

**DBV INSURANCE GROUP
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: 947/DBV - TCKT
Subject: Explanation of the Business
Results Difference for Q2.2026

Ha Noi, 20th July, 2025

**To: - The State Security Commission of Vietnam
- The Hanoi Stock Exchange**

In accordance with the provisions of Circular No. 96/2020/TT-BTC dated November 16, 2020, by the Ministry of Finance on the disclosure of information on the securities market for large-scale public companies, the DBV Insurance Group Joint Stock Company respectfully submits an explanation for the changes in the business results for 2nd Quarter of 2026 compared to the financial results in 2nd Quarter of 2025 as follows:

Unit: Million dong

No	Indicator	2026 (2 nd Quarter Financial Report)	2025 (2 nd Quarter Financial Report)	Change (Decrease)
1	Profit after tax	864	16,449	15,585

Reason:

In the second quarter of 2026, the Company recorded a decrease in profit after corporate income tax compared to the corresponding period of the previous year. The decrease was primarily attributable to an increase in administrative expenses and non-deductible expenses, which adversely affected the Company's profit after corporate income tax.

The DBV Insurance Group Joint Stock Company respectfully reports this to the State Securities Commission and the Hanoi Stock Exchange for your information.

Sincerely!

Recipients:

- As mentioned above;
- Archive: the Accounting Department.

GENERAL DIRECTOR *Thuan*


Nghiêm Xuân Thai