

**CÔNG TY CỔ PHẦN BV LIFE**

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Phường Thanh Xuân, TP. Hà Nội  
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No: 27A/2026/CV-BV LIFE

*Etc: Explanation of the fluctuations in net  
profit after tax in the consolidated financial  
statements for the first quarter of 2026*

Ha Noi, April 28, 2026

**To: - State Securities Commission of Vietnam  
- Hanoi Stock Exchange**

Company Name: BV Life Joint Stock Company (BV Life)

Stock Code: VCM

Tax Identification Number: 0102234864

Head Office: 4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward,  
Hanoi City, Vietnam

Tel: 02462511300

BV Life Joint Stock Company hereby explains the reasons for the variance in profit after tax for  
the current period compared to the same period of the prior year as follows:

Profit after tax in the first quarter of 2026: 4.384.661.983 Vietnamese Dong

Since the company did not have a consolidated report for Q1/2025, there is no comparative data  
available; therefore, the consolidated report for Q1/2026 does not yet show any difference in after-tax  
profit.

**Best regards!**

**Recipients:**

- As above
- The Accounting department



**LUU VU TRUONG DAM  
CHAIRMAN OF THE BOARD**