BAO MINH INSURANCE CORPORATION
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WORKING REGULATIONS
ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026
BAO MINH INSURANCE CORPORATION

Pursuant to:

- *Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 (Amended and supplemented in 2025);*
- *Law on Securities No. 54/2019/QH14 dated November 26, 2019 (Amended and supplemented in 2024) and accompanying sub-law documents;*
- *Decree 155/2020/ND-CP detailing the implementation of a number of articles of the Law on Securities passed on December 31, 2020;*
- *Decree No. 245/2025/ND-CP amending and supplementing a number of articles of the Government's Decree No. 155/2020/ND-CP dated December 31, 2020, detailing the implementation of a number of articles of the Law on Securities*
- *The Company's Charter of Bao Minh Insurance Corporation issued together with Decision No. 1366/2025-BM/HDQT dated June 19, 2025, of the Chairman of the Board of Directors of Bao Minh Insurance Corporation;*
- *Internal Regulations on Corporate Governance of Bao Minh Insurance Corporation issued together with Decision No. 2497/2022-BM/HDQT dated December 06, 2022, of the Chairman of the Board of Directors of Bao Minh Insurance Corporation.*

To ensure the success of the 2026 Annual General Meeting of Bao Minh Insurance Corporation, the Board of Directors establishes the following regulations, working principles, conduct, and voting procedures for the General Meeting of Shareholders' approval, as follows:

Article 1. Purpose:

- To ensure the procedures, principles of conduct, and voting at the Annual General Meeting of Shareholders of Bao Minh Insurance Corporation are conducted in accordance with regulations and successfully.
- The resolutions of the General Meeting of Shareholders express the unified will of the General Meeting of Shareholders, meet the wishes and interests of the shareholders, and comply with the law.

Article 2. Subjects and Scope:

- ***Subjects of application:*** All shareholders, representatives (authorized persons) of shareholders owning Bao Minh Insurance Corporation Shares, and invited guests attending the Annual General Meeting of Shareholders of Bao Minh Insurance Corporation must comply with the provisions of these Regulations, the Company's Charter, and current legal regulations.
- ***Scope of application:*** These regulations apply to the organization of the 2026 Annual General Meeting of Shareholders of Bao Minh Insurance Corporation.

Article 3. Explanation of terms/abbreviations

- Company	:	Bao Minh Insurance Corporation
- BOD	:	Board of Directors
- BOS	:	Board of Supervisors
- BOM	:	Board of Management
- OC	:	Organizing Committee
- GMS	:	General Meeting of Shareholders
- Delegate	:	Shareholder, representative (authorized person)
- Meeting livestream system of the General Meeting of Shareholders	:	Live video broadcasting system of the General Meeting of Shareholders on the websites https://ezgsm.fpts.com.vn and www.youtube.com
- Congress	:	General Meeting of Shareholders

Article 4. Conditions for conducting the General Meeting of Shareholders

The General Meeting of Shareholders is valid if the number of Shareholders:

a. Represents at least sixty-five percent (65%) of the total voting Shares in the first convocation;

b. Represents at least fifty-one percent (51%) of the total voting Shares in the second convocation;

c. Is not dependent on the number of Shareholders attending the meeting from the third convocation onwards.

The second convocation shall be held within thirty (30) days from the intended opening date of the first meeting; the third convocation shall be held within twenty (20) days from the intended opening date of the second meeting.

Note: The percentage of shareholders attending the General Meeting of Shareholders online is determined when the delegates have performed **"Confirmation of online attendance at the General Meeting of Shareholders"** on the electronic voting system as prescribed in Article 5 of these Regulations

Article 5. Delegates attending the 2026 Annual General Meeting of Shareholders

– All shareholders of the Company according to the list finalized on **April 29, 2026** have the right to attend the online General Meeting of Shareholders through the Electronic Voting System or authorize another person to attend. The authorized representative does not necessarily have to be a Shareholder. If there is more than one authorized representative appointed, the number of shares and votes of each representative must be specified.

– When attending online, delegates should note:

  - **Technical requirements:** Shareholders need an internet-connected electronic device (e.g., computer, tablet, mobile phone, or other electronic device with internet connectivity).

