VIETNAM NATIONAL REINSURANCE CORPORATION	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
No. 05/2026/HDQT-VNR	*Hanoi, July 28, 2026*

Người ký: TỔNG CÔNG TY CP TÁI BẢO HIỂM QUỐC GIA VIỆT NAM
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REPORT ON CORPORATE GOVERNANCE

(First 6 months of 2026)

To:
- **State Securities Commission**
- **Hanoi Stock Exchange**

Name of Company: **VIETNAM NATIONAL REINSURANCE CORPORATION**

Address: 141 Le Duan, Cua Nam Ward, Hanoi

Phone: 024 39422354 Email: vinare@vinare.com.vn

Charter capital: 2,006,302,480,000 VND

Stock symbol: VNR

Governance model: General Meeting of Shareholders, Board of Directors, Board of Control and Board of Management

Internal audit function: Implemented

I. Activities of the General Meeting of Shareholders:

During the first six months of 2026, VINARE convened one (01) Annual General Meeting of Shareholders (AGM) on 23 April 2026. The Annual General Meetings of Shareholders was conducted in full compliance with the procedures stipulated in the Law on Enterprises, the Charter on Organisation and Operation, the Corporate Governance Regulations, and the applicable laws and regulations on corporate governance and information disclosure for listed companies.

Prior to the meetings, VINARE duly disclosed information relating to the organization of the meetings, including shareholder record date announcements, meeting invitations, meeting materials and relevant financial reports in accordance with applicable regulations.

❖ The Annual General Meeting of Shareholders unanimously approved the following matters:
- Audited financial statements for the year 2025
- Business plan for 2026
- Profit distribution plan and dividend payout ratio for the year 2025
- Remuneration for the Board of Directors, the Board of Control, and the Secretary to the Board of Directors for 2025
- Plan for issuance of shares to pay dividends for the year 2025
- Report of the Board of Directors 2025
- Report of the Board of Control 2025
- Election of additional members of the Board of Directors for the term 2025–2030
- Selection of independent auditors for the year 2026

The 2026 Annual General Meeting of Shareholders concluded successfully. The minutes and resolutions of the 2026 Annual General Meeting of Shareholders have been disclosed by VINARE in accordance with regulations.

Resolutions/Decisions of the General Meeting of Shareholders adopted in 2026:

STT	Number of Resolutions/Decisions	Date	Contents
1	Resolution No. 12/2026/NQ-ĐHDHD	23/04/2026	Resolution of the Annual General Meeting of Shareholders 2026

II. Board of Directors (First 6 months of 2026):

1. Information of Board Members

Information on members of the Board of Directors and Board meetings attended during the first six months of 2026:

No.	Directors	Position	Age	Date of appointment/cessation	Number of meetings attended	Attendance	Reasons for absence
1	Mr. Nguyen Anh Tuan	Chairman Executive Director until 22 May 2026	48	Elected as BOD member for Term V effective from 28 April 2025	02/02	100%	
2	Mr. Nguyen Xuan Viet	Vice Chairman Non-Executive Director	56	Elected as BOD member for Term V effective from 28 April 2025	02/02	100%	
3	Ms. Anna Lee On Wah	Vice Chairwoman of the Board Independent Non-Executive Director	55	Elected as BOD member for Term V effective from 28 April 2025	02/02	100%	
4	Mr. Mai Xuan Dzung	Executive Director	52	Chief Executive Officer of VINARE; elected as BOD member for Term V effective from 28 April 2025	02/02	100%	
5	Mr. Doan Viet Trang	Non-Executive Director	51	Elected as BOD member for Term V effective from 28 April 2025	02/02	100%	
6	Mr. Pham Phan Dzung	Independent Non-Executive Director	69	Elected as BOD member for Term V effective from 28 April 2025	02/02	100%	
7	Ms. Nguyen Thi Quynh Huong	Non-Executive Director	47	Elected as BOD member for Term V effective from 28 April 2025	02/02	100%	

8	Mr. Nguyen Hong Hoang Nam	Non-Executive Director	33	Elected as BOD member for Term V effective from 28 April 2025	02/02	100%	
9	Mr. Pham Thanh Hai	Independent Non-Executive Director	51	Elected as BOD member for Term V effective from 23 April 2026	01/01	100%	

The Board of Directors convened meetings and collected written opinions from its members on six (6) occasions to adopt resolutions.

