

No: 456/NQ-ABIC-ĐHĐCĐ

Hanoi, June 25, 2026

**RESOLUTION
2026 Annual General Meeting of Shareholders**

**2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
AGRICULTURAL BANK INSURANCE JOINT STOCK CORPORATION**

Pursuant to the 2020 Law on Enterprises, the 2019 Law on Securities and amending, supplementing documents and guiding documents;

Pursuant to the 2022 Law on Insurance Business, amending, supplementing documents, and guiding documents;

Pursuant to the 2023 Charter of Agricultural Bank Insurance Joint Stock Corporation (ABIC) and the Appendix amending the 2023 Charter under the Resolution of the 2025 Extraordinary General Meeting of Shareholders;

Pursuant to the Vote counting minutes, the Minutes of the 2026 Annual General Meeting of Shareholders of ABIC held on June 25, 2026 in Hanoi,

RESOLVES:

Article 1. Approval of the 2025 business performance report, objectives, and business solutions for 2026 (*Report No. 371/TT-ABIC-HĐQT dated 01/6/2026 of the Board of Directors*)

1.1. The General Meeting unanimously approves the 2025 business performance report, objectives, and business solutions for 2026.

1.2. The General Meeting voted for approval with the ratio of 100% of the voting shares of the attending shareholders.

Article 2. Approval of 2025 business performance results and 2025 audited financial statements (*Submission No. 372/TT-ABIC-HĐQT dated 01/6/2026 of the Board of Directors*)

2.1. The General Meeting unanimously approves the 2025 business performance results and ratifies the 2025 audited financial statements of the Company (ABIC) with some main indicators as follows:

No.	Indicator	2025 Plan (VND)	2025 Actual (VND)	2025 Actual / Plan (%)	Growth compared to 2024 (%)
I	Insurance business revenue	2,650,000,000,000	2,791,290,886,423	105.3	14.8
1	Original insurance premiums	2,490,000,000,000	2,627,022,351,034	105.5	14.2
2	Reinsurance premiums received	160,000,000,000	164,268,535,389	102.7	26.2
II	Financial investment income	140,000,000,000	153,413,090,287	109.6	2.3
III	Profit before tax	315,000,000,000	318,839,355,659	101.2	24.5

2.2. The General Meeting voted for approval with the ratio of 100% of the voting shares of the attending shareholders.

Article 3. Approval of the 2025 budget finalization reports of the BoD and SB (Submission No. 373/TT-ABIC-HĐQT dated 01/6/2026 of the Board of Directors)

3.1. The General Meeting unanimously approves the 2025 budget finalization of the BoD and Sb as follows:

- Remuneration payment for Non-executive members of the BoD and SB: 348,000,000 VND

- Other operating expenses of the BoD, SB and Committees under the BoD: 3,226,316,781 VND

- Unused budget of 5,147,555,878 VND will not be carried forward to the following year but reversed into the 2025 business results.

3.2. The General Meeting voted for approval with the ratio of 100% of the voting shares of the attending shareholders.

Article 4. Approval of the 2024 profit distribution results and the 2025 profit distribution plan (Submission No. 374/TT-ABIC-HĐQT dated 01/6/2026 of the Board of Directors)

4.1. The General Meeting unanimously approves the 2024 profit distribution results, specifically as follows:

No.	Content	Amount (VND)	Note
1	Total Retained profits as of 31/12/2024	319,656,160,319	
2	Amounts spent in 2025	205,552,235,000	
2.1	Investment and development fund	-	No allocation according to Resolution 482/NQ-ABIC-ĐHĐCĐ dated 26/06/2025
2.2	Allocations to reward and welfare funds	59,584,825,000	According to Resolution 482/NĐ-ABIC-ĐHĐCĐ dated 26/06/2025
2.3	Allocations to bonus fund for executive managers (Including BoD, SB, BoM, Chief Accountant)	1,188,000,000	
2.4	Pay dividends by shares at 20%/01 share	144,779,410,000	According to Resolution 482/NQ-ABIC-ĐHĐCĐ dated 26/06/2025; difference of 4,090,000 VND due to share rounding and fractional share settlements
3	Retained profits (3)=(1)-(2)	114,103,925,319	

4.2. The General Meeting unanimously approves the realized 2025 profit results:

No.	Indicator	Amount (VND)	Note
a	The 2025 accounting profit	318,839,355,659	
b	Current corporate income tax expenses	64,531,382,106	

