommittee, in order to optimize the operating model and decision-making process of the Board of Directors towards more comprehensive discussions and direct decision-making at the Board level.

The Chairwoman of the Board of Directors also directed the review, proposal for issuance, amendment and supplementation of internal regulations, rules and procedures, as well as the development and completion of pricing methodologies for products and sets of insurance rules, terms and conditions, in order to enhance governance efficiency and consolidate the Company’s business conditions.

In investment activities, amid a year 2025 with many complex developments in the financial market, the Board of Directors, together with the Investment Council, made important decisions on investment as well as risk management of the investment portfolio during the year. Accordingly, investment activities in 2025 achieved positive results, contributing significantly to the fulfillment of the Company’s profit plan.

At the beginning of 2025, the Board of Directors also completed the implementation of the issuance of additional shares to increase share capital from equity under the authorization of the AGM and amended the Charter of PTI in accordance with the actual charter capital after the issuance. Accordingly, the charter capital of PTI is currently recorded at VND 1,205,921,290,000. However, compared to the market and PTI's scale of operations, the charter capital remains at a relatively low level, and the Board of Directors is continuing to discuss and reach consensus with major shareholders on improving the charter capital through the conversion of equity (share premium) as recorded in the financial statements into charter capital.

Regarding human resources, the Board of Directors also approved the appointment of senior management personnel of the Company as well as the recruitment policy for Deputy Chief Executive Officers in charge of business operations of PTI. This contributes to enhancing the Company's business development capacity in the coming period, as the business conditions have been consolidated.

In 2025, the Company also organized various training sessions and promoted the culture of digital transformation and the application of artificial intelligence (AI) to its employees, aiming to maximize the application of information technology in management activities, quality control, and work efficiency across the entire system.

2. Supervisory activities of the Board of Directors in 2025

In 2025, the Board of Directors carried out supervisory activities over the Board of Management in accordance with the Charter, the Company's Corporate Governance Regulations, internal regulations and management rules, assignment of duties, and applicable laws, specifically as follows:

- The Board of Directors, through its meetings, evaluated business performance, investment activities, the progress of strategic objectives, and the effectiveness of the Board of Management in managing, operating, and conducting the business activities of PTI.
- The Board of Directors closely supervised the implementation of business plans, investment activities, construction and procurement of fixed assets, matters relating to revenue, costs, recruitment and appointment of senior personnel of PTI, ensuring that the Board of Management performed fully and properly, and made timely adjustments where necessary.
- The Board of Directors organized, directed, and supervised the strict implementation and compliance with reporting and information disclosure obligations of the Company (financial statements, annual report, corporate governance report for 2024, semi-annual corporate governance report for 2025, periodic and ad hoc disclosures, etc.).
- In its supervisory activities, the Chairwoman of the Board of Directors regularly held meetings to discuss work and address difficulties with key personnel of PTI and its affiliated units, thereby identifying issues and providing timely direction.
- Supervising and preventing conflicts of interest of members of the Board of Directors, members of the Supervisory Board, the Chief Executive Officer, and other managers.

Through periodic supervision and review of management reports, the Board of Directors received full and timely information on PTI's business performance, including growth developments by channel/segment and revenue structure by business line. On that basis, the Board of Directors identified growth priorities in each period, while assessing the effectiveness of cost management solutions, operational efficiency improvements, and control over claims handling (loss ratio, claim

settlement progress, service quality), thereby contributing to ensuring PTI's sustainable growth objectives and business efficiency.

The Board of Directors assessed that the Board of Management has effectively performed its management and executive functions at PTI, ensuring compliance with the resolutions of the AGM and the Board of Directors, internal regulations/rules, the Charter of PTI, and applicable laws, thereby delivering effective business and operational results in 2025.

In particular, members of the Board of Management acted promptly in handling assessment, claims settlement, and rescue operations for damages caused by storms and floods in 2025, demonstrating PTI's social responsibility towards customers and the community, while affirming PTI's role as a reputable non-life insurance company that accompanies individuals and businesses in overcoming natural disasters, stabilizing livelihoods, and restoring production and business activities. Through the timely deployment of loss assessment resources, close coordination with partners and relevant entities, and the prioritization of transparent and compliant claims settlement, PTI has contributed to promoting the image of a professional, humane, and customer-centric insurance company, strengthening market confidence and enhancing PTI's brand reputation. This also serves as evidence of PTI's commitment to sustainable development goals, ensuring a balance of interests among shareholders, customers, and the community.

3. Remuneration/allowances, operating expenses and other benefits of the Board of Directors

The total remuneration actually paid to the members of the Board of Directors in 2025 amounted to VND 756,000,000.

The remuneration/allowances of each member of the Board of Directors in 2025 are specifically presented in the consolidated proposal of the Board of Directors on remuneration/allowances for the Board of Directors, the Supervisory Board, and salaries of the Executive Management, as well as in the audited financial statements of PTI for 2025.

4. Transactions between PTI and related parties

- The procedures and processes for approving transactions between PTI and related parties were strictly implemented, ensuring compliance with applicable laws and PTI's internal regulations.
- Transactions between PTI and related parties were approved by the Board of Directors and are specifically presented in the Report on Corporate Governance in 2025.

5. Activities of members of the Board of Directors

5.1. General activities of members of the Board of Directors

In 2025, members of the Board of Directors attended all Board meetings and provided opinions/voted on matters submitted for consideration. The attendance and specific contributions of the current members of the Board of Directors are as follows:

No.	Member's name	Number of meetings attended and contributions in the performance of duties	Notes
1	Ms. Pham Minh Huong – Chairwoman of the Board of Directors	Attended and chaired meetings, actively contributed opinions on PTI's business strategy, investment and governance, and voted on matters. Regularly directed the Executive Management in implementing resolutions of the Board of Directors, and provided leadership and training in	

		shaping thinking and working methods for each position within the organization.	
2	Ms. Do Thanh Huong	Attended all meetings, regularly contributed opinions on PTI's business strategy, operations, governance and shareholder relations, and voted on matters submitted for approval.	
3	Mr. Nguyen Anh Duc	Attended all meetings, regularly contributed opinions on PTI's business strategy and investment activities, and voted on matters submitted for approval.	
4	Mr. Vu Hoang Ha	Attended all meetings and voted on matters submitted for approval. Performed other duties as assigned by PTI.	Attended via proxy/online meetings
5	Ms. Hoang Thuy Nga	Attended all meetings and voted on matters submitted for approval.	
6	Mr. Kim Nahm Yoon	Attended all meetings, actively contributed opinions on PTI's business strategy and investment, and voted on matters submitted for approval.	
7	Mr. Ko Young Joo	Attended all meetings and voted on matters submitted for approval.	Attended via proxy
8	Mr. Park Ki Hyun	Attended all meetings and voted on matters submitted for approval.	Attended via proxy
9	Ms. Hoang Thi Yen	Attended and chaired meetings, with the role of Executive Management, actively contributed opinions and discussions on PTI's business strategy and investment, and voted on matters.	

Overall, members of the Board of Directors performed their functions and duties with a high sense of responsibility, integrity and prudence, ensuring the maximum legitimate interests of PTI and its shareholders. In general, each member of the Board of Directors has fulfilled their assigned duties in compliance with the Charter, applicable laws and the assignment of duties by the Board of Directors. The Board of Directors encourages members to increase direct participation/attendance at Board meetings to optimize the effectiveness of discussions and decision-making.

5.2. Assessment by independent members of the Board of Directors on the activities of the Board of Directors

In 2025, the Board of Directors fully performed its functions and duties in accordance with applicable laws and the Charter of the Company; Board meetings were organized in compliance with requirements on number of meetings, conditions for convening, procedures, and voting/resolution issuance in accordance with regulations. Matters submitted for discussion, consultation and resolution were generally within proper authority; documents and materials for meetings, as well as disclosure and record-keeping, were implemented in accordance with current regulations. However, reports presented at Board meetings need to be improved in quality to

provide members with a more comprehensive and complete overview of the Company's operations.

The Board of Directors focused on its role in strategic direction and supervision through the consolidation of the management organizational structure, review and issuance of important decisions in a timely manner in response to fluctuations in the financial and insurance markets; at the same time, proactively updating and directing the implementation of new regulatory requirements, particularly in areas related to risk management and product management.

Through Board meetings, the Board of Directors strengthened supervision over the execution and reporting capacity of the Board of Management, contributing to enhancing governance discipline, operational efficiency, risk control, and loss mitigation in business and investment activities; thereby strengthening PTI's competitiveness and adaptability in the context of a volatile insurance market and increasingly unpredictable natural disaster risks.