In addition to the meetings mentioned above, whenever necessity arose, in order to ensure practicality and efficiency in business operations, the Board of Directors could have online meetings or use other forms of discussion and voting to collect members' opinions. All members of the Board of Directors participated and voted, representing 100% attendance and voting participation.

2. ESG activities of the Board of Directors:

During the 2025–2030 term, the Strategy and Sustainable Development Committee is responsible for overseeing the development, implementation and execution of the Sustainable Development Policy; identifying environmental, social and governance (ESG) objectives and strategies in line with VINARE's core values and long-term goals; and directing implementation activities, monitoring progress, and evaluating the achievements of ESG objectives.

During the first 6 months of 2026, the Strategy and Sustainable Development Committee continued to monitor and oversee the implementation of the ESG Roadmap to 2030, approved by the Board of Directors on 28 August 2025, in accordance with the following principles:

E – Environment: Promoting risk transfer solutions to support environmentally friendly industries and business activities, while gradually reducing and ultimately ceasing the provision of reinsurance capacity to industries and business activities that cause significant environmental harm.

S – Social: Ensuring equal treatment and equal employment opportunities, enhancing employee welfare policies, and actively participating in community charitable and social activities.

G – Governance: Ensuring a corporate governance structure in accordance with the best practices and principles of Vietnam, ASEAN, and the OECD.

3. Supervision of the Board of Directors:

- The Board of Directors closely, promptly and regularly coordinated with the Board of Control and the Board of Management in directing the implementation of the resolutions of the General Meeting of Shareholders and the Board of Directors for the Corporation.
- All matters subject to decision by the Board of Directors were fully, timely and duly communicated to the Board of Control and the Board of Management for appropriate discussion.
- All meetings of the Board of Directors were attended by representatives of the Board of Control and the Board of Management, with the participation of the Internal Audit function**.**
- Proposals submitted by the Board of Management to the Board of Directors were duly reviewed and discussed, and timely guidance and directions were provided.

- The Corporation fully and promptly complied with the decisions of the Board of Directors, the General Meeting of Shareholders, as well as with State regulations and the Charter of the listed company.
- The Board of Directors reviewed key points of control of the Corporation, including operational, financial, compliance activities and risk management systems.
- VINARE has implemented corporate governance in accordance with the Vietnam Corporate Governance Code of Best Practices for Public Companies**.** For areas not yet fully implemented, the Board of Directors has discussed and proposed remedial measures for implementation in the coming period.
- The Board of Management has diligently implemented the sustainable development strategy, the ESG roadmap, and related environmental and social initiatives**.**

4. Activities of the Committees of the Board of Directors:

4.1.Information about the Committees:

Full name	Position
❖ ***Strategy and Sustainable Development Committee***	
Mr. Nguyen Anh Tuan	Head of the Committee
Mr. Doan Viet Trang	Member
Mr. Mai Xuan Dung	Member
Ms. Nguyen Thi Quynh Huong	Member
Mr. Nguyen Hong Hoang Nam	Member
Mr. Pham Thanh Hai	Member
❖ ***Human Resources and Remuneration Committee***	
Mr. Nguyen Anh Tuan	Head of the Committee
Mr. Pham Phan Dzung Independent Member of the Board of Directors	Member
Mr. Mai Xuan Dzung	Member
❖ ***Audit and Risk Management Committee***	
Mr. Pham Phan Dzung Independent Director	Head of the Committee
Mr. Nguyen Anh Tuan	Member
Ms. Nguyen Thi Quynh Huong	Member

4.2. Activities of the Committees

- Strategy and Sustainable Development Committee: one meeting during the first 6 months of 2026
  - Directing and overseeing the implementation of the business plan for the year 2026 and the period 2025 - 2029;

- Continuing to direct and oversee the implementation of the ESG roadmap;
- Executing the Committee's activity plan for 2026.

