



MINISTRY OF FINANCE
FOREIGN INVESTMENT DEPARTMENT
SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

CERTIFICATE OF REGISTRATION OF OUTWARD INVESTMENT

No.: 201600153

Initial certification dated June 24, 2016

First adjustment certified on June 29, 2026

Pursuant to the Investment Law No. 143/2025/QH15 dated December 11, 2025;

Pursuant to Decree No. 103/2026/ND-CP dated March 31, 2026 of the Government on outward investment;

Pursuant to Decree No. 29/2025/ND-CP dated February 24, 2025 of the Government providing for the functions, tasks, powers and organizational structure of the Ministry of Finance;

Pursuant to Decree No. 166/2025/ND-CP dated June 30, 2025 of the Government amending and supplementing a number of articles of Decree No. 29/2025/ND-CP dated February 24, 2025 of the Government providing for the functions, tasks, powers and organizational structure of the Ministry of Finance;

Pursuant to Circular No. 38/2026/TT-BTC dated March 31, 2026 of the Ministry of Finance providing for the forms of documents and reports on outward investment;

Pursuant to Circular No. 31/2026/TT-BTC dated March 27, 2026 of the Ministry of Finance providing for the decentralization of the performance of a number of tasks and powers in the field of state management of the Ministry of Finance;

Pursuant to the Certificate of Registration of Outward Investment No. 201600153, initially certified on June 24, 2016 by the Ministry of Planning and Investment (now the Ministry of Finance);

Pursuant to Official Letter No. 7428/BTC-QLBH dated June 03, 2026 of the Ministry of Finance on approving the adjustment of outward investment capital as proposed by Saigon – Hanoi Insurance Corporation;

At the request for adjustment of the Certificate of Registration of Outward Investment of SAIGON – HANOI INSURANCE CORPORATION, together with the application file submitted on April 17, 2026, and supplementary files submitted on June 12, 2026 and June 22, 2026.

THE FOREIGN INVESTMENT DEPARTMENT

Certifies the investor:

SAIGON – HANOI INSURANCE CORPORATION

to carry out outward investment activities under the Certificate of Registration of Outward Investment No. 201600153, initially certified on June 24, 2016 by the Ministry of Planning and Investment (now the Ministry of Finance), registered to be adjusted as follows:



- Increase in outward investment capital (increased from USD 1,600,000 to USD 2,113,983);

Information on the investment activities after adjustment is as follows:

SAIGON – HANOI INSURANCE CORPORATION,

Pursuant to the Decision granting the initial Establishment and Operation License No. 56 GP/KDBH dated December 10, 2008, and the adjustment licenses No. 56/GPDC10/KDBH dated February 22, 2011, No. 56/GPDC12/KDBH dated August 20, 2013, No. 56/GPDC15/KDBH dated May 05, 2015, and No. 56/GPDC27/KDBH dated October 24, 2024, issued by the Minister of Finance; Tax code: 0103085460.

Head office address: 24th Floor, Vinacomin Building, No. 3 Duong Dinh Nghe, Yen Hoa Ward, Hanoi City.

Legal representative: Mr. Do Dang Khang; Nationality: Vietnamese; Position: General Director; Personal identification number: 027085000008.

registers to make outward investment to carry out investment activities in the Lao People's Democratic Republic.

Article 1:

Form of outward investment: Establishment of an economic organization in accordance with the law of the host country.

Name of the overseas economic organization: Champa Insurance Company Limited.

English name: Champa Insurance Co., Ltd.

Trading name: Champa Insurance.

Head office address: LaneXang Road, 6th Floor, Vietinbank Building, Hatsady Village, Chanthabouly District, Vientiane Capital, Lao People's Democratic Republic.

Article 2:

Operating objectives:

- Non-life insurance business;
- Reinsurance business;
- Financial investment.

Article 3:

1. The investor's outward investment capital is USD 2,113,983 (Two million, one hundred and thirteen thousand, nine hundred and eighty-three United States dollars), accounting for 80% of the project's total investment capital, in cash, and constitutes the investor's owner's equity.

2. Project implementation schedule, counted from the date of issuance of the initial Certificate of Registration of Outward Investment:

- Completion of investment procedures overseas: February 2017;
- Commencement of operation: February 2017.

Article 4:

The investor shall be responsible for:

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- Complying with the provisions of the Investment Law No. 143/2025/QH15 dated December 11, 2025, Decree No. 103/2026/ND-CP dated March 31, 2026 of the Government on outward investment (Decree No. 103/2026/ND-CP), and other relevant provisions of Vietnamese law in connection with the implementation of outward investment activities; being responsible for the authority, form, and legal validity of the outward investment decision, and being solely responsible for the effectiveness of the investment activities overseas; fully performing its obligations and responsibilities regarding tax and finance to the State in accordance with law.
- Carrying out the transfer of outward investment capital in accordance with Article 32 of Decree No. 103/2026/ND-CP and carrying out the transfer of profits back to Vietnam in accordance with Article 34 of Decree No. 103/2026/ND-CP.
- Complying with the written reporting regime and reporting through the National Investment Information System in accordance with Article 35 of Decree No. 103/2026/ND-CP (including notification of project implementation, periodical reports every 6 months/annually, and reports following tax finalization overseas).
- Ensuring the accuracy and truthfulness of the application file for adjustment of the Certificate of Registration of Outward Investment and the effectiveness of project implementation; ensuring capital sources for project implementation, implementing the project in accordance with the issued Certificate of Registration of Outward Investment; being responsible for the objectives and schedule of the project.



Article 5:

This Certificate of Registration of Outward Investment takes effect from the date of signing and replaces the Certificate of Registration of Outward Investment No. 201600153, initially certified on June 24, 2016.

This Certificate of Registration of Outward Investment does not constitute confirmation of the outward investment capital actually disbursed, nor confirmation of the legality of such investment.

This Certificate of Registration of Outward Investment is made in 02 (two) originals; one original is issued to SAIGON – HANOI INSURANCE CORPORATION, and the other original is retained at the Ministry of Finance (Foreign Investment Department), with copies sent to the State Bank of Vietnam, the Ministry of Foreign Affairs, the Ministry of Home Affairs, the People's Committee of Hanoi City, and the Tax Department of Hanoi City.

**DIRECTOR GENERAL
FOREIGN INVESTMENT DEPARTMENT**

Signed

Do Van Su

DISCLAIMER – UNOFFICIAL TRANSLATION

This document is an unofficial English translation of the Certificate of Registration of Outward Investment No. 201600153, first adjustment certified on June 29, 2026, issued by the Foreign Investment Department, Ministry of Finance of the Socialist Republic of Vietnam.

This translation was prepared internally by Saigon – Hanoi Insurance Corporation (BSH) for the purpose of information disclosure to the Hanoi Stock Exchange (HNX) and shareholders.

In the event of any inconsistency or conflict in interpretation between this English translation and the Vietnamese original, the Vietnamese original text shall prevail in all respects.

The Vietnamese original is available upon request and has been filed concurrently with this translation.