In the context of complex developments of natural disasters in 2025, the Board of Directors directed the Executive Management to implement responsive measures and adjust operations appropriately to maintain operational stability, ensure customer service, and control risks.

6. Orientation for PTI's activities in 2026

6.1. Orientation on organizational governance objectives

- To continue strengthening governance and executive capacity in line with strategic orientation; to complete decentralization and delegation mechanisms; to enhance accountability and discipline in execution.
- To reinforce the internal control and compliance system in accordance with the three lines of defense model; to review and standardize regulations/processes/policies along the value chain; to strengthen supervisory capacity and fraud prevention.
- To standardize performance management: to develop and apply KPI/OKR down to each unit; to link performance with service quality, compliance, and labor productivity; to control costs towards a lean model.
- To accelerate digital transformation and data governance: to complete IT infrastructure and management data systems; to digitalize key processes serving underwriting – claims – risk management.
- To apply AI with measurable outcomes: to prioritize solutions that enhance productivity, reduce errors, shorten processing time, and strengthen fraud control.

6.2. Orientation for business activities

- To promote selective revenue growth, prioritizing revenue quality by channel and product; to continue strengthening governance and effective operational control.
- To standardize and improve the quality of distribution channels: to standardize recruitment and training; to expand, enhance productivity and quality of direct and digital channels, accompanied by control of ethical risks and compliance.
- To optimize the product portfolio by target customer segments; to refine terms and conditions of insurance products, enhancing competitiveness and risk control capability; to develop direct sales channel capacity.
- To expand market presence based on efficiency criteria: to develop retail points/service points nationwide in association with cost management and performance efficiency.

- To strengthen corporate customer capacity and reinsurance: to develop corporate account managers; to enhance underwriting capacity; to strengthen relationships with reinsurers and maintain and optimize reinsurance programs.
- To maintain a strong position in motor insurance and health insurance while improving product governance quality: to increase renewal rates, control fraud, and optimize claims costs.
- To promote property and engineering insurance, including bidding activities, accompanied by control of risk accumulation and underwriting efficiency.
- To enhance service and claims quality: to standardize and digitalize processes; to shorten processing time; to increase transparency and customer satisfaction.

6.3. Orientation related to financial investment

- Investment activities shall ensure safety and efficiency, generating sustainable returns. In 2026, based on market conditions and distribution channels, the Company may allocate additional investment capital to expand sales points and channels to support revenue growth.
- To continue reviewing and handling underperforming investments according to the roadmap; to strengthen control over provisioning and impairment assessment in accordance with regulations, ensuring profit quality and protecting shareholders' interests.

Based on the business performance in 2025 and market conditions in 2026, the Board of Directors and the Executive Management have agreed on business targets for 2026, which are detailed in the report of the Executive Management on performance in 2025 and the business plan for 2026.

Respectfully submitted to the General Meeting of Shareholders for consideration and approval.

On behalf of the Board of Directors, I would like to wish the General Meeting great success and wish all Shareholders good health, happiness, and prosperity.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRWOMAN OF THE BOD**

(signed)

Pham Minh Huong

**REPORT OF THE EXECUTIVE MANAGEMENT
AT THE ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2026**

1. Performance results in 2025

1.1. General situation of non-life insurance business operations in 2025

General context and market growth momentum

In 2025, the non-life insurance market in Vietnam continued to maintain positive growth momentum, affirming its role as an essential financial protection tool for the economy. Total gross written premium revenue of the entire market was estimated at VND 88,114 billion, representing an increase of 11% compared to 2024. Despite notable improvements in the economic environment, particularly a strong increase of 16.9% in import-export turnover, the market still faced significant challenges in risk management and claims pressure arising from natural disasters.

Analysis of key business lines

- Health insurance – Maintaining leading position but with underlying risks: This continued to be the leading business line in the market, with revenue of VND 31,715 billion, accounting for 36% of total market share and growing by 10.3%. However, this segment is under significant pressure from rising medical costs due to hospital autonomy policies and increasingly complex insurance fraud. In particular, the healthcare segment requires insurers to tighten risk selection policies.
- Motor insurance – Recovery amid challenges: This line achieved revenue of VND 21,007 billion (accounting for 23.8% of market share), with growth of 12.4%. A notable highlight is the strong increase of 24.8% in compulsory third-party liability insurance for vehicle owners, while voluntary insurance only grew by 8.4%. Of particular concern is the persistently high loss ratio due to increasing spare parts costs for newer vehicle models and the severe impact of urban flooding incidents.
- Property & engineering insurance – Growth driven by regulatory impetus: With revenue of VND 23,792 billion (accounting for 27% of market share), this segment grew by 11.2%. In particular, compulsory fire and explosion insurance surged by 22.5% thanks to stricter fire prevention and firefighting regulations. Meanwhile, voluntary fire and explosion insurance declined by 4.5% and recorded a high loss ratio, reflecting a strong market trend of filtering out low-quality risks.

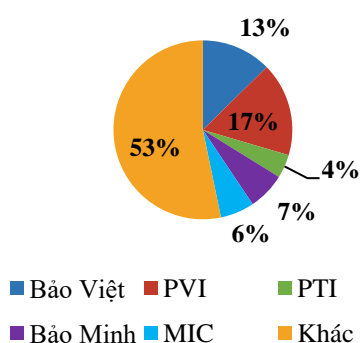
Key highlights shaping the market

- Severe impact of natural disasters: In 2025, significant losses were recorded due to Storm No. 10, Storm No. 11, and flooding in the Central and Central Highlands regions. The two major storms alone caused thousands of loss events, with estimated damages exceeding VND 1,600 billion in property and motor insurance lines. This placed substantial pressure on underwriting performance across the industry.

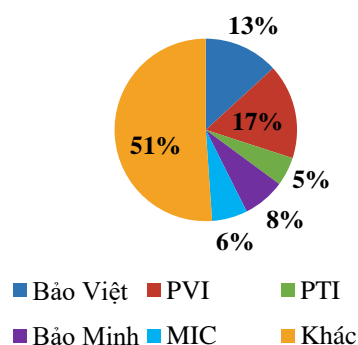
- Intense competition in premiums and policy terms: Across most business lines, particularly marine and property insurance, fierce competition in premium pricing was observed. Many insurers faced a difficult trade-off: reducing revenue to protect profit margins or maintaining sales volume while bearing underwriting losses.
- Divergence in governance capacity: In a context where loss ratios in certain voluntary segments reached as high as 54%, differences in performance among insurers were driven by their ability to control operating costs and optimize customer portfolios.

These developments in the market in 2025 served as an important basis for PTI's Executive Management to make strategic and transformative decisions. The fact that the overall market recorded premium growth accompanied by high loss ratios and unsustainable price competition has reinforced PTI's determination to shift its focus from "pure revenue growth" to "strengthening governance and optimizing efficiency". Adjustments in product structure as well as changes in PTI's cooperation model with distribution channels over the past year were all driven by the need to adapt to these challenging market realities.

Non-life insurance market share in 2025



Non-life insurance market share in 2024

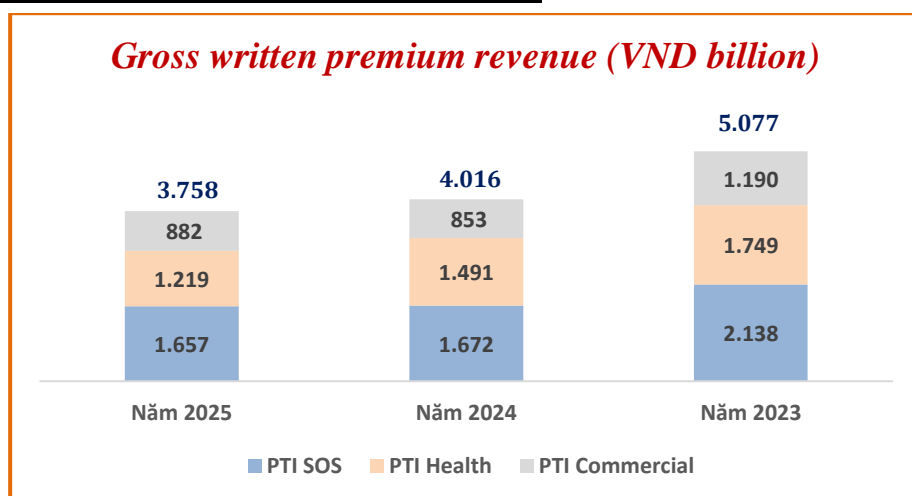


Source: Vietnam Insurance Association

1.2. Business performance of PTI in 2025

a. Insurance business performance of PTI in 2025:

Insurance business performance by product:

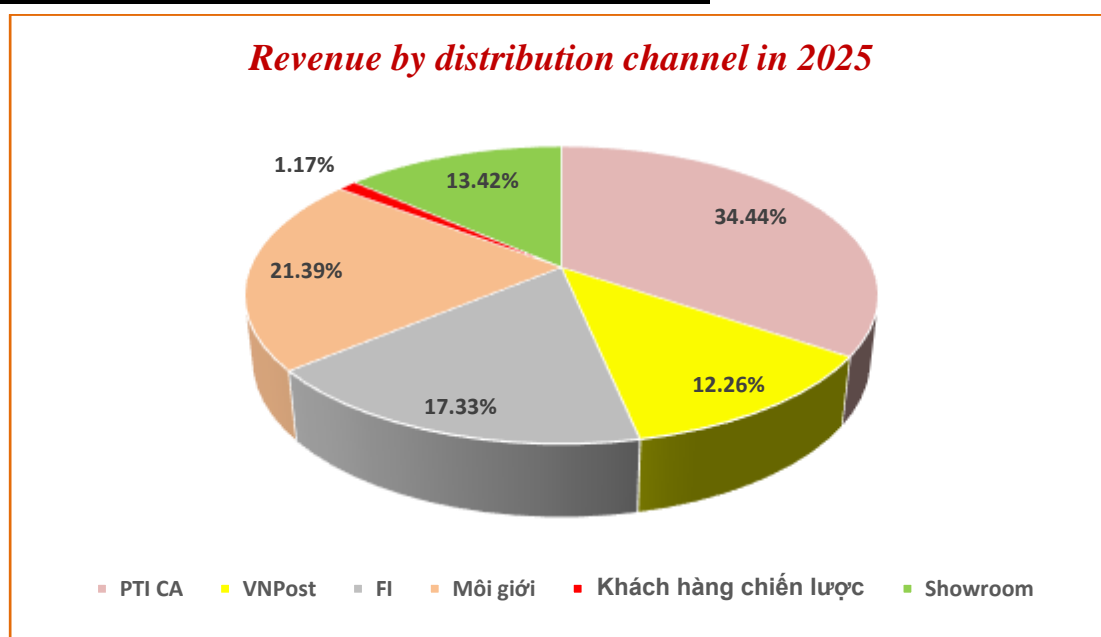


- Gross written premium revenue of PTI in 2025 reached VND 3,758 billion, representing a decrease of 6.43% compared to the same period in 2024, reflecting increasing competitive pressure and a shift in business portfolio towards sustainable efficiency rather than pure

revenue growth.

- PTI SOS – Maintaining its core pillar: Motor insurance recorded VND 1,657 billion, accounting for the largest proportion (44.01%). Although automobile insurance revenue slightly declined due to premium competition pressure, a notable highlight was the strong growth of private house insurance at 29.03%, demonstrating success in expanding into lower-risk segments.
- PTI Health – Proactive efficiency control and promotion of health protection awareness: This segment recorded the sharpest decline (18.23%), reaching only VND 1,219 billion. This result stemmed from PTI’s proactive tightening of contract quality control and customer selection to improve the loss ratio, which remains high across the industry.
- PTI Commercial – A new growth driver: This was the only product group to record positive growth (3.37%), reaching VND 882 billion. In particular, property and engineering insurance increased by 7.24%, reflecting the ability to capture the recovery momentum in infrastructure investment.
- Overall, PTI’s revenue structure in 2025 shows continued heavy reliance on the PTI SOS segment (primarily motor insurance), while PTI Health is undergoing restructuring. The priority orientation for the coming year should focus on controlled recovery of PTI Health, accelerating PTI Commercial, and continuing to develop potential segments such as private house insurance and motorcycle insurance within the PTI SOS group.

Insurance business performance by distribution channel:



The revenue structure by distribution channel of PTI continued to be maintained in a diversified direction, ensuring broad coverage and optimizing direct offline touchpoints with customers. The Executive Management’s strategic focus is to build a balanced pillar system across channels, enabling the Company to proactively adapt to market fluctuations and minimize the risk of dependence on any single segment.

- PTI CA channel (Client Advisor): This channel continues to affirm its role as the core pillar in the distribution system, accounting for the largest proportion of revenue at 34.44%.

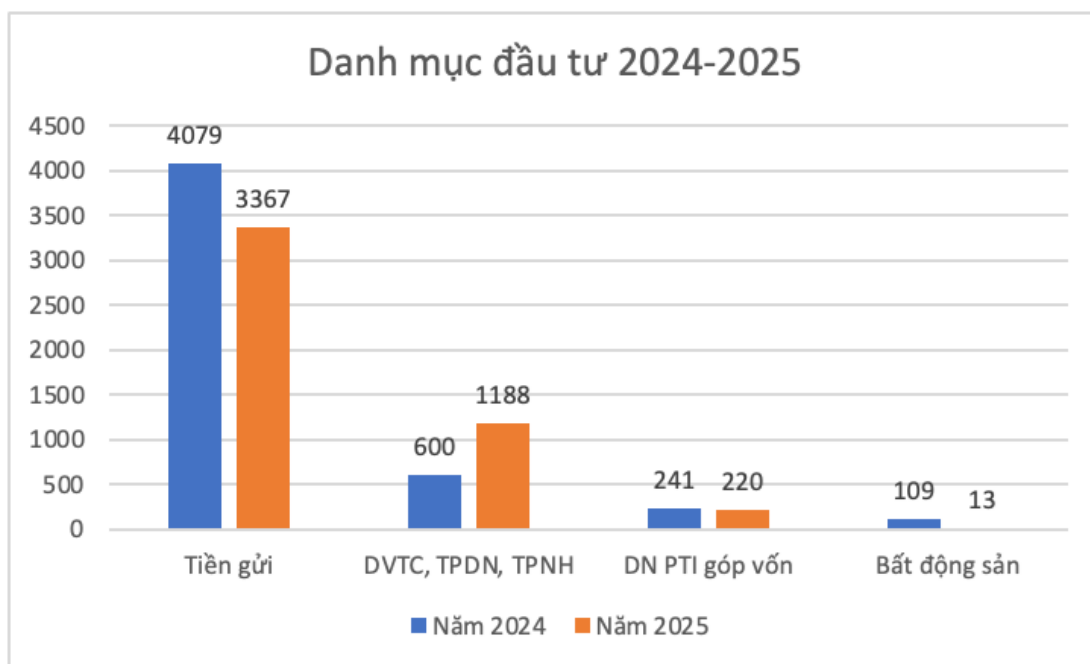
During the year, PTI consistently prioritized advisory quality and effective management capability of its direct sales force rather than pursuing aggressive growth.

- Referral channels: This group of channels continued to maintain necessary stability, contributing significantly to the Company's sustainable gross written premium flow, including: broker channel (21.39%), FI channel (financial institutions/banks) accounting for 17.33%, VNPost channel (12.26%), and showroom channel accounting for 13.42%.

Maintaining a diversified and mutually supportive distribution channel structure not only helps PTI optimize acquisition costs but also reinforces its commitment to a customer-centric approach, ensuring that insurance services are readily available at all offline touchpoints nationwide.

Financial investment activities

• Investment results in 2025



Financial investment activities in 2025 recorded impressive results, with total revenue reaching VND 296 billion.

With the guiding principle of “prudence and safety while leveraging opportunities to optimize efficiency”, in 2025, PTI’s investment portfolio continued to focus on highly liquid assets such as deposits, bank bonds, and corporate bonds, accounting for over 90% of the total portfolio. However, there has been a clear shift in PTI’s asset allocation strategy toward optimizing investment efficiency in a low-interest-rate environment while still ensuring the safety and effectiveness of the investment portfolio.

PTI proactively reduced the proportion of deposits and increased allocation to higher-yield assets in the context of low market interest rates, while taking advantage of the recovery of the bond market and improved bond valuations. PTI also prudently selected investments in bonds issued by reputable and highly liquid institutions in the market.

b. Performance against the plan:

Criteria	Plan (VND billion)	Actual 2025 (VND billion)	Completion rate
Gross written premium revenue	4,550	3,758	82.6%
Profit before tax	320	373	116.5%
Profit after tax	256	291	113.9%

Regarding revenue: Total gross written premium revenue in 2025 reached VND 3,758 billion, achieving 82.6% of the plan. Although the full-year figure slightly declined due to proactive risk filtering, a key highlight is that PTI began to record positive growth momentum again from the final months of 2025. This recovery demonstrates that restructuring policies have started to take effect in practice.

