

Hanoi, June 01, 2026

REPORT OF THE SUPERVISORY BOARD
AGRICULTURAL BANK INSURANCE JOINT STOCK CORPORATION
(AT THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS)

Pursuant to:

- *Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;*
- *Charter on Organization and Operation of Agricultural Bank Insurance Joint Stock Corporation;*
- *Operation Regulations of the Supervisory Board of Agricultural Bank Insurance Joint Stock Corporation; The 2025 financial statements of the Company were audited by KPMG Vietnam Company Limited,*

The Supervisory Board (SB) respectfully reports to the General Meeting of Shareholders (GMS) of Agricultural Bank Insurance Joint Stock Corporation (ABIC) the specific contents as follows:

I. ACTIVITIES OF THE SUPERVISORY BOARD

1. Personnel and structure of the Supervisory Board in 2025

The Supervisory Board of Agricultural Bank Insurance Joint Stock Corporation includes:

No.	Full Name	Title	Note
1	Mr. Truong Dinh Canh	Head of the SB	Until 04/12/2025
2	Mr. Nguyen Van Quyet	Head of the SB	From 04/12/2025 to present
3	Mr. Nguyen Ngoc Kien	Member	Executive
4	Mr. Kieu Gia Quy	Member	Non-executive

(Resolution No. 1016/NQ-ABIC-DHĐCĐ of the extraordinary GMS dated 04/12/2025 dismissed Mr. Truong Dinh Canh - retired under the regime - and elected Mr. Nguyen Van Quyet as the Head of the SB effective from 04/12/2025)

2. Implementation of monitoring tasks for ABIC's activities

Acting on behalf of shareholders to monitor the operations of Agricultural Bank Insurance Joint Stock Corporation (ABIC), in 2025, the SB fully performed the duties and responsibilities assigned by the GMS: tracking, inspecting, and monitoring the

corporate governance, executive management, and business operations of ABIC, specifically as follows:

- The SB organized fully the regular meetings in 2025 (05 meetings) as prescribed to deploy the Board's inspection and supervision activities. Through full participation in Board of Directors (BoD) meetings, monthly briefing meetings, preliminary and summary conferences... and 04 SB inspections at units, while regularly exchanging and discussing contents within the assigned functions and duties to effectively implement the annual work plan, organizing periodic performance evaluations.

- Monitor the corporate governance and executive management of the BoD and the General Director.

- Monitor the implementation of Resolutions and Decisions of the GMS, BoD, General Director, and other executive managers in the Company.

- Appraise the annual and semi-annual business performance reports and financial statements of ABIC.

- Inspect, monitor, and assess the reasonableness, legality, honesty, and degree of prudence in managing business operations, financial management, investment, accounting, statistics, and financial statement preparation, ensuring that the activities of the BoD and General Director fully comply with legal regulations and ABIC's Charter.

- Fully perform other duties as prescribed by the Law on Enterprises, ABIC's Charter, the Operation Regulations of the SB, and Resolutions of the GMS.

3. Assessment of the SB 's activities

The Supervisory Board operates in accordance with the Law on Enterprises, ABIC's Charter, and the Operation Regulations of the SB. The SB works collectively combined with individual responsibility. Each member of the SB has the right and duty to proactively inspect and monitor according to the tasks assigned by the Head of the SB.

- In meetings and activities of the SB, the SB members worked actively with a high sense of responsibility, complying with legal regulations, the Company's Charter, and the Operation Regulations of the SB.

- The SB strictly and honestly executed and completed its tasks in 2025, ensuring the maximum legitimate interests of the Company and its shareholders.

- The activities of the SB in 2025 strictly complied with the law, the Law on Enterprises, and the Company's Charter. Properly performed functions, duties, and powers in accordance with the Charter and Resolutions of the Company's GMS.