- Human Resources and Remuneration Committee: one meeting during the first 6 months of 2026
  - Advising and consulting the Board of Directors on human resource development strategies, particularly strategies for senior management development of the Corporation;
  - Implementing the re-appointment procedures for the position of Deputy CEO (Mr. Do Anh Duc);
  - Reviewing the nomination of an additional member of the Board of Directors for the 2025 - 2030 term (Mr. Pham Thanh Hai);
  - Submitting to the Annual General Meeting of Shareholders for approval the remuneration for members of the Board of Directors, the Board of Control, and the Secretary for the year 2026, and implementing the disclosure of remuneration in accordance with legal regulations;
  - Executing the Committee's activity plan for 2026**.**
- Audit and Risk Management Committee: 01 meeting during the first 6 months of 2026
  - Reviewing and overseeing the Financial Statements of the year 2025 and Quarter 1/2026;
  - Submitting to the Board of Directors the selection of an independent auditing firm to audit the 2026 financial statements;
  - Directing internal audit activities, submitting to the Board of Directors the 2026 internal audit plan and reviewing Internal Audit reports before submission to the Board of Directors for approval;
  - Executing the Committee's activity plan for 2026.

5. Resolutions/Decisions of the Board of Directors (first half of 2026):

STT	Resolution/Decision No.	Date	Contents
1	Decision No. 01/2026/QD-HDQT	23/01/2026	Re-appointment of Mr. Do Anh Duc as Deputy CEO
2	Decision No. 02/2026/QD-HDQT	30/01/2026	Approval of the investment project for the renovation of the Fire Protection System at VINARE's 141 Le Duan Building
3	Decision No. 03/2026/QD-HDQT	24/02/2026	Approve the time, place and agenda of the 2026 Annual General Meeting of Shareholders
4	Decision No. 04/2026/QD-HDQT	19/03/2026	Approval of salary increases for the Chairman, CEO and Deputy CEO
5	Resolution No. 05/2026/NQ-HDQT	25/03/2026	Resolution of the 5th meeting, term V (approving the results of share issuance, transactions with related parties, Risk management report, Internal audit plan, etc.)

6	Resolution No. 06/2026/NQ-HDQT	25/03/2026	Resolution of the 5th meeting, term V (approving the 2025 financial statements, Profit distribution plan, dividend payment rate, 2026 business plan, election of an additional Board member, selection of the auditing company)
7	Decision No. 07/2026/QD-HDQT	27/03/2026	Preparation for the 2026 Annual General Meeting of Shareholders
8	Decision No. 11/2026/QD-HDQT	21/04/2026	Approval of certain matters to be submitted to the 2026 Annual General Meeting of Shareholders
9	Resolution No. 12/2026/NQ-HDQT	23/04/2026	Resolution of the 6th Board meeting, Term V
10	Decision No. 13/2026/QD-HDQT	20/05/2026	Approve the plan to select contractors for the Fire Protection System Renovation Project of VINARE 141 Le Duan Building
11	Resolution No. 14/2026/NQ-HDQT	26/05/2026	Implementation of the share issuance plan for payment of 2025 dividends
12	Decision No. 15/2026/QD-HDQT	29/05/2026	Approval of the results of contractor appointment of the Project Management Consultancy Bidding Package of the Fire Protection System Renovation Project of VINARE 141 Le Duan Building
13	Resolution No. 16/2026/NQ-HDQT	03/06/2026	Selection of the independent auditing firm to audit the 2026 financial statements
14	Decision No. 17/2026/QD-HDQT	19/06/2026	Approval of the results of contractor appointment of bidding package No. 02 of the Fire Protection System Renovation Project of VINARE 141 Le Duan Building
15	Decision No. 18/2026/QD-HDQT	19/06/2026	Approval of the results of contractor appointment of bidding package No. 03 of the Fire Protection System Renovation Project of VINARE 141 Le Duan Building