Regarding profit: This is a remarkable highlight and a major success of the Company in 2025. Profit before tax reached VND 373 billion, exceeding the plan by 16.5%. This impressive result was driven by effective control of the loss ratio, optimization of management expenses, and the maintenance of safe and efficient financial investment activities.

c. PTI's position in the insurance market:

- In 2025, PTI continued to consistently implement its strategic shift from broad-based scale growth to selective growth. Instead of aggressively expanding revenue across all distribution channels, the Company proactively prioritized resources for segments and channels that deliver substantive and sustainable efficiency, while resolutely strengthening its governance system and internal operational capacity.
- Despite adopting a prudent development policy that prioritizes portfolio quality over rapid growth, PTI continued to affirm its brand strength and business scale by maintaining its position among the Top 10 non-life insurance companies with the highest revenue in the market in 2025. Maintaining a leading position in revenue while undergoing significant restructuring is a testament to the Company's solid business foundation and customer trust.
- PTI's position and reputation are further reinforced through stringent quantitative indicators from international organizations. In early 2026, the global credit rating agency A.M. Best assigned PTI a Financial Strength Rating of B++ (Good) for the eighth consecutive year. A.M. Best highly appreciates PTI for its advantage in a diversified distribution channel system and a comprehensive nationwide customer service network.

1.3. Financial situation

Key financial indicators

In general, the Company maintains an asset structure in a stable and prudent manner, combined with flexible adjustments depending on macroeconomic and microeconomic conditions to ensure profit optimization while complying with risk management principles.

Business performance indicators

Unit: VND billion

Criteria	Year 2023	Year 2024	Year 2025	% increase/(decrease)	
				2025 compared to 2024	2025 compared to 2023
Net revenue	4,878.341	3,891.281	3,292.508	-15.39%	-32.51%
Total insurance claim expenses	2,187.728	1,642.198	1,128.637	-31.27%	-48.41%
Total insurance business operating expenses	4,567.751	3,450.195	2,847.322	-17.47%	-37.66%
Administrative expenses	208.654	199.680	210.785	5.56%	1.02%
Profit from business operations	311.671	390.980	363.946	-6.91%	16.77%
Other income	8.087	8.991	5.867	-34.74%	-27.45%
Profit before tax	319.758	402.743	372.809	7.43%	16.59%
Profit after tax	252.869	321.752	291.459	-9.42%	15.26%
Combined Ratio	97.56%	92.74%	91.85%	-0.96%	-5.86%

The Company's profit in 2025 reached an impressive level, significantly exceeding the plan, due to the following key factors:

+PTI's investment activities continued to deliver positive results: deposit investments and bond investments ensured capital safety and achieved effective returns.

+Profit from insurance business operations in 2025 reached VND 364 billion, representing a relatively high level of profitability.

+Total insurance claim expenses in 2025 amounted to VND 1,129 billion, decreasing by 31.3% (equivalent to a reduction of VND 514 billion) compared to 2024, demonstrating that PTI's loss ratio control measures have been effective, particularly for PTI Health and PTI SOS products.

+ The optimization of business and administrative expenses, together with effective control of the loss ratio, led to a reduction in total insurance business operating expenses in 2025, thereby contributing to profit growth. Specifically, total insurance business operating expenses in 2025 amounted to VND 2,847 billion, decreasing by 17.47% (equivalent to a reduction of VND 603 billion) compared to 2024.

+The combined ratio is an indicator used to assess the profitability of an insurance company (a ratio below 100% indicates profitability). In 2025, PTI's combined ratio was 91.85%, which is a very positive level, reflecting strong financial safety of the Company.

1.4. Other activities

As a financial and insurance institution, although its operational nature does not create significant direct impacts on the environment, PTI is always deeply aware of its responsibility towards the overall ecosystem. The Company commits to integrating green standards into corporate governance through three core pillars: strict compliance with environmental laws; proactive optimization of operational impacts; and fostering a green lifestyle culture internally.

In particular, in 2025, PTI's social responsibility was strongly demonstrated through the prompt implementation of loss assessment and claims settlement in response to severe damages caused by natural disasters. The Executive Management directly directed and handled, with urgency, the

assessment, claims settlement, and rescue operations for losses caused by storms and floods. The timely deployment of assessment resources and close coordination with relevant parties not only helped customers quickly overcome the consequences of natural disasters and stabilize their lives, but also affirmed PTI's role as a reputable non-life insurer accompanying the recovery of socio-economic activities.

Through prioritizing transparent and compliant claims settlement, PTI has contributed to promoting the image of a professional, humane, and customer-centric enterprise, thereby strengthening market confidence. This is clear evidence of PTI's commitment to sustainable development goals, ensuring a balance of interests among shareholders, customers, and the community.

2. Orientation for 2026

➤ Insurance business activities

In 2026, PTI will continue to adhere to its sustainable development strategy, focusing on improving portfolio quality, enhancing operational efficiency, and strengthening a customer-oriented service foundation.

- Regarding the product system, PTI maintains its positioning through three comprehensive solution groups: PTI SOS – Rescue and insurance; PTI Health – Health and insurance; PTI Commercial – Insurance solution consultancy for corporate clients. These product groups are operated and integrated with the centralized service platform PTICare, providing customers with a seamless experience from product access, policy management to claims settlement.

- Within the PTI SOS group, motor insurance continues to be identified as the core growth pillar. PTI will maximize its internal strengths in customer data, pricing capability, and product management to develop scale under a dual-balanced approach—both promoting revenue growth through competitive product programs and expanded distribution channels, while strictly controlling loss ratios through data-driven management tools and underwriting policies tailored to each risk segment.

- For PTI Commercial, the focus in 2026 is to promote property and engineering insurance and marine insurance—segments with high growth potential associated with the recovery of infrastructure investment and import-export activities. PTI will continue to build a nationwide team of corporate insurance solution consultants, while expanding through project-based insurance bidding channels, which offer large contract values and high stability.

- For the PTI Health group, the strategy will be implemented along two parallel directions. On one hand, PTI will promote traditional personal insurance products such as accident insurance and income protection insurance, targeting the essential protection needs of the majority of individual customers. On the other hand, PTI will continue to maintain strict management policies for healthcare insurance operations to stabilize portfolio quality, control loss ratios, and enhance service experience, thereby strengthening long-term customer loyalty.

Looking at the overall orientation for 2026, all of PTI's strategic priorities stem from a consistent philosophy: placing customers at the center of all business decisions. From product design and distribution channel development to service experience enhancement, all efforts aim to become the most trusted companion in protecting customers' most valuable assets. This is also the core commitment PTI pursues in realizing its positioning as **People Trust Insurance**.

➤ Financial investment activities in 2026

In the macroeconomic context of 2026, with major central banks maintaining cautious monetary policies, along with geopolitical risks and global trade fluctuations, financial markets are expected to become more polarized, particularly for risk assets. In Vietnam, high economic growth targets provide positive momentum for the market but also create pressures on macroeconomic management, including inflation control, credit growth, and exchange rates. In this context, interest rates are likely to increase compared to 2025, thereby improving yields of fixed-income assets while simultaneously increasing capital costs and requiring stricter risk management.

On that basis, PTI will continue to maintain its investment strategy focusing on safety, high liquidity, and optimal capital utilization efficiency:

- Maintaining a large proportion of fixed-income assets such as deposits and bank bonds to ensure safety, liquidity, and investment efficiency.
- Implementing corporate bond investments selectively, prioritizing high credit quality and transparency.
- Gradually and prudently expanding equity investments, focusing on companies with strong fundamentals and long-term growth potential in a more polarized market.
- Continuing to divest/restructure inefficient real estate and private equity investments to recover capital.

3. Business targets for 2026:

No.	Criteria	Plan for 2026 (VND billion)
1	Insurance business revenue	4,139
2	Profit before tax	320
3	Profit after tax	256

The above is the report on the performance results in 2025 and the business plan for 2026 of Post – Telecommunication Joint – Stock Insurance Corporation. The Executive Management respectfully submits to the General Meeting of Shareholders for consideration and approval.

On behalf of the Executive Management, I would like to express my sincere thanks to the Shareholders and wish you good health, happiness, and success!