4. Remuneration and operating expenses of the SB

Remuneration of the SB, operating expenses, and related regimes: Paid strictly according to the regime and approval of the GMS. SB members receive remuneration linked to their job positions and the level of task completion; the total remuneration is within the limit approved by the Annual GMS. The operating budget of the SB is part of the general annual budget of the BoD and SB approved by the GMS, implemented exactly according to ABIC's financial revenue and expenditure regime (*Detailed in the 2025 budget finalization report of the BoD and SB submitted to the annual GMS*). *N*

5. Assessment of coordination among the SB, the BoD, and the BoM

- The SB is provided fully and timely with information regarding Resolutions and Decisions of the BoD and the BoM, and is facilitated to perform duties as prescribed in the Law on Enterprises and the Company's Charter.

- The BoD, BoM, and SB regularly exchange information on matters related to ABIC's operational orientation, as well as corporate governance and executive management.

II. ASSESSMENT OF THE SB ON ABIC'S OPERATIONS IN 2025

Through inspection and supervision, the SB assesses ABIC's business operations in 2025 as follows:

1. Assessment of compliance with State policies and ABIC's Charter on Organization and Operation

Based on the Law on Enterprises; Law on Securities, Law on Insurance Business; and ABIC's Charter on Organization and Operation, the SB assesses that in 2025, the BoD and General Director directed and managed the Company exactly according to the functions, duties, and powers prescribed by law and resolved by the GMS. The business operation process strictly complied with State policies and legal regulations.

2. Assessment of ABIC's corporate governance and executive management

2.1 Activities of the Company's BoD

The BoD organized fully the regular meetings as prescribed and frequently sought written opinions from BoD members. All BoD meetings were held validly, with specific contents, recorded in minutes, and issued Resolutions directing the General Director to implement.

- Successfully organized the 2025 Annual GMS on June 26, 2025, and the 2025 Extraordinary GMS on December 4, 2025. In 2025, the BoD held 17 official meetings and collected written opinions from BoD members, thereby issuing 49 Resolutions and 203 Decisions of the BoD/Chairman of the BoD to fulfill the role of orienting and directing all aspects of the Company's business operations.

- The activities of the Company's BoD closely followed strategic orientations, requirements, and practical business issues to promptly issue appropriate adjusting Resolutions and Decisions. The Chairman of the BoD and BoD members proactively participated with a high sense of responsibility according to assigned tasks.

- The BoD's activities complied with legal regulations, the Company's Charter, and ABIC's GMS Resolutions, ensuring transparency and focusing on business strategies aimed at targets approved by the GMS.

- In 2025, the BoD issued several important internal regulations and policies to meet changes in legal regulations and align with ABIC's practical business operations, such as: Amending and adjusting the Internal Audit Regulations; Regulations on separation of owner's equity, premium sources, asset allocation, capital sources related to the owner's fund, policy holder's fund, and allocation of business operation revenue and expenses; Risk Management Regulations; Internal Control Regulations; Risk

Management Procedures; Information Technology Strategy for the 2026-2030 period; Information Disclosure Regulations;...

2.2 Activities of the Company's General Director

In 2025, ABIC had a personnel change for the Company's General Director and added 02 Deputy General Directors. The General Director closely followed targets and orientations and executed tasks assigned by the GMS and BoD:

- As of December 31, 2025, the Company's BoM consisted of 5 members (General Director and 4 Deputy General Directors). Through task assignment, decentralization, and authorization, the BoM excellently managed the Company's business operations, covering all activities of units at the Head Office and affiliated branches.

- Although business operations were heavily affected by natural disasters, especially consecutive typhoons late in 2025, the General Director made great efforts to direct and manage the completion of most planned targets and ABIC's basic orientation goals for 2025.

- The General Director concretized targets and orientations with effective solutions and measures; urged the implementation of monthly business plans, financial management, risk management, claims control, risk assessment... aiming at the orientation goals of the GMS and BoD.

- The General Director submitted to the BoD for review and issuance of several internal regulations and policies in 2025 (*details in section 2.1 above*).