- **Procedure:** Delegates access the provided link and log in using the provided information to attend the online General Meeting of Shareholders and cast their electronic votes.
- **Method of recording delegates attending the online General Meeting of Shareholders:** Delegates are recorded by the electronic voting system as attending the online General Meeting of Shareholders when they access the system using the access information provided in the meeting invitation and have performed **"confirmation of attendance at the online General Meeting of Shareholders"** within the electronic voting system.
- **Time of attendance confirmation:** 10:00, May 28, 2026

Article 6. Guests at the Meeting

- These are management positions of the Company, guests, members of the Organizing Committee who are not shareholders of the Company but are invited to attend the General Meeting.
- Guests do not participate in speaking at the General Meeting *(unless invited by the Chairman of the General Meeting, or pre-registered with the Organizing Committee and approved by the Chairman of the General Meeting).*

Article 7. Chairman and Presidium

- The Presidium consists of 03 people, including 01 Chairman and 02 Members. The Chairman of the Board of Directors is the Chairman of the Presidium and the Chairman of the General Meeting of Shareholders, or the Chairman of the Board of Directors may authorize another member of the Board of Directors to be the Chairman of the General Meeting. Specifically:

No.	Member name	Position
1	Mr. Dinh Viet Tung	Chairperson of the Board of Directors
2	Mr. Vu Anh Tuan	Member of the Board of Directors, CEO
3	Mr. Tran Huu Tien	Independent member of the Board of Directors

- In the event that the Chairman of the Board of Directors is absent or temporarily incapacitated, the remaining members of the Board of Directors shall elect one of them to chair the meeting by majority vote. In the event that a Chairman cannot be elected, the Head of the Supervisory Board shall preside over the General Meeting of Shareholders to elect a Chairman of the meeting from among those present, and the person with the highest number of votes shall be the Chairman of the meeting.
- In other cases, the person who signed the convening notice for the General Meeting of Shareholders shall preside over the General Meeting of Shareholders to elect the Chairman of the meeting, and the person with the highest number of votes shall be elected as the Chairman of the meeting.
- The Chairman's decision on the order, procedures, or events arising outside the agenda of the General Meeting of Shareholders shall be final.

- The Chairman of the General Meeting of Shareholders may adjourn the meeting, even if the required number of delegates is present, to another time and at a location determined by the Chairman without consulting the General Meeting if it is found that (a) the attendees cannot be conveniently seated at the meeting venue, (b) the communication facilities at the meeting venue do not ensure that attending shareholders can participate, discuss, and vote, (c) the conduct of those present disrupts or is likely to disrupt the order of the meeting, or (d) the adjournment is necessary for the business of the meeting to be conducted validly. In addition, the Chairman of the meeting may adjourn the meeting with the consent or request of the General Meeting of Shareholders, provided that the required number of delegates is present. The maximum adjournment period shall not exceed three days from the intended opening date of the meeting. The reconvened meeting shall only consider the matters that should have been legally resolved at the previously adjourned meeting.
- In the event that the Chairman adjourns or suspends the General Meeting of Shareholders in contravention of the provisions of this Article, the General Meeting of Shareholders shall elect another person from among the attendees to replace the Chairman to conduct the meeting until its conclusion, and all resolutions passed at such meeting shall be valid and enforceable.
- The Chairperson has the right to implement necessary measures to conduct the meeting reasonably, orderly, according to the approved agenda, and reflecting the wishes of the majority of attendees.
- Duties of the Presidium
    - Conduct the General Meeting in accordance with the agenda and regulations approved by the General Meeting.
    - Assign and introduce representatives of the Board of Directors, Supervisory Board, and Executive Board to present reports at the General Meeting.
    - Introduce the members of the Ballot Counting Committee for the General Meeting's approval.
    - Introduce the members of the Presidium for the General Meeting's approval (If any).
    - Guide the General Meeting in discussions and obtaining approval votes on matters within the agenda and related issues throughout the meeting.
    - Respond to and record matters within the agenda approved by the General Meeting.
    - Resolve issues arising during the General Meeting.
    - Approve and issue documents, results, minutes, and Resolutions of the General Meeting after its conclusion.
    - The Chairperson works according to the principle of democratic centralism and decides by majority vote.

Article 8. Shareholder Eligibility Verification Committee

- The Shareholder Eligibility Verification Committee of the General Meeting consists of 03 members, including 01 Head and 02 members, responsible to the Presidium and the GMS for their duties.