No.	Indicator	Amount (VND)	Note
1	The 2025 profit after tax (1)=(a)-(b)	254,307,973,553	
2	Amounts recognised in 2025 according to regulations	12,715,398,678	
	- Allocations to mandatory reserve fund in 2025 (5%/Profit after tax)	12,715,398,678	Mandatory reserve fund allocated up to 10% of charter capital is 1,013,476,320,000 VND * 0.1 = 101,347,632,000 VND; As of 31/12/2024, the allocated balance of this fund was 72,391,750,000 VND; In 2025, additionally allocate 12,715,398,678 VND, by 31/12/2025 the Mandatory reserve fund will be 85,107,148,678 VND.
3	The 2025 retained profits after allocations to mandatory reserve fund (3)=(1)-(2)	241,592,574,875	
4	Retained profits from previous years carried forward to 2025	114,103,925,319	
5	Adjusting 2024 profit according to the Inspection Decision of the Large Taxpayers Department.	565,462,000	Pursuant to Decision 976/QĐ-DNL dated 20/08/2025 of the Large Taxpayers Department, ABIC adjusted an increase in corporate income tax and VAT payable to the state budget of 565,462,000 VND -> Decrease 2024 retained profits
6	Total retained profits (6)=(3)+(4)-(5)	355,131,038,194	

4.3. The General Meeting unanimously approves the distribution plan for remaining profit:

No.	Content	Amount (VND)	Basis for distribution
1	Total 2025 retained profits after tax	355,131,038,194	
2	Expected Distribution	218,546,448,000	
2.1	Investment and development fund	-	No additional allocation as the balance up to

No.	Content	Amount (VND)	Basis for distribution
			31/12/2025 is 273,653,778,964 VND
2.2	Allocations to reward and welfare funds	66,525,000,000	Applying Point b, Clause 2, Article 25 of Law 68/2025/QH15 dated 14/06/2025 and Point b, Clause 2, Article 29 of Decree 366/2025/NĐ-CP dated 31/12/2025
	<i>Allocations to welfare fund</i>	<i>26,610,000,000</i>	Rate of 40%
	<i>Allocations to reward fund</i>	<i>39,915,000,000</i>	Rate of 60%
2.3	Pay dividends at the rate of 15%/01 share (prioritize payment by shares if meeting legal regulations; if not meeting legal regulations, pay in cash)	152,021,448,000	Outstanding shares: 101,347,632 shares
3	Retained profits after tax	136,584,590,194	

Note:

- Regarding the form of dividend payment at a rate of 15% per share, as specified in Item 3: The General Meeting of Shareholders authorizes and assigns the Board of Directors to actively decide the form of dividend payment (by shares or by cash) according to the detailed plans in Appendix 01 and Appendix 02 attached to Submission No 374/TT-ABIC-HĐQT dated 01/6/2026.

- The undistributed remaining after-tax profit will be affected by the implementation of the charter capital increase to meet the shareholder structure requirement under the Law on Insurance Business, and the stock dividend plan due to the rounding of shares and the handling of odd-lot shares, if compliant with legal regulations.

- Reasons for retaining undistributed profits:

+ Enhance financial capacity, increase competitiveness, and improve efficiency in ABIC's business operations.

+ Ensure financial safety for subsequent years when unforeseen risks occur.

4.4. The General Meeting voted for approval with the ratio of 99.22% of the voting shares of the attending shareholders.

Article 5. Approval of business targets for 2026 (Submission No. 375/TT-ABIC-HĐQT dated 01/6/2026 of the Board of Directors)

5.1. The General Meeting unanimously approves the 2026 business targets on some basic indicators as follows:

1/. Insurance business revenue: 3,100 billion VND.

2/. Financial investment income: 180 billion VND.

3/. Profit before tax: minimum 350 billion VND.

4/. Return on equity (ROE): minimum 15%.

5/. Dividend: minimum 15%/1 share.

5.2. The General Meeting voted for approval with the ratio of 100% of the voting shares of the attending shareholders.

Article 6. Approval of the 2026 budget, salaries, remuneration, and other benefits for the BoD and SB (*Submission No. 376/TT-ABIC-HĐQT dated 01/6/2026 of the Board of Directors*)

6.1 The 2026 Annual GMS unanimously approves the 2026 budget, salaries, remuneration, and other benefits for the BoD and SB. Specifically as follows:

No.	Title	Remuneration level/month (VND)
1	BoD members	
1.1	Executive Chairman of the BoD	Receive salary and other benefits according to the Company's regulations
1.2	Non-executive Chairman of the BoD	15,000,000
1.3	Executive Vice Chairman of the BoD	Receive salary and other benefits according to the Company's regulations
1.4	Executive member of the BoD	Receive salary and other benefits according to the Company's regulations
1.5	Non-executive member of the BoD	12,000,000
2	SB members	
2.1	Executive Head of the SB	Receive salary and other benefits according to the Company's regulations
2.2	Non-executive Head of the SB	14,000,000
2.3	Executive member of the SB	Receive salary and other benefits according to the Company's regulations
2.4	Non-executive member of the SB	8,000,000

For executive titles: The specific level is authorized by the GMS for the BoD to decide.