2.3 Information disclosure

The Company strictly complied with information disclosure regulations for public companies (including 09 periodic disclosures and 48 extraordinary disclosures). Information was disclosed fully, timely, accurately, and transparently in accordance with legal regulations.

3. Results of implementing GMS Resolutions

Results of implementing business plan targets assigned by the GMS under Resolution No. 482/NQ-ABIC-ĐHĐCĐ dated June 26, 2025, are as follows:

INDICATOR	Actual		2025 Plan (Billion VND)	Variance	
	2024 (Billion VND)	2025 (Billion VND)		Comp ared to 2024	Compa red to Plan
Insurance business revenue	2,431	2,791	2,650	114.8%	105.3%
Financial investment income	149.9	153.4	140	102.3%	109.6%
Profit before tax	256	319	315	124.5%	101.2%
Dividend payout to shareholders	20%	15%	14%		
Return on equity (ROE)	13.3%	15.4%	15%		

- Insurance business revenue (including direct insurance premiums and reinsurance premiums received) in 2025 reached 2.791 billion VND, completing 105.3% of the plan and growing 14.8% compared to 2024.

- Financial activities: Financial investment income reached 153.4 billion VND, completing 109.6% of the plan and growing 2.3% compared to 2024. *✍*

- Profit before tax reached 319 billion VND, completing 101.2% of the plan and growing 24.5% compared to 2024.

- Return on equity (ROE) reached 15.4%, up 2.1% compared to 2024 and 0.4% higher than the plan.

- Expected dividend payout to shareholders: 15%.

4. Financial statement appraisal results

The financial statements for the year 2025 ended December 31, 2025, audited by KPMG Vietnam Company Limited (KPMG), include:

- Balance Sheet as of December 31, 2025.
- Income Statement for the 2025 financial year.
- Cash Flow Statement for the 2025 financial year.
- Notes to the financial statements.

The SB appraised the Financial Statements of Agricultural Bank Insurance Joint Stock Corporation audited by KPMG and agreed with the audit opinion: "The financial statements present fairly and reasonably, in all material respects, the financial position of ABIC as of December 31, 2025, and its financial performance and cash flows for the financial year ended on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System, Circular No. 232/2012/TT-BTC dated December 28, 2012, issued by the Ministry of Finance guiding accounting for non-life insurance enterprises, and relevant statutory requirements applicable to the preparation and presentation of financial statements."

SOME BASIC INDICATORS

Unit: VND

No.	CONTENT	31/12/2025	01/01/2025
A	Current assets	4,615,333,975,289	4,180,315,820,249
B	Long-term assets	156,646,541,781	160,019,042,880
	TOTAL ASSETS	4,771,980,517,070	4,340,334,863,129
A	Liabilities	3,016,335,421,234	2,799,517,923,846
B	Owner's equity	1,755,645,095,836	1,540,816,939,283
	TOTAL RESOURCES	4,771,980,517,070	4,340,334,863,129

BUSINESS RESULTS

Unit: VND

No.	Indicator	2025	2024
1	Total revenue	2,608,872,128,607	2,304,535,960,044
2	Total expenses	2,290,032,772,948	2,048,391,655,146
3	Profit before tax	318,839,355,659	256,144,304,898
4	Profit after tax	254,307,973,553	204,717,146,978
5	Basic earnings per share	1,912	1,443

Indicators assessing the Company's financial situation

No.	Indicator	Unit	End of Year	Beginning of Year
1	Asset and Capital Structure			
1.1	<i>Asset Structure</i>			
	- Long-term assets / Total assets	%	3.28	3.69
	- Current assets / Total assets	%	96.72	96.31
1.2	<i>Capital Structure</i>			
	- Liabilities / Total resources	%	63.21	64.50
	- Owner's equity / Total resources	%	36.79	35.50
2	Solvency			
2.1	<i>Quick ratio</i>	Times	1.22	1.18
2.2	<i>General solvency ratio</i>	Times	1.58	1.55
2.3	<i>Current ratio</i>	Times	1.53	1.49
3	Profitability ratios		2025	2024
3.1	<i>Profit / Revenue Ratio</i>			
	- Profit before tax / Revenue	%	12.22	11.11
	- Profit after tax / Revenue	%	9.75	8.88
3.2	<i>Profit / Total Assets Ratio</i>			
	- Profit before tax / Total assets	%	7.00	6.17
	- Profit after tax / Total assets	%	5.58	4.93
3.3	<i>Profit after tax / Owner's equity (ROE)</i>	%	15.43	13.32