  The Shareholder Eligibility Verification Committee is specifically introduced by the Chairperson as follows:

No.	Member name	Note
1	Ms. Ha Thi Trung Anh	Head of Committee
2	Ms. Cao Thanh Tam	Member
3	Ms. Phan Nhu Quynh	Member

- Duties:
  - Receive shareholder documents (if any arise), verify and check the validity of shareholders attending online.
  - Report to the General Meeting of Shareholders on the results of shareholder eligibility verification before the General Meeting of Shareholders officially commences.
  - Coordinate with the Ballot Counting Committee to guide, support, and supervise voting.

Article 9. General Meeting Secretariat:

- The Secretariat of the General Meeting consists of 03 members appointed by the Chairperson, responsible to the Presidium and the General Meeting of Shareholders for their duties and under the direction of the Presidium. Specifically, as follows:

No.	Member name	Note
1	Mr. Nguyen Duc Hiep	Head of Committee
2	Ms. Nguyen Huynh Uyen Nhi	Member
3	Ms. Ho Nguyen Hoai Thuong	Member

- Duties:
  - Receive and review registration forms for shareholder comments and forward them to the Presidium for decision.
  - Record the minutes of the General Meeting of Shareholders completely and truthfully, including the entire proceedings and matters approved by shareholders or noted at the General Meeting.
  - Assist the Chairperson in announcing the draft minutes of the General Meeting and the Resolutions on matters approved at the General Meeting.

Article 10. Ballot Counting Committee

- The Ballot Counting Committee, introduced by the Chairperson, consists of 03 members, including 01 Head and 02 members.

– The Ballot Counting Committee includes:

No.	Member name	Note
1	Ms. Ha Thi Trung Anh	Head of Committee
2	Ms. Cao Thanh Tam	Member
3	Ms. Phan Nhu Quynh	Member

– Duties:

- The Ballot Counting Committee must prepare minutes of the ballot count and is responsible to the Presidium and the General Meeting of Shareholders when performing its duties.
- Accurately determine the voting results on each matter requiring a vote at the General Meeting.
- Promptly notify the Secretary of the voting results.
- Review and report to the General Meeting any violations of voting procedures or complaints regarding voting results.

Article 11. Discussion at the General Meeting

1. Principles:

– Discussion is only permitted within the allotted time and within the scope of matters presented in the agenda of the General Meeting of Shareholders.

– Only Delegates are allowed to participate in the discussion.

– Delegates can register their discussion topics as follows:

- Delegates can ask questions in the Discussion section of the online meeting interface at https://ezgsm.fpts.com.vn or send an email to quanhecodong@baominh.com.vn (before the discussion). (Questions are valid when sent from the registered email in the shareholder list provided by the Vietnam Securities Depository or the email registered by the shareholder in the Meeting Registration Form or the proxy form sent to the Company).
- The Secretariat will arrange the Delegates' questions and forward them to the Chairman.

2. Answering Delegates' comments:

– Based on the Delegates' Questionnaires, the Chairman or a member designated by the Chairman will answer the Delegates' comments.

– In case, due to time constraints, questions are not answered directly at the Meeting, the Company will respond through other means.

Article 12. Voting/ Election at the Meeting

1. Principles:

All matters in the agenda and meeting content of the General Meeting must be discussed and voted on publicly by the General Meeting of Shareholders. Delegates can choose to vote electronically at: https://ezgsm.fpts.com.vn

2. Electronic voting:

– Voting method:

  - Delegates choose one of the three voting options "Agree", "Disagree" or "No opinion" for each issue raised for voting at the General Meeting, which has been installed in the electronic voting system.
  - Then, the Delegate proceeds to confirm the vote for the electronic voting system to record the results.

– Election voting method (specified in the Regulations on Nomination, and Self-Nomination of Candidates for the Supplementary Election of Members of the Board of Directors for the 2024–2029 Term of Bao Minh Insurance Corporation)

– Some other regulations when conducting electronic voting:

  - In case the Delegate does not complete all votting, election matters according to the contents of the General Meeting program, the unresolved voting, election matters are considered as the Delegate not voting on that matter.
  - In case of arising matters outside the sent meeting agenda, Delegates can vote and elect additionally. If the Delegate does not vote on arising matters, it is considered that the Delegate does not vote, elect on that arising matter.
  - Delegates can change the voting and election results (but cannot cancel the voting and election results); including additional voting and election results for matters arising outside the General Meeting agenda. The online system only records the vote count for the final voting, election results at the end of the electronic voting period for each vote counting session specified in the working regulations of the meeting.