**ON BEHALF OF THE EXECUTIVE
MANAGEMENT
CHIEF EXECUTIVE OFFICER**

(signed)

Hoang Thi Yen

No.: 23/2026/BC-BKS

Hanoi, April 22, 2026

**REPORT OF THE SUPERVISORY BOARD
AT THE ANNUAL GENERAL MEETING OF SHAREHOLDERS 2025**

**Dear: Esteemed Shareholders of Post – Telecommunication Joint –
Stock Insurance Corporation**

In accordance with the provisions of the Law on Enterprises, the Charter of Post - Telecommunication Joint - Stock Insurance Corporation, the Regulations on the organization and operation of the Supervisory Board and other applicable regulations, the Supervisory Board hereby submits the following report to the Annual General Meeting of Shareholders:

I. OPERATIONS OF THE SUPERVISORY BOARD IN 2025

1. Number of Supervisory Board Members

In 2025, the Supervisory Board maintained a total of 5 members, consisting of 1 Head and 4 Supervisors. During the Annual General Meeting of Shareholders in 2025, the shareholders re-elected the members of the Supervisory Board for the 2025–2030 term. Accordingly, the current members of PTI's Supervisory Board are: Mrs. Nguyen Thi Ha Ninh – Head, Members are: Mrs. Nguyen Thi Huong Thao, Mrs. Nguyen Thi Thuy Giang, Mr. Ko Dong Gi and Mr. Yoo Jang Hee.

2. Operations of the Supervisory Board in 2025

- In 2025, the Supervisory Board of the Corporation held two periodic meetings to re-elect the Head of the Supervisory Board for the 2025–2030 term, evaluate issues presented in the reports of the Executive Board during Board of Directors meetings, and discuss the improvement of the organizational structure and operations of the Supervisory Board, as well as the implementation of assigned tasks. All members of the Supervisory Board participated in the meetings either directly or by proxy.
- The Supervisory Board developed monitoring plans and programs, assigned tasks to its members for implementation, and maintained regular meetings as required.
- The Supervisory Board directly and in collaboration with relevant functional departments of the Corporation monitored compliance with legal regulations, the Corporation's Charter, resolutions of the General Meeting of Shareholders (GMS), resolutions of the BOD, and the Corporation's internal management decisions.
- The Supervisory Board appraised business performance reports, financial statements, and analyzed and evaluated the Corporation's financial position, operational efficiency, capital preservation and growth, as well as significant risks faced by the Corporation.
- The Supervisory Board attended regular BOD meetings and contributed opinions on business operation strategies, financial management, and the improvement of management regulations.
- The Supervisory Board regularly communicated and coordinated with the BOD and the Executive Board to monitor and control the Corporation's operations. It promptly informed the

Executive Board of significant risks affecting shareholders' interests and proposed solutions for resolution.

- Members of the Supervisory Board performed their duties with honesty and diligence without obstructing the business operations of the Corporation. The remuneration for the Supervisory Board in 2025 is detailed in the proposal of the BOD regarding remuneration for the BOD, the Supervisory Board, and salaries for the Executive Board. Accordingly, the remuneration paid to each member of the Supervisory Board was 4 million VND per person per month. The remuneration was paid by the Corporation based on the actual duration of each member's tenure and was disbursed on a monthly basis.
- Regarding related-party transactions of PTI: Transactions between PTI and related parties were conducted in compliance with the approval procedures and in accordance with the provisions of the law, the Corporation's Charter, and its internal governance regulations. Contracts/transactions between the Corporation and related parties, as approved by the BOD, were executed and disclosed in compliance with the applicable regulations.

II. RESULTS OF INSPECTION AND SUPERVISION ACTIVITIES IN 2025

1. Results in 2025

a. Evaluation of Financial Statements

- The recording, storage of documents, accounting information system, and bookkeeping were generally carried out in accordance with current regulations. The financial statement indicators as of December 31, 2025, were appropriately classified following the guidelines outlined in Circular No. 232/2012/TT-BTC issued by the Ministry of Finance on December 28, 2012; Circular No. 200/2014/TT-BTC and Circular No. 202/2014/TT-BTC also issued by the Ministry of Finance.
- The Supervisory Board assessed that PTI had organized its accounting operations and maintained accounting books in compliance with applicable regulations. The separate financial statements and consolidated financial statements of PTI were prepared to truthfully and fairly reflect, in all material respects, the financial position of the Corporation, as well as its business performance and cash flow activities, in accordance with Vietnamese Accounting Standards, the accounting regime for insurance enterprises issued under Circular No. 232/2012/TT-BTC by the Ministry of Finance on December 28, 2012, and other relevant legal provisions governing the preparation and presentation of financial statements. The separate and consolidated financial statements of PTI were audited by Deloitte Vietnam Audit Company Limited, which issued an unqualified opinion.
- In all material respects, the financial statements truthfully and fairly reflected the financial position of the Corporation as of December 31, 2025.

b. Key Financial Indicators in the Consolidated Financial Statements:

NO.	INDICATORS	UNIT	YEAR 2024	YEAR 2025
I	Total assets	Billion VND	8,424,304	8,438,639
1	Short-term Assets	Billion VND	6,756,022	6,713,045
2	Long-term Assets	Billion VND	1,668,283	1,725,593

3	Goodwill	Billion VND	-	-
II	Total Liabilities and Equity	Billion VND	8,424,304	8,438,639
1	Liabilities	Billion VND	6,038,351	5,777,800
2	Equity	Billion VND	2,385,953	2,660,839
3	Minority Interest	Billion VND		
III	Liquidity Ratios			
	Current Ratio	Times	1.12	1.16
	Quick Ratio	Times	1.12	1.16
IV	Capital Structure			
1	Liabilities/Total Liabilities and Equity	%	71.7%	68.5%
2	Equity/Total Liabilities and Equity	%	28.3%	31.5%
V	Profitability Ratios			
1	Net Profit After Tax	Billion VND	321,752	291,459
2	ROE (Net Profit/Equity)	%	13.5%	11.0%
3	ROA (Net Profit/Total Assets)	%	3.8%	3.5%
VI	Basic Earnings Per Share (Excluding Reward and Welfare Funds)	VND	2,588	2,417

c. Status of Fund Allocation as of December 31, 2025:

Content	Unit	Balance as of January 01, 2025	Incurred in 2025		
			Derivative	Utilization	Balance as of January 01, 2025
1. Technical Reserve Fund	Billion VND	2,760,908			2,460,459
- Premium Reserve	Billion VND	1,618,768	-143,218		1,475,549
- Claim Reserve	Billion VND	945,551	-184,548		761,003
- Catastrophic Reserve	Billion VND	196,590	27,316		223,906
2. Enterprise Funds and Capital	Billion VND	1,740,938			1,755,002

- Owner's Equity	Billion VND	803,957	401,964		1,205,921
- Share Premium	Billion VND	827,943	-401,964		425,979
- Development Investment Fund	Billion VND	28,642	-		28,642
- Statutory Reserve Fund	Billion VND	80,396	14,064		94,459

d. Performance of 2025 Planned Targets:

NO.	Indicators	Unit	2025 Target	2025 Actual	Actual /Target (%)
1	Revenue from Insurance Operations	Billion VND	4,550,000	3,757,886	83%
2	Revenue from Financial Investments	Billion VND	279,200	295,586	106%
3	Profit Before Corporate Income Tax	Billion VND	320,000	372,809	117%
4	Profit After Corporate Income Tax	Billion VND	256,000	291,459	114%

e. Comparison of 2025 Target Performance with 2024:

Chỉ tiêu Indicators	Unit	2025 Actual	2024 Actual	Year 2025/ Year 2024 (%)
I. Revenue	Billion VND	3,597,443	4,110,677	87%
1. Net Revenue from Insurance Business	Billion VND	3,292,508	3,891,281	85%
2. Revenue from Financial Investments	Billion VND	295,586	207,248	143%
3. Other Income	Billion VND	9,350	12,149	77%
II. Operating Expenses	Billion VND	3,227,631	3,710,707	87%
1. Insurance Operating Expenses	Billion VND	2,847,322	3,450,195	83%
2. Financial Investment Expenses	Billion VND	166,041	57,674	288%
3. Other Expenses	Billion VND	3,482	3,158	110%
4. General and Administrative Expenses	Billion VND	210,785	199,680	106%

III. Profit (Loss) from Associates	Billion VND	2,996	2,773	108%
IV. Profit Before Tax	Billion VND	372,809	402,743	93%

2. Results of Inspection and Supervision Work in 2025

a. Activities of the Board of Directors:

In 2025, the Board of Directors of the Corporation operated in accordance with the provisions of the Charter and the Law on Enterprises. The BOD held a total of 06 regular quarterly meetings and issued resolutions on approved matters, disclosing information in compliance with legal regulations.