5. Assessment of the corporate financial situation:

- Business results fully reflect incurred revenues and expenses. The financial statements for the financial year ended December 31, 2025, comply with Vietnamese accounting standards and the accounting system applicable to Insurance enterprises.

- ABIC's total assets as of December 31, 2025: 4,771.98 billion VND compared to December 31, 2024: 4,340.33 billion VND, an increase of 431.64 billion VND, a growth of 9.94%.

Regarding asset structure as of December 31, 2025: Current assets accounted for 96.72%, Long-term assets accounted for 3.28%.

Regarding capital structure as of December 31, 2025: Owner's equity accounted for 36.79%, Liabilities accounted for 63.21%.

Liability solvency was ensured, of which General solvency ratio was 1.58 times; Current ratio was 1.53 times; Quick ratio was 1.22 times.

- Profit before tax reached 318.8 billion VND.

- Profit after tax reached 254.3 billion VND.

- Profitability ratios : Profit after tax / Revenue : 9.75%
Profit after tax / Total assets: 5.58%
Profit after tax / Owner's equity: 15.43%

ABIC's basic financial indicators in 2025 such as: Total assets, Owner's equity, and Revenue all grew compared to 2024. Direct insurance premiums grew by 14.15%,

technical reserves increased by 7.65% compared to 2024. Profits before tax increased by 24.48% compared to 2024.

6. Insurance business operations and expense management

- Direct insurance premium revenue in 2025 reached 2,627.02 billion VND, up 14.15% compared to 2024, of which: Health insurance operations grew 11.22% compared to 2024, accounting for 66.59% of direct insurance premium revenue; Motor vehicle insurance operations grew 16.46% compared to 2024, accounting for 16.88% of direct insurance premium revenue; Fire and explosion insurance grew 34.4%, accounting for 6.4% of direct insurance premium revenue; Property insurance decreased 13.83% compared to 2024, accounting for 6.61% of direct insurance premium revenue. Several insurance operations such as Liability insurance, financial risk insurance, Cargo insurance... saw growth but accounted for a small proportion of total direct insurance premium revenue.

- Total claim payments in 2025 increased by 8.46% compared to 2024 ; the claim ratio increased by 0.2% from 32.5% in 2024 to 32.7% in 2025.

- Total insurance business expenses increased by 214.5 billion VND, equivalent to a 14.7% increase compared to 2024 ; however, the ratio of insurance business expenses to net insurance business revenue only slightly increased by 0.48% from 67.75% in 2024 to 68.23% in 2025.

- Enterprise management expenses increased by 27.48 billion VND compared to 2024, equivalent to an increase of 4.67%. The ratio of enterprise management expenses to net insurance business revenue decreased by 2.22% compared to 2024 (27.34% in 2024 vs. 25.12% in 2025).

7. Financial investment activities

Financial investment portfolio structure

ABIC's total investment portfolio as of December 31, 2025, was 3,553.8 billion VND; the entire investment portfolio of ABIC consisted of deposits at Credit Institutions (Agribank) with the following structure:

No.	Indicator	31/12/2025		31/12/2024	
		Amount (Billion VND)	Proportion	Amount (Billion VND)	Proportion
1	Short-term investments	3,553.79	100%	3,157.24	100 %
2	Long-term investments	-	-	-	0 %
	Total	3,553.79	100%	3,157.24	100 %

Efficiency of financial investment activities

In 2025, gross profit from financial activities was 153.27 billion VND, an increase of 2.3% compared to 2024, with an investment yield of approximately 4.57%.

