

Ref: 21/2026/QD-HDQT

Ha Noi, 24 July 2026



DECISION OF THE BOARD OF DIRECTORS

Re: Record date to finalize the list of shareholders for 2025 dividend payment

THE BOARD OF DIRECTORS

Pursuant to:

- *The Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;*
- *The Law on Insurance Business No. 08/2022/QH15 dated June 16, 2022;*
- *The Law on Securities No. 54/2019/QH14 dated November 26, 2019;*
- *Decree No. 155/2020/ND-CP dated December 31, 2020 detailing the implementation of a number of articles of the Law on Securities;*
- *The Charter of Organization and Operation of Vietnam National Reinsurance Corporation;*
- *Resolution No. 12/2026/NQ-DHDCD dated April 23, 2026 of the 2026 Annual General Meeting of Shareholders of Vietnam National Reinsurance Corporation;*
- *Resolution No. 20/2026/NQ-HDQT dated July 09, 2026 of the Board of Directors approving the implementation of the plan to issue shares for 2025 dividend payment;*
- *Official Letter No. 8544/BTC-QLBH dated June 22, 2026 of the Ministry of Finance approving in principle the increase of charter capital of Vietnam National Reinsurance Corporation;*
- *Official Letter No. 6776/UBCK-QLCB dated July 21, 2026 of the State Securities Commission regarding the reporting dossier on share issuance for dividend payment of VNR.*

DECIDES:

Article 1. To approve the record date to finalize the list of shareholders for exercising the rights to receive 2025 dividend in cash and shares with the following details:

1. Record date: August 07, 2026
2. Purpose of implementation:

a. Payment of 2025 dividend in cash:

- **Exercise ratio: 10% (01 share receives VND 1,000)**
- **Payment date: August 14, 2026**

b. Share issuance for 2025 dividend payment:

- **Exercise ratio:** 5% (equivalent to a ratio of 100:5), meaning that a shareholder holding 01 VNR share on the record date will receive 01 right, and for every 100 rights will receive 05 newly issued dividend shares.
- **Rounding method and treatment of fractional shares (if any):** The number of dividend shares distributed to shareholders will be rounded down to the unit digit; any fractional shares (decimal portion) arising from the calculation principle will be cancelled.

Example: On the record date to exercise rights to receive stock dividends, Shareholder Nguyen Van A holds 123 shares. Shareholder A will be entitled to receive $123 * 5\% = 6.15$

shares. According to the rounding and fractional share treatment plan, the number of shares Shareholder A receives after rounding down to the unit digit is 6 shares; the remaining fractional share will be cancelled.

- Capital source: An estimated amount of VND 100,315,120,000 extracted from Undistributed Post-Tax Profit as of December 31, 2025 according to the audited 2025 Consolidated Financial Statements.
- Transfer restrictions: Dividend shares are common shares issued to existing shareholders proportionally and are not subject to transfer restrictions. The rights to receive dividend shares are non-transferable.

Article 2. This Decision takes effect from the date of signing. The Chief Executive Officer - Legal Representative, the Board of Management, and relevant departments and individuals are responsible for implementing this Decision./.

Recipients:

- BOD, Supervisory Board, BOM;
- 24h Information Disclosure;
- Archives: Investment Dept, General Dept.

For and on behalf of **THE BOARD OF DIRECTORS**

CHAIRMAN

(Signed)

Nguyen Anh Tuan