– The electronic voting time is specified as follows:

  - **Voting content 01** *(including the Members of the Presidium)* Delegates shall vote from 10:00 on May 31, 2026, until the Organizing Committee announces the end of the voting time for voting content 01.
  - **Voting content 02** *(including the members of the Secretariat and the Ballot Counting Committee.)*: Delegates shall vote from 10:00 on May 31, 2026, until the Organizing Committee announces the end of the voting time for voting content 02.
  - **Voting content 03** (*including General Meeting Agenda; Working Regulations at the General Meeting; the Regulations on Nomination, and Self-Nomination of Candidates for the Supplementary Election of Members of the Board of Directors for the 2024–2029 Term)* Delegates shall vote from 10:00 on May 31, 2026, until the Organizing Committee announces the end of the voting time for voting content 03.

- **Voting content 04** *(including Reports, Proposals to the General Meeting)*: Delegates shall vote from 10:00 on May 31, 2026, until the Organizing Committee announces the end of the voting time for voting content 04.
- **Election content:** Delegates conduct elections from 10:00 AM on May 31, 2026, until before the General Meeting of Shareholders approves the election content.
- **Voting content 05** *(Approval of Minutes and Resolution of the General Meeting of Shareholders)*: Delegates shall vote from 10:00 on May 31, 2026, until the Organizing Committee announces the end of the voting time for voting content 05.
- Delegates can access the electronic voting system and cast their votes 24 hours a day and 7 days a week, except in cases of system maintenance or other reasons beyond the Company's control. After the voting period ends, the system will not record any further electronic voting results from the Delegates.

3. Voting rules:

- Each share is equivalent to one voting right. Each attending delegate represents one or more voting rights.
- As of the shareholder list closing date **(April 29, 2026)**, the total number of voting shares of the Company is: **150,547,626 shares**, equivalent to **150,547,626** voting rights.
- Matters requiring a vote at the General Meeting of Shareholders are only passed when there are shareholders representing at least sixty-five percent (65%) of the total votes of shareholders with voting rights present in person or through authorized representatives at the General Meeting of Shareholders. In some specific cases, voting matters specified in point d, Clause 1, Article 32 of the Company's Charter require the approval of shareholders representing at least seventy-five percent (75%) of the total votes of shareholders with voting rights present in person or through authorized representatives at the General Meeting of Shareholders.

4. Recording voting results

The Ballot Counting Committee will check, synthesize, and report to the Chairperson the vote counting results for each voting and election matter according to the agenda of the general meeting. The voting results will be announced by the Chairperson right before the closing of the meeting.

Article 13. Election of Additional Members of the Board of Directors

The election of additional members of the Board of Directors must be conducted in accordance with the Regulations on Nomination, and Self-Nomination of Candidates for the Supplementary Election of Members of the Board of Directors for the 2024–2029 Term and must be approved by the General Meeting of Shareholders at the general meeting.

Article 14. Minutes and Resolution of the General Meeting of Shareholders

All matters at the General Meeting of Shareholders must be recorded in the Minutes of the General Meeting of Shareholders by the Secretary of the General Meeting. The minutes of the General Meeting of Shareholders must be read and approved before the closing of the General Meeting.

Article 15. Implementation of the Regulations

These organizational regulations are read publicly before the 2026 Annual General Meeting of Shareholders and take effect immediately upon approval by the General Meeting of Shareholders of Bao Minh Insurance Corporation.

If shareholders, authorized representatives, and guests violate these Regulations, depending on the specific level, the Presidium will consider and take appropriate action according to the Company's Charter and the Enterprise Law.

These regulations take effect immediately after being approved by the General Meeting of Shareholders of the Corporation.

ON THE BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

S.G.P: 27 ... TỔNG CÔNG TY CỔ PHẦN BẢO MINH P. XUÂN HÒA - T.P HỒ CHÍ MINH

DINH VIET TUNG

Recipients:
- GMS;
- Member of the BOD, BOM, BOS;
- Archived: Administration, BODs' Office.