- Other operating expenses in 2026: 0.3% of original insurance premiums and reinsurance premiums received.

6.2. The General Meeting voted for approval with the ratio of 100% of the voting shares of the attending shareholders.

Article 7. Approval of the 2025 activity report and the 2026 activity plan of the BoD (*Report No. 377/BC-ABIC-HĐQT dated 01/6/2026 of the Board of Directors*)

7.1. The General Meeting unanimously approves the activity report of the BoD. The General Meeting assessed that the BoD's activities in 2025 effectively fulfilled the duties and powers of the BoD, complying with legal regulations and the Company's Charter.

The General Meeting unanimously agrees with the 2026 activity plan of the Company's BoD.

7.2. The General Meeting voted for approval with the ratio of 100% of the voting shares of the attending shareholders.

Article 8. Approval of the Implementation Results of ABIC's Development Strategy for the 2021–2025 Period (Vision to 2030) and ABIC's Five-Year Business Strategy for the 2026–2030 Period (*Submission No. 378/TT-ABIC-HĐQT dated 01/6/2026 of the Board of Directors*)

8.1. The General Meeting unanimously assesses that ABIC has basically completed the objectives of the ABIC development strategy for the 2021-2025 period, vision to 2030, and unanimously approves the five-year business strategy for the 2026-2030 period. Some specific objectives are as follows:

(1) Insurance business revenue: an average minimum growth rate of 10.8%/year compared to 2025.

(2) Average return on equity (ROE) reaches a minimum of 15%/year; Profit before tax grows at an average minimum rate of 8.2%/year compared to 2025.

(3) Dividend payout of a minimum of 15%/year.

(4) Agribank's outstanding credit balance insured reaches a minimum of 41.4%, of which:

+ Percentage of individual customers' outstanding credit balance insured (by the "Bao an tin dung" - Credit Life Insurance product) reaches a minimum of 30%.

+ Percentage of corporate customers' outstanding credit balance insured reaches a minimum of 60%.

(5) Regarding network development: Develop the network ensuring compliance with legal regulations, aligning with the business operation development orientation, having a maximum of 35 branches by 2030.

(6) Regarding the listing of ABIC shares (Stock code: ABI) on the official stock exchange: Develop a plan to register the listing of ABIC shares on the official stock exchange ensuring compliance with relevant legal regulations and ABIC's Charter, expected to be implemented in 2027.

(7) Regarding ABIC's corporate model: Select the General Corporation/Holding model in the 2026-2030 period when eligible.

The GMS unanimously assigns the Company's BoD to direct the implementation of the 5-year business strategy for the 2026-2030 period.

8.2. The General Meeting voted for approval with the ratio of 100% of the voting shares of the attending shareholders.

Article 9. Approval of the report of the Supervisory Board (*Submission No. 379/BC-ABIC-BKS dated 01/6/2026 of the Supervisory Board*)

9.1. The General Meeting unanimously approves the report of the Company's SB. The General Meeting unanimously assesses: The activities of the SB in 2025 were carried out in accordance with its functions and duties as prescribed by law and the Company's Charter. The report of the SB honestly and accurately assessed the operational situation and financial results of the Company in 2025.

9.2. The General Meeting voted for approval with the ratio of 100% of the voting shares of the attending shareholders.



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Article 10. Approval of the submission on selecting an independent auditor for the 2026 financial statements audit of the Company (Submission No. 380/TT-ABIC-BKS dated 01/6/2026 of the Supervisory Board)

10.1. The General Meeting of Shareholders unanimously approved the selection of Ernst & Young Vietnam Limited as the independent auditor to provide the 2026 financial statement audit services for ABIC.

10.2. The General Meeting voted for approval with the ratio of 100% of the voting shares of the attending shareholders.

Article 11. The Resolution of the 2026 Annual GMS of Agricultural Bank Insurance Joint Stock Corporation takes effect from June 25, 2026.

The 2026 Annual GMS assigns the Company's BoD and Supervisory Board, according to their functions, duties, and powers, to be responsible for organizing the effective implementation and supervision of this Resolution.

Recipients:

- ABIC Shareholders;
- BoD, SB;
- BoM;
- Policy and Human Resource Division (for information disclosure);
- Archived: Policy and Human Resource Division, Administration Head-Office.

**ON BEHALF OF
THE GENERAL MEETING OF SHAREHOLDERS
CHAIRPERSON OF THE MEETING**



Do Minh Hoang