8. General assessment

Based on the appraisal results of the financial statements and operational reports, the SB assesses as follows:

- ABIC's financial situation is sound, the investment portfolio is safe, and the profitability is stable.

- Debt management is fairly stable.

- The Company's solvency and profitability are maintained relatively well.

Analytical indicators assessing the Company's operations show that the business operations ensure profitability for shareholders' capital and guarantee solvency during business operations. The Company strictly fulfilled its obligations to the State budget; operated profitably, ensured dividend payouts to shareholders; and maintained employee income.

9. Inspection and audit activities by regulatory agencies

In 2025, ABIC received 01 inspection by regulatory agencies:

- The inspection delegation from the Large Taxpayers Department conducted a tax inspection at ABIC under Decision No. 841/QĐ-DNL dated July 23, 2025;

Overall, the tax inspection delegation assessed: ABIC relatively strictly complied with legal regulations and the Company's Charter; however, there were still some issues (non-material) that needed to be rectified and perfected.

ABIC seriously learned from the experience, rectified, and promptly corrected the shortcomings recommended by the inspection delegation in 2025 immediately upon receiving the inspection conclusion.

10. Recommendations of the SB

- Continue assessing the operational efficiency of units at the Head Office as a basis for arranging and restructuring the organization toward enhancing operational efficiency, ensuring the objective of being lean, streamlined, strong, efficient, and capable of meeting practical requirements, matching the Company's scale of operations in the short and long term.

- Summarize, evaluate, and learn from the network expansion and development in recent times (including assessing new Branches and old Branches in the same area prior to separation), develop system development strategy scenarios for the coming time, and focus on building and preparing the necessary resources for the system development strategy. Particularly focus on preparing high-quality human resources with sufficient capacity, qualifications, ethics, management skills, and operational governance to meet the task requirements under the 5-year Business Strategy for the 2026-2030 period.

- Organize human resource training to improve efficiency in overall operational management and executive direction, and financial management specifically for the Leadership team of Divisions at the Head Office and Branch Leadership. Focus on direct training by unit Leaders for their managed staff. Have a specific plan and roadmap to consolidate and improve the quality of financial-accounting personnel at Branches.

- Timely update to promptly promulgate, amend, and supplement several Regulations and policies to meet changes in the Law in the country's new context and align with ABIC's development during the 2026-2030 period. †

Dear Shareholders,

The SB sincerely thanks the Valued Shareholders, BoD, BoM, and the team of managers and employees of ABIC for supporting and creating conditions for the SB members to excellently fulfill their tasks.

Wishing the ABIC GMS great success. We wish the shareholders health and success, and hope you continue to care, stay attached, and support ABIC's sustainable development process.

Sincerely thank you./.

Recipients:

- Shareholders;
- BoD; SB;
- Archived: Administration Office;
- SB;

**ON BEHALF OF THE SB
HEAD OF THE SB**



Handwritten signature

Nguyen Van Quyet

Hanoi, June 01, 2026

**PERFORMANCE SELF-ASSESSMENT REPORT
OF THE EXECUTIVE MEMBER OF THE SUPERVISORY BOARD**

Full name: Nguyen Ngoc Kien

Date of birth: 17/01/1969

Party position: None

Position: Executive member of the Supervisory Board

Association position: Vice chairman of ABIC's trade union

Current organization: Supervisory Board - Agricultural Bank Insurance Joint Stock Corporation (ABIC)

Evaluation of activities and work results in 2025

As a member of the ABIC's Supervisory Board (SB), I hereby report the performance results of the SB member in 2025 as follows:

The Head of ABIC's assigned specific tasks to me in 2025 as follows:

- Inspect and supervise the execution of the 2025 settlement work and the preparation of the financial statements and the 2025 settlement report;

- Draft the appraisal report of ABIC's 2025 financial statements;

- Inspect the evaluation and classification of ABIC in 2025 in accordance with Circular No. 195/2014/TT-BTC dated 17/12/2014 on Guidelines for evaluation and classification of insurance enterprises;

