



*Ha Noi, dated 29<sup>th</sup> May, 2025*

**SUBMISSION**

**Regarding: The approval of 2024 Audited Consolidated and Separate Financial Statements of Baoviet Holdings**

**To: The 2025 Annual General Shareholders' Meeting of Baoviet Holdings**

*Pursuant to:*

- *Law on Enterprises No. 59/2020/QH14 dated 17<sup>th</sup> June 2020;*
- *The current Charter of Baoviet Holdings;*
- *The 2024 separate and consolidated financial statements of Baoviet Holdings audited by Ernst & Young Vietnam Limited;*

The Board of Directors ("BOD") of Baoviet Holdings ("BVH") respectfully submit to the shareholders with the 2024 Audited Separate Financial Statements and the 2024 audited consolidated financial statements of BVH, including:

- Report of Management;
- External auditor' report on separate financial statements Ref. 11623354/E-67845158;
- External auditor' report on consolidated financial statements Ref. 11623354/E-67845158-HN;
- The consolidated and separate balance sheets;
- The consolidated and separate income statements;
- The consolidated and separate cash flow statements;
- Notes to the consolidated and separate financial statements.

Brief information on the audited separate financial statements and audited consolidated financial statements in 2024 of BVH is as follows:

**I. Audited Consolidated Financial Statements of 2024:**

**1. Consolidated Balance Sheet**

*Unit: millions (VND)*

No	Items	As at 31 <sup>st</sup> December 2024	As at 31 <sup>st</sup> December 2023 ( <i>restated</i> )
<b>I</b>	<b>Total Assets</b>	<b>251,286,327</b>	<b>221,159,823</b>
1	Current Assets	121,226,741	122,453,292
2	Non-current Assets	130,059,586	98,706,531

No	Items	As at 31 <sup>st</sup> December 2024	As at 31 <sup>st</sup> December 2023 ( <i>restated</i> )
<b>II</b>	<b>Total Liabilities and Owners' equity</b>	<b>251,286,327</b>	<b>221,159,823</b>
1	Total liabilities	227,720,440	198,879,486
2	Owners' equity	23,565,887	22,280,337

## 2. Consolidated Income Statement

Unit: millions (VND)

No	Items	For the year ended 31 <sup>st</sup> December 2024	For the year ended 31 <sup>st</sup> December 2023 ( <i>restated</i> )
<b>I</b>	<b>Total Revenues</b>	<b>56,875,462</b>	<b>57,894,511</b>
1	Revenue from insurance activities	43,506,339	43,607,166
2	Revenue from financial activities	12,689,327	13,543,366
3	Revenue from other activities	679,796	743,979
<b>II</b>	<b>Profit before tax</b>	<b>2,663,171</b>	<b>2,263,432</b>
<b>III</b>	<b>Profit after tax</b>	<b>2,194,169</b>	<b>1,881,303</b>

## II. Audited Separate Financial Statements of 2024:

### 1. Balance Sheet

Unit: millions (VND)

No	Items	As at 31 <sup>st</sup> December 2024	As at 31 <sup>st</sup> December 2023 ( <i>restated</i> )
<b>I</b>	<b>Total Assets</b>	<b>18,265,689</b>	<b>17,871,634</b>
1	Current Assets	4,622,673	4,142,090
2	Non-current Assets	13,643,016	13,729,544
<b>II</b>	<b>Total Liabilities and Owners' equity</b>	<b>18,265,689</b>	<b>17,871,634</b>
1	Total liabilities	194,428	199,299
2	Owners' equity	18,071,261	17,672,335



## 2. Income Statement

Unit: millions (VND)

No	Items	For the year ended 31 <sup>st</sup> December 2024	For the year ended 31 <sup>st</sup> December 2023 (restated)
<b>I</b>	<b>Total Revenues</b>	<b>1,692,650</b>	<b>1,574,066</b>
1	Revenue from financial activities	1,335,525	1,222,197
2	Revenue from other activities	357,125	351,869
<b>II</b>	<b>Profit before tax</b>	<b>1,180,183</b>	<b>1,121,308</b>
<b>III</b>	<b>Profit after tax</b>	<b>1,180,183</b>	<b>1,116,131</b>

The above statements were disclosed as stipulated and fully published on the website of BVH at [www.baoviet.com.vn](http://www.baoviet.com.vn).

The proposal of the 2024 BVH Audited Separate Financial Statements and Consolidated Financial Statements is subject for review and approval of shareholders.

Respectfully submitted./.

**Achieves:**

- As above;
- BOD, SB;
- CEO;
- For filling: Admin, General Affairs Office.

**ON BEHALF OF THE BOARD OF DIRECTORS  
ACTING CHAIRPERSON**

*[Signed and stamped]*

**Tran Thi Dieu Hang**