The Supervisory Board assessed:

- The strategies formulated by the BOD were appropriate to the Corporation's development requirements during various stages. The BOD directed the Executive Board to focus on business operations, adhere closely to strategic orientations, and develop action plans to decisively and systematically implement solutions to achieve the objectives and plans entrusted by the General Meeting of Shareholders, despite the complex developments in the economy and changes in regulations and legal policies.
- Resolutions and decisions made by the BOD in 2025 were aligned with the sustainable development goals set by the GMS. The BOD strengthened, established, and issued internal regulations, as well as decentralized internal governance for business operations, operational management, and organizational governance, creating favorable conditions for the Executive Board to execute its responsibilities effectively.
- Internal regulations related to business operations were reviewed and issued, ensuring the establishment of mechanisms for control and risk management tailored to each business process. The Corporation maintained compliance with safety indicators, limits, and ratios for insurance operations, in line with the regulations of the Ministry of Finance.
- The organization of BOD meetings complied with current regulatory requirements regarding procedures, conditions, content, format, documentation, and timing of meetings.

b. Results of Key Task Implementation

- In 2025, the Corporation successfully completed the strategies set by the Board of Directors, achieving the profit targets assigned by the General Meeting of Shareholders and the BOD.
- Continued to streamline and enhance the management structure towards greater efficiency, ensuring the Corporation's business performance.
- Effectively controlled the claim ratio in insurance business operations, with the claim ratio showing a year-on-year decline.
- Focused on improving and strengthening corporate governance policies and internal systems, ensuring operational standards.
- In 2025, PTI finalized tax settlements for the period 2022–2024, which resulted in additional tax payments, penalties, and late payment charges amounting to VND 6.224 billion. Considering the scale and complexity of the Corporation's accounting processes, this penalty is not excessively large. However, it highlights existing shortcomings in the Corporation's accounting practices, which must be rigorously inspected, controlled, and rectified in the coming years.

c. Results of Supervision of the General Director and Management Personnel

The activities of the Executive Board have fundamentally complied with the Corporation's Charter, as well as the Resolutions of the General Meeting of Shareholders and the Board of Directors (BOD). The Executive Board has proactively implemented comprehensive solutions across mechanisms, markets, human resources, IT, promotions, and risk management to execute major programs in line with the Resolutions/Decisions of the GMS and BOD.

2025 Performance Results:

- Achieved 114% of the annual profit target, with post-tax profit reaching VND 291.5 billion.
- The Corporation's net revenue from insurance business operations has shown a consistent annual decline over three consecutive years, with decreases of 20% and 15% in the respective years.
- Total operating expenses for the insurance business in 2025 amounted to VND 2,847 billion, marking a 17% decrease (equivalent to VND 603 billion) compared to 2024. The rate of expense reduction was consistent with the rate of decline in revenue from insurance business operations.
- Market Share: PTI managed to maintain its position within the top 10 in terms of insurance premium revenue.
- Financial investment activities in 2025 experienced a downturn compared to 2024, with net profit from financial investments decreasing by 13%, reaching VND 129.5 billion.

The Supervisory Board assessed that the General Director and management personnel have made significant efforts in implementing and strengthening business conditions, as well as quickly adapting to changes within PTI. However, the continuous decline in market share has resulted in PTI losing a competitive advantage in bidding and sales activities.

d. Coordination of the Supervisory Board with the Board of Directors, the General Director, and Other Executives

The Board of Directors, the General Director, other executives and the Supervisory Board have performed their respective functions and duties as stipulated by the Law on Enterprises, the Corporation's Charter, and internal governance regulations. Together, they have collaborated in planning, managing, directing, and overseeing the Corporation. Regarding the coordination between the Supervisory Board and the activities of the BOD, the General Director, and other executives, the assessment is as follows:

- Regarding the BOD and the Executive Board, during BOD meetings, members of the Supervisory Board actively participated and provided their opinions on the matters presented. This contributed to making decisions that maximize efficiency for the Corporation and its shareholders.
- Regarding other management personnel: Throughout its operations, the Supervisory Board closely coordinated with the finance and accounting department, the planning department, and the legal and internal control department to ensure that PTI's management activities are conducted in compliance with the law, proper procedures, and the State's directives.

The Supervisory Board has carried out its duties honestly and prudently, prioritizing the Corporation's overall development goals without obstructing the operations of the BOD and the Executive Board.

III. RECOMMENDATIONS OF THE SUPERVISORY BOARD

Based on its functions and responsibilities, in addition to the recommendations outlined above, the Supervisory Board further proposes the following to the Board of Directors and the Executive Board:

- Remain steadfast in pursuing the goals of safe, efficient, and sustainable development.
- Promote insurance business revenue by focusing on boosting revenue from sustainable products/channels with low claim ratios.
- Accelerate the implementation of insurance sales and operational management on technology platforms to meet the changing consumption methods of insurance participants.
- Personalize products and programs to align with the risks and financial conditions of each customer, providing them with comprehensive choices when participating in PTI's products and services.
- Continue to rigorously and effectively manage business expenses, particularly administrative and claims-related costs (both actual payments and provisions). Closely monitor underwriting and claims activities, quickly digitize policy issuance and claims assessment to enhance customer experience, minimize insurance fraud, and ensure control over the Combined Ratio.
- Strengthen the management and resolution of debts, especially bad debts and irrecoverable debts from previous years, while minimizing the occurrence of new bad debts.
- Seek safe investment opportunities to enhance the efficiency of capital utilization for the Corporation.
- Directly implement organizational governance and human resource development activities, including building competency frameworks. Focus on training high-quality personnel to meet market demands, particularly leadership teams and experts in core non-life insurance operations.

The above constitutes the full report on the activities of the Supervisory Board in 2025, as well as its recommendations for 2026. On behalf of the Supervisory Board, I would like to sincerely thank the Board of Directors and the Executive Board for their support and collaboration, as well as the departments and units within the Corporation for enabling the Supervisory Board to successfully fulfill its responsibilities entrusted by the shareholders.

I wish the 2026 Annual General Meeting of Shareholders of the Post and Telecommunication Insurance Corporation great success.

**ON BEHALF OF THE SUPERVISORY BOARD
HEAD OF THE SUPERVISORY BOARD**

(Signed)

Nguyen Thi Ha Ninh

No.: 25/2026/TTr-PTI-HĐQT

Hanoi, April 22, 2026

PROPOSAL
**OF THE BOARD OF DIRECTORS OF POST – TELECOMMUNICATION JOINT –
STOCK INSURANCE CORPORATION**

On the approval of the following matters: the audited financial statements for 2025; the dividend rate for 2025; the profit distribution for 2025; the selection of an auditing and financial statement review firm for 2026; remuneration/allowances for the Board of Directors and the Supervisory Board, and salaries of the Executive Management; and the dismissal and additional election of members of the Supervisory Board of the Company

Respectfully submitted to: Shareholders of Post – Telecommunication Joint – Stock Insurance Corporation

The Board of Directors (the “BOD”) of Post – Telecommunication Joint – Stock Insurance Corporation (the “Company”) respectfully submits to the General Meeting of Shareholders (the “Meeting”) for consideration and approval the following matters:

I. Audited financial statements of the Company for 2025

The BOD respectfully submits to the General Meeting of Shareholders for approval the separate financial statements and consolidated financial statements of the Company for 2025, audited by Deloitte Vietnam Audit Company Limited, with the following key figures (based on the separate financial statements):

No.	Criteria	Value (VND)
1.	Total assets	8,427,178,125,661
2.	Equity	2,655,301,121,707
3.	Net revenue from insurance business operations	3,292,507,517,503
4.	Profit before tax	361,047,272,463
5.	Profit after tax	279,749,556,073
6.	Total undistributed earnings	900,299,534,249

According to the opinion of the Independent Auditor in the audit report, the financial statements of the Company present fairly, in all material respects, the financial position of the Company as at December 31, 2025, as well as its business results and cash flows for the financial year ended on the same date, in accordance with accounting standards, accounting regime applicable to

Vietnamese insurance enterprises, and relevant legal regulations on the preparation and presentation of financial statements.

The full audited financial statements for 2025 are available on the Company's website at: www.pti.com.vn/bao-cao-tai-chinh/

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval.