- Take direct responsibility for monitoring and supervising activities at the Head Office and branches: Hanoi, Thang Long, Hai Phong, Phu Tho, Thanh Hoa, Nghe An, Nam Dinh, Son La, Thai Nguyen, Lao Cai;

- Deploy and execute the supervisory function and the compliance with statutory laws and the Charter of the Corporation; perform supervision and exchange with divisions at the Head Office and conduct direct supervision at 04 Branches: Nam Dinh, Thai Nguyen, Da Nang, and Thua Thien Hue;

- Supervise and inspect alongside the Internal Audit Division when assigned by the Head of the SB;

- Perform inspection and other tasks in accordance with the assignment by the Head of the SB.

During the performance process in 2025, it is noted that:

I have strictly executed the correct duties and powers assigned by the Head of the SB in accordance with statutory laws, the Charter of the Corporation, and the Operational Regulations of the ABIC's SB.

Specifically, the main tasks implemented during the year: †

- Fully attended meetings organized by the SB during the year (05/05 times), specifically as follows:

- In 2025, the SB organized 5 meetings, specifically as follows:

- ✓ On 13/03/2025, the SB convened a meeting:
 - Inform the situation and performance results of ABIC in the first 02 months of 2025;
 - Inform the business performance results of ABIC in 2024;
 - Evaluate the performance of the SB in 2024;
 - Assign tasks to members of the SB to inspect, supervise, and prepare for the report of the SB to be presented before the General Meeting of Shareholders (GMS) in 2025;
 - Prepare the inspection and supervision program of the SB after the 2025 Annual SB;
 - Members of the SB report the performance results of each member.
- ✓ On 15/05/2025, the SB convened a meeting:
 - Approved the performance results of each member of the Supervisory Board and evaluated the performance of the SB in 2024;
 - Approved the draft Report of the SB on the business results of the ABIC, and evaluated the performance results of the BoD and the General Director in 2024;
 - Approved the Appraisal Report of ABIC's Financial Statements in 2024;
 - Prepare the report of the SB serving the preparation of the 2024 Annual Report;
 - Approved the draft Report of the SB to submit to the ABIC's GMS in 2025 for approval;
 - Approved the content and criteria for selecting the audit firm and the submission on choosing the audit firm for ABIC's 2025 financial statements to submit to the GMS;
 - Deploy the implementation of the 2025 activity and inspection, supervision plan.
- ✓ On 17/09/2025, the Supervisory board convened a meeting:
 - Approved the business performance results of the first 08 months of 2025 of ABIC, evaluated the performance results of the Corporation, the activities of the BoD and the General Director in the first 08 months of 2025;
 - Approved the evaluation of the performance of the SB in the first 08 months of 2025;
 - Perform supervision work and prepare the semi-annual financial statements for 2025;
 - Deploy activities of the SB for the remaining months of 2025.
- ✓ On 09/10/2025, the SB convened a meeting: ↵

- Inform preliminary results of the implementation of ABIC's business plan indicators in the first 09 months of 2025, evaluate the performance results of the ABIC, the activities of the BoD and the General Director in the first 09 months of 2025;
- Evaluate the performance of the SB in the first 09 months of 2025;
- Conduct human resources work of the SB, consider the resignation letter of the Head of the SB and the status of members of the ABIC Supervisory Board;
- Discuss and evaluate the performance of the Company, the awareness of compliance with statutory laws, the Charter of the Company, and internal regulations of ABIC in the first 09 months of 2025;
- Assign tasks to members of the SB to inspect, supervise, and finalize the review report of ABIC's semi-annual financial statements for 2025;
- Deploy the inspection and supervision program of the SB for the remaining months in 2025.

✓ On 04/12/2025, the SB convened a meeting:

- Elect the Head of the SB, hand over the position of the Head of the SB along with related documents, duties being implemented, and subsequent duties within the responsibilities of the SB;

- Assign tasks to members of the SB;

- Evaluate the performance status of the SB in the 11 months of 2025;

- Deploy work programs of the SB during the remaining time of 2025;

- Execute reports of the SB to the GMS, Agribank...

- In addition, perform other duties in accordance with the assignment by the Head of the SB.

- Coordinate and combine tightly with the BoD, the Management Board, divisions, and functional sections at the Head Office and affiliated branches during the inspection and supervision process to complete duties; coordinate tightly with members within the SB during the inspection and supervision process to complete duties of the SB.

- Trade Union work in 2025: From August 2025, assigned to be in charge of ABIC Trade Union; in November 2025, directly directed the Congress of affiliated trade unions system-wide to execute the Congress in accordance with the requirements of Agribank Trade Union, and by 14/11/2025 successfully organized the Delegate Congress of ABIC Trade Union alongside the Standing Committee and related sections; collaborated with the management to establish a working delegation to visit and encourage a number of Agribank general agents affected by storms and floods, as well as submitted to the Board of Directors to utilize the welfare fund to support employees and relatives of ABIC affected by storms and floods.

- Participate and execute duties and roles alongside the Standing Committee and the Executive Board of ABIC Trade Union to ensure the rights and obligations for Trade Union members in the best way.

In all tasks, I always possess a high spirit of responsibility and complete well the assigned work. During the performance process, no errors regarding specialized

professional expertise occurred to affect the prestige of the Company. Through the implementation of assigned duties and tasks, I have made recommendations to the BoD and the General Director, contributing to the improvement of mechanisms and network organization in the operations of the Company. I have completed well the duties assigned by the Head of the SB and completed well the duties of a member of the Supervisory Board assigned by the General Meeting of Shareholders./.

THE SELF-EVALUATOR

A handwritten signature in blue ink, consisting of a series of loops and a long horizontal stroke at the end.

Nguyen Ngoc Kien

Hanoi, June 01, 2026

**Performance self-assessment report of member of the Supervisory Board
Agricultural Bank Insurance Joint Stock Corporation**

Pursuant to the Law on Enterprises and the Charter of Agricultural Bank Insurance Joint Stock Corporation of Viet Nam (ABIC); Operational regulations of the Supervisory Board (SB) of ABIC.

I: Kieu Gia Quy - Member of the SB (was elected to the SB of ABIC from 27/06/2024 up to now). Pursuant to Notification No. 2315/PC-ABIC-BKS dated 28/6/2024 and Decision No. 5050/PC-ABIC-BKS dated 23/12/2025 of the Head of the SB of ABIC on task assignment of the SB of ABIC; I hereby report the performance results of assigned duties and tasks in 2025 as follows:

1. Assigned duties

From 01/01/2025 to 04/12/2025:

- Attended meetings of the Board of Directors (BoD).
- Participated in preliminary, final, emulation conferences...
- Coordinated with executive member of the SB Nguyen Ngoc Kien to monitor, prepare, and submit the 06-month and full-year financial statement appraisal reports; Drafted the financial statement appraisal report to submit to the General Meeting of Shareholders (GMS).
- Coordinated with executive member of the SB Nguyen Ngoc Kien to monitor and supervise activities at the Head Office of the Company (ABIC) and its branches with headquarters and operating territories from Ha Tinh province to the North of Vietnam.

Performed inspection, supervision work and other tasks in accordance with the assignment by the Head of the SB.


From 05/12/2025 up to now:

- Coordinated with executive member of the SB Nguyen Ngoc Kien to monitor, supervise, and prepare the 06-month and full-year financial statement appraisal reports. Drafted the Financial statement appraisal report to submit to the GMS.
- Coordinated with executive member of the SB Nguyen Ngoc Kien to monitor and supervise activities of ABIC Branches: Lao Cai, Son La, Phu Tho, Thai Nguyen, Hanoi, Thang Long, Hai Phong, Nam Dinh, Thanh Hoa, Nghe An, Thua Thien Hue and newly established, split ABIC branches with headquarters and operating territories from Hue City to Northern provinces of Vietnam.
- Performed inspection, supervision work and other tasks in accordance with the assignment by the Head of the SB. ↵

2. Performance results of assigned tasks

I have strictly executed the correct, full duties and powers assigned by the Head of the SB in accordance with statutory laws, the Charter of the company and the Operational regulations of the SB of ABIC.