II. Dividend rate for 2025

Entering 2026, the domestic macroeconomic environment continues to maintain a growth-supportive orientation, while the financial market presents additional positive expectations alongside external volatility. Specifically: (i) the National Assembly/Government has set a GDP growth target of at least 10% for 2026, demonstrating strong commitment to promoting growth and expanding public and private investment, thereby supporting business activities and market sentiment; (ii) Vietnam has been reclassified by FTSE Russell to “Secondary Emerging” status, effective from September 21, 2026, subject to interim review, which may serve as a catalyst for capital inflows and market valuation in the medium term; and (iii) market valuation levels, according to analytical organizations, are at a reasonable level/approaching long-term averages, while external risks (geopolitics, energy prices, and “risk-off” cycles) remain, requiring enterprises to maintain financial flexibility and safety buffers.

On that basis, to optimize long-term shareholder value, PTI prioritizes strengthening its financial capacity and capital quality in order to: (i) reinforce safety margins, enhance underwriting capacity, and meet risk management requirements; (ii) proactively allocate resources for key initiatives in operational efficiency, technology, data, and digital transformation; (iii) improve resilience against adverse scenarios (large losses, market fluctuations, natural disasters); and (iv) maintain financial investment capacity in the context of rising interest rates. Maintaining strong capital resources enables PTI to better capture growth opportunities in favorable market cycles while mitigating the risk of raising capital under unfavorable conditions.

Accordingly, based on business performance and capital requirements for the 2026 plan, as well as to optimize shareholder returns, the Executive Management has proposed a 2025 cash dividend rate of 0%. PTI will implement a share issuance to increase share capital from equity (bonus shares/share issuance for capital increase) at a ratio of 50% and retain earnings to strengthen financial capacity and ensure the implementation of strategic objectives.

However, the Organizing Committee of the General Meeting of Shareholders has also received a written proposal from shareholder DB Insurance Co., Ltd. (“DB Insurance”) proposing a cash dividend payment at a rate of 10%.

Based on the proposals of the Executive Management and DB Insurance, and in order to provide shareholders with options in voting on the 2025 dividend rate, the Board of Directors respectfully submits to the General Meeting of Shareholders for voting on one of the following two options: (i) a cash dividend rate of 0%; or (ii) a cash dividend rate of 10% (equivalent to an estimated total payment of VND 120,592,129,000).¹

Shareholders are respectfully requested to vote to approve the 2025 dividend rate by selecting one of the two options above.

¹ Note: Each shareholder may vote for only one of the two dividend options mentioned above.

III. Profit distribution for 2025

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the profit distribution plan for 2025 through the appropriation of the Company's funds as follows:

No.	Criteria	Value (VND)
1.	Profit after tax in 2025	279,749,556,073
2.	Appropriation to statutory reserve fund (A)	13,987,477,803
3.	Appropriation to bonus and welfare fund (3% of profit after tax) (B)	8,392,486,682
4.	Appropriation to bonus fund for the Executive Management (2% of profit after tax) (C)	5,594,991,121
5.	Total appropriations to funds (A+B+C)	27,974,955,606

Shareholders are kindly requested to vote on each of the above fund appropriation items.

Based on the approved fund appropriations by the General Meeting of Shareholders, it is proposed that the General Meeting of Shareholders authorize the Chairwoman of the Board of Directors to decide on the specific allocation of such funds and to implement bonus payments to the Executive Management and key personnel of the Company based on the business performance achieved in the 2025 financial year and within the limits as stated above.

IV. Selection of auditing firm for 2026

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the selection of one of the following audit firms as the approved auditing organization to audit the Company's financial statements for 2026: (i) Viet Nam Ernst & Young Limited Company; (ii) KPMG Limited Company; (iii) Deloitte Vietnam Audit Company Limited. These audit firms have been approved by the State Securities Commission of Vietnam to audit listed companies and are fully independent of the Company and its management personnel.

To ensure efficiency in selecting the auditing firm, it is proposed that the General Meeting of Shareholders authorize the Board of Directors to review, negotiate, and decide on the selection of one of the above firms to enter into an audit service contract for the Company's 2026 financial statements.

V. Remuneration/allowances of the Board of Directors, Supervisory Board, and salaries of the Executive Management

The Board of Directors respectfully reports and submits to the General Meeting of Shareholders for approval the payment of remuneration/allowances to members of the Board of Directors, the Supervisory Board, and salaries of the Executive Management and other managers as follows:

* The total remuneration/allowances paid to members of the Board of Directors and the Supervisory Board in 2025 amounted to VND 996,000,000. In which, the remuneration/allowance for each member of the Board of Directors in 2025 was VND 7,000,000/person/month, and for each member of the Supervisory Board was VND 4,000,000/person/month.

The salaries and bonuses of the Chief Executive Officer and members of the Executive Management/other managers in 2025 amounted to VND 17,114,754,742. Such salaries and bonuses were paid by the Company on the basis of labor contracts and in accordance with the actual tenure of each member.

Details of salaries, remuneration/allowances, and bonuses of each member of the Board of Directors, the Supervisory Board, the Chief Executive Officer, and members of the Executive Management/other managers are presented in the audited separate financial statements for 2025 of the Company (Section 32, page 49) and disclosed on the Company's website at: www.pti.com.vn.

* For the financial year 2026, remuneration/allowances to be paid to members of the Board of Directors and the Supervisory Board are as follows: VND 7,000,000/person/month for each member of the Board of Directors; and VND 4,000,000/person/month for each member of the Supervisory Board.

Remuneration/allowances shall be paid by the Company based on the actual tenure of each member and on a monthly basis. The remuneration/allowances accrued from the beginning of the year to the nearest payment date shall be accumulated and paid at the nearest payment date.

Salaries and bonuses of the Chief Executive Officer and members of the Executive Management/other managers in 2026 shall be paid on the basis of labor contracts and in accordance with the actual tenure of each member.

VI. Dismissal and additional election of members of the Supervisory Board

The Supervisory Board of the Company for the 2025–2030 term consists of five (05) members. However, currently, one member of the Supervisory Board, Mr. Yoo Jang Hee, has submitted a resignation letter to the Company.

At the same time, the Company has received a written request from a major shareholder, DB Insurance Co., Ltd., proposing to include the dismissal and additional election of a member of the Supervisory Board in the agenda of the General Meeting of Shareholders. Specifically, the shareholder has proposed that the AGM dismiss Mr. Yoo Jang Hee and nominate another candidate for election as a replacement member of the Supervisory Board (subject to AGM approval).

Accordingly, in order to ensure the required number of members of the Supervisory Board, the Board of Directors respectfully submits to the General Meeting of Shareholders for approval the dismissal and additional election of a member of the Supervisory Board (term 2025–2030) to replace the resigning member. The number of members to be additionally elected shall be equal to the number of members dismissed.

Shareholders or groups of shareholders meeting the conditions prescribed by the Law on Enterprises and the Company's Charter shall have the right to nominate or self-nominate candidates for election as additional members of the Supervisory Board. Candidates must satisfy the eligibility criteria stipulated in the Law on Enterprises and the Company's Charter.

The additional election of members of the Supervisory Board shall be conducted using the cumulative voting method in accordance with the Law on Enterprises, the Regulation on organization of the General Meeting of Shareholders, and the Company's Charter.

Information on candidates nominated/self-nominated for election as members of the Supervisory Board who meet the required criteria (as received by the Company up to the date of the AGM) shall be included in the AGM materials for shareholders' consideration and voting.

The above are the matters submitted by the Board of Directors to the General Meeting of Shareholders for consideration and approval.

Respectfully submitted.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRWOMAN OF THE BOD**

(signed)

Pham Minh Huong

No.: 26/2026/TTr-PTI-HĐQT

Hanoi, April 22, 2026

**PROPOSAL ON THE ISSUANCE OF SHARES TO INCREASE SHARE CAPITAL
FROM EQUITY OF POST – TELECOMMUNICATION JOINT – STOCK
INSURANCE CORPORATION**

**Respectfully submitted to: Shareholders of Post – Telecommunication Joint –
Stock Insurance Corporation**

In 2025, PTI achieved significant improvements in its financial capacity, as reflected in solid growth indicators, strengthened solvency margins, and an increasingly enhanced risk retention capacity. However, PTI’s charter capital remains modest compared to other insurance companies in the market, especially in a context where insurance companies are strengthening their financial capacity to improve retention capability, obtain credit ratings, expand networks, enhance investment capacity, and improve operational capability. Therefore, increasing charter capital in line with PTI’s development has become an urgent requirement to strengthen financial capacity in insurance operations, expand financial investment activities, enhance competitiveness, and meet the requirements of the Company’s overall development strategy.