- Fully attended meetings organized by the SB during the year (05/05 times), specifically as follows:

- ✓ On 13/03/2025, the SB convened a meeting:
 - + Inform the situation and performance results of ABIC in the first 02 months of 2025.
 - + Inform the business performance results of ABIC in 2024.
 - + Evaluate the performance of the SB in 2024.
 - + Assign tasks to members of the SB to inspect, supervise, and prepare for the report of the SB to be presented before the GMS in 2025.
 - + Prepare the inspection and supervision program of the SB after the 2025 Annual GMS.
 - + Members of the SB report the performance results of each member.
- ✓ On 15/05/2025, the SB convened a meeting:
 - + Approved the performance results of each member of the SB and evaluated the performance of the SB in 2024.
 - + Approved the draft Report of the SB on the business results of the company and evaluated the performance results of the BoD and the General Director in 2024.
 - + Approved the Appraisal Report of ABIC's Financial Statements in 2024.
 - + Prepared the report of the SB serving the preparation of the 2024 Annual Report.
 - + Approved the draft Report of the SB to submit to the GMS of the Company in 2025 for approval.
 - + Approved the content and criteria for selecting the audit firm and the submission on choosing the audit firm for ABIC's 2025 financial statements to submit to the GMS.
 - + Deployed the implementation of the 2025 activity and inspection, supervision plan.
- ✓ On 17/09/2025, the SB convened a meeting:
 - + Approved the business performance results of the first 08 months of 2025 of ABIC, evaluated the performance results of the Company, the activities of the BoD and the General Director in the first 08 months of 2025.
 - + Evaluated the performance of the SB in the first 08 months of 2025.
 - + Supervision work and preparation of the semi-annual financial statements for 2025.
 - + Deployed activities of the SB for the remaining months of 2025.
- ✓ On 09/10/2025, the SB convened a meeting:
 - + Inform preliminary results of the implementation of ABIC's business plan indicators in the first 09 months of 2025, evaluate the performance results of the Company, the activities of the BoD and the General Director in the first 09 months of 2025.
 - + Evaluate the performance of the SB in the first 09 months of 2025. 

+ Personnel work of the SB, consider the resignation letter of the Head of the SB and the status of members of the ABIC SB.

Discussion and evaluation of the performance of the Company, the awareness of compliance with statutory laws, the Charter of the company and internal regulations of ABIC in the first 09 months of 2025.

Assign tasks to members of the SB, inspect, supervise, and finalize the review report of ABIC's semi-annual financial statements for 2025.

Deploy the inspection and supervision program of the SB for the remaining months in 2025.

✓ On 04/12/2025, the SB convened a meeting:

+ Elected the Head of the SB, handed over the position of the Head of the SB along with related documents, duties being implemented, and other duties within the responsibilities of the SB.

+ Assign tasks to members of the SB.

+ Evaluate the performance status of the SB in the 11 months of 2025.

+ Deploy work programs of the SB during the remaining time of 2025.

- Execute reports of the SB to the GMS, Agribank...

- Perform other duties in accordance with the assignment by the Head of the SB.

- Coordinated with the BoD, the BoM, functional Divisions at the Head Office and affiliated branches during the inspection and supervision process to complete assigned duties.

During 2025, I have performed close coordination with members within the SB during the inspection and supervision process to complete duties of the SB.

I have completed well the duties assigned by the Head of the SB and completed well the responsibilities and duties of a member of the SB assigned by the General Meeting of Shareholders.

Respectfully submitted./.

MEMBER OF THE SUPERVISORY BOARD



Kieu Gia Quy