A. NECESSITY OF INCREASING CHARTER CAPITAL

1. Strengthening financial capacity and ensuring safety ratios in accordance with legal regulations

According to the Law on Insurance Business, insurance enterprises must maintain solvency margins and capital adequacy commensurate with their risk scale and business operations. In recent years, the Vietnamese non-life insurance market has continued to grow steadily; in 2025 alone, total non-life insurance premium revenue is estimated at approximately VND 88.4 trillion, representing an increase of around 10.3% compared to 2024. Along with market expansion, the scale of insurance contracts has increased, leading to higher requirements for financial capacity and risk management of insurance enterprises.

In the context where PTI has gradually strengthened its product governance capacity and is oriented toward returning to revenue growth, increasing charter capital is necessary to enhance financial capacity and capital safety of the Company. The additional capital will contribute to improving solvency margins in accordance with legal regulations, increasing risk retention capacity for large-value insurance contracts, and enhancing flexibility in reinsurance structuring. This will create a solid financial foundation for stable and sustainable development in the coming period.

2. Enhancing competitiveness and capturing growth opportunities from public investment projects and corporate insurance lines

The Vietnamese non-life insurance market currently has more than 30 participating enterprises, with competition mainly concentrated among major players. In the coming period, the Government

will continue to promote large-scale public investment programs in infrastructure, energy, industrial parks, and logistics, thereby increasing demand for property insurance, construction and installation insurance, and engineering insurance. PTI has strengths in property and engineering insurance as well as corporate insurance lines, which are high-potential growth segments in the context of infrastructure and industrial development. However, contracts in these areas are typically of large value and require strong financial capacity from insurers. Increasing charter capital will enable the Company to enhance financial credibility, improve risk retention capacity, expand underwriting of large-scale contracts, and strengthen PTI's position among leading non-life insurers in the market.

3. Improving credit rating and solvency margin

Credit rating is an important factor for PTI in building credibility with customers, partners, and investors. Currently, PTI's financial strength rating is at B++ (stable outlook), comparable to some competitors but still lower than that of a major competitor, PVI (A-). Increasing charter capital will help improve key financial indicators such as solvency margin and capital adequacy ratio (BCAR), thereby maintaining and enhancing credit ratings from international rating agencies such as AM Best. This will not only enable PTI to expand cooperation opportunities with major partners and strengthen its advantages in participating in insurance tenders requiring strong financial capacity, but also enhance its competitiveness against leading domestic non-life insurers. This is particularly important in the context of increasing participation of foreign insurers with strong financial capacity in the market.

4. Strengthening investment activities in financial and securities markets

In the current period, the financial environment and capital markets present many favorable conditions for investment activities of insurance enterprises. Interest rates have shown signs of stabilization and improvement compared to previous periods, creating favorable conditions for investment portfolios in deposits and fixed-income instruments. At the same time, the Vietnamese stock market is facing the opportunity to be upgraded to emerging market status under FTSE Russell's roadmap in the coming period, with expectations of attracting significant international capital inflows and improving market liquidity. In this context, increasing charter capital will enable the Company to expand its investment capital base, better capture opportunities in the money market and capital market, thereby improving investment returns in the medium and long term.

5. Enhancing operational capacity

Digital transformation is an inevitable trend in the non-life insurance sector to enhance competitiveness, optimize operations, and improve customer experience. Investment in technology infrastructure, digital insurance systems, and process automation will improve efficiency in underwriting and claims handling, reduce operating costs, and enhance customer accessibility. In addition, the development of digital insurance distribution channels such as online sales platforms and mobile applications will significantly expand PTI's market share. Investment in digital transformation, upgrading IT systems, and applying artificial intelligence (AI), big data, and e-KYC enables product personalization and service optimization. Furthermore, increasing charter capital will facilitate investment in technology infrastructure and digital data platforms, while promoting the application of AI in activities such as insurance risk assessment, fraud detection, claims automation, and customer management. These improvements not only enhance

operational efficiency but also enable PTI to deliver fast and convenient services, meeting increasingly higher customer expectations.

Currently, major insurance companies have heavily invested in digital transformation, which requires strong financial resources. If capital is not increased in a timely manner, the Company's competitiveness and market share may decline.

In addition, the Company currently has more than VND 400 billion recorded as share premium. Share premium does not optimize capital utilization nor ensure financial flexibility. Converting share premium into charter capital will help the Company enhance its charter capital base, facilitate future capital mobilization, and optimize its financial strategy.

The conversion of share premium into charter capital does not change the Company's total equity but will bring significant financial advantages, enhance the Company's charter capital position in the market, and expand business opportunities. This is a strategic step to ensure sustainable development and long-term shareholder value.

For the above reasons, the Board of Directors of Post – Telecommunication Joint – Stock Insurance Corporation respectfully submits to the General Meeting of Shareholders for consideration and approval the issuance of shares to increase share capital from equity with the following details:

B. ISSUANCE OF SHARES TO INCREASE SHARE CAPITAL FROM EQUITY

I. Share issuance plan to increase share capital from equity:

	Main contents	Plan
1.	Name of issuer	Post – Telecommunication Joint – Stock Insurance Corporation
2.	Name of shares	Shares of Post – Telecommunication Joint – Stock Insurance Corporation
3.	Type of shares	Ordinary shares
4.	Par value	VND 10,000 (ten thousand) per share
5.	Total number of issued shares	120,592,129 shares
6.	Treasury shares	0 shares
7.	Number of shares to be issued	60,296,064 shares
8.	Total value of shares to be issued at par value	VND 602,960,640,000
9.	Target investors	Existing shareholders whose names are on the list of shareholders as of the record date for exercising the right to receive additional shares issued to increase share capital from equity
10.	Issuance method	Issuance to existing shareholders through rights offering
11.	Exercise ratio	2:1 (a shareholder owning 01 share will have 01 right; 02 rights will entitle the shareholder to receive 01 additional share)
12.	Transfer restriction	The newly issued shares are not subject to transfer restrictions.

13.	Implementation timeline	In 2026 or 2027, after obtaining approval from the competent state authority.
14.	Funding source	From the Company's equity as stated in the audited financial statements for 2025, expected to include: - Share premium: VND 425,000,000,000 - Undistributed profit after tax: VND 177,960,640,000
15.	Treatment of fractional shares	The number of additional shares allocated to each existing shareholder shall be rounded down to the nearest whole share. Fractional shares (if any) shall be cancelled. Example: Shareholder A owns 125 shares. With an exercise ratio of 2:1, the number of shares receivable is 62.5 shares. According to the rounding principle, shareholder A will receive 62 shares. The fractional share (0.5 share) will be cancelled.

II. Additional securities registration, depository, and listing registration

All additional shares to be issued shall be registered and additionally deposited at the Vietnam Securities Depository and Clearing Corporation, and additionally listed on the Stock Exchange where the Company's shares are currently listed within the time limit prescribed by law.

III. Authorization to the Board of Directors

In addition to the authorizations specifically stated in the above share issuance plan, the General Meeting of Shareholders authorizes the Board of Directors to:

- Specify the share issuance plan and/or amend or supplement the share issuance plan as required by competent authorities during the registration process or when deemed necessary based on the Company's actual conditions and the securities market at the time of issuance to ensure the success of the offering;
- Decide on the timing of the share issuance based on market conditions, capital needs, and the Company's actual business operations;
- Organize the implementation of all tasks and procedures related to the share issuance to increase share capital from equity in accordance with applicable laws and the Company's Charter;
- Decide and direct the implementation of all necessary tasks and procedures related to: (i) obtaining approval from competent state authorities for the charter capital increase; (ii) changing the charter capital and amending/supplementing the Company's Charter in relation to such change; (iii) implementing legal procedures to amend/update the Establishment and Operation License in accordance with the new charter capital (if any); (iv) registering and additionally depositing the Company's shares at the Vietnam Securities Depository and Clearing Corporation; and (v) registering the additional listing of the Company's shares on the Stock Exchange;
- Decide on all other matters related to the share issuance, additional registration, depository, and listing of shares.

C. IMPLEMENTATION

The General Meeting of Shareholders assigns the Board of Directors to decide on the detailed implementation of the above share issuance plan based on market conditions and the Company's actual operations.

The above are the contents regarding the Company's share issuance submitted by the Board of Directors to the General Meeting of Shareholders for consideration and approval.

Respectfully submitted.

ON BEHALF OF THE BOARD OF DIRECTORS

Chairwoman of The BOD

(signed)

Pham Minh Huong