III. Board of Control (First 6 months of 2026):

1. Information about members of the Board of Control:

STT	Member of the Board of Control	Position	Age	The Date of appointment/cessation as a member of the BOC	Number of meetings attended	Meeting Attendance	Reasons for absence
1	Mr. Vu Ngoc Vuong	Head	42	Head of the Board of Control; elected for Term V, effective from 28 April 2025	01/01	100%	

2	Mr. Dao Manh Duong	Member	50	Elected for Term V, effective from 28 April 2025	01/01	100%	
3	Mr. Tushar Chatterjee	Member	48	Elected for Term V, effective from 28 April 2025	01/01	100%	
4	Ms. Tran Thi Minh Phuong	Member	41	Elected for Term V, effective from 28 April 2025	01/01	100%	
5	Nguyen Xuan Viet Anh	Member	43	Elected for Term V, effective from 28 April 2025	01/01	100%	

2. Supervisory and coordination activities of the Board of Control in relation to the Board of Directors, the Board of Management, shareholders and other management personnel:

- Participating in meetings of the Board of Directors;
- Organising periodic meetings of the Board of Control in accordance with the Law on Enterprises and the Charter of the Corporation;
- Providing opinions on the strategic directions of the Corporation's business operations;
- Exercising supervision over the Board of Directors and the Board of Management in the management and operation of the Corporation; examining the reasonableness, legality, integrity and level of prudence in the management and conduct of business activities, as well as in the organisation of accounting and statistical work and the preparation of financial statements;
- Appraising the business performance report and the 2025 financial statements of the Corporation;
- Submitting appraisal reports on the financial statements and business performance for 2025 to the General Meeting of Shareholders at the annual meeting;
- Reviewing reports and management letters issued by the external auditing firm;
- Reviewing the Corporation's plans and reports relating to investment, business cooperation development plans, organisational management, labour, salary and bonus administration, and policies and regimes applicable to employees and the Corporation;
- Maintaining close coordination in operations with the Board of Directors, the Board of Management, and the Corporation's management and professional departments.

3. Other activities of the Board of Control: None

IV. Board of Management

STT	Members	Date of birth	Professional Qualifications	Date of Appointment

1	**Mr. Mai Xuan Dzung** ***CEO***	20/11/1974 (52 years old)	- Master of International Economics and Finance, University of Queensland, Australia. - ANZIIF (Senior Associate) Certificate, Australian Academy of Insurance and Finance - New Zealand. - Bachelor of Insurance Economics, National Economics University.	17 November 2020
2	**Mr. Nguyen Manh Linh** ***Deputy CEO***	28/6/1971 (55 years old)	- Master of International Business (MSC), CERAM School of Economics, Sophia Antipolis – France. - Master of Business Administration (MBA), Asia Institute of Technology – Thailand. - Informatics Engineer, Hanoi University of Science and Technology.	01 September 2016
3	**Mr. Do Anh Duc** ***Deputy CEO***	29/10/1971 (55 years old)	- Master of Business Administration, National Economics University - Hanoi. - Bachelor's degree, National Economics University. - Bachelor's degree, University of Law.	01 February 2023
4	**Ms. Luu Thi Viet Hoa** ***Deputy CEO***	15/11/1969 (57 years old)	- Bachelor of Finance, University of Finance - Accounting	30 December 2023

V. Chief Accountant

Full name	Date of birth	Professional qualifications	Appointment Date
Nguyen Thanh Cong	10/10/1977 (49 years old)	- Bachelor's degree, University of Finance and Accounting	02 December 2024

VI. Corporate Governance Training

- Members of the Board of Directors, the Board of Control, the Board of Management, senior managers, and the Officer in charge of Corporate Governance/Company Secretary participated in training programmes, forums and seminars related to corporate governance and governance practices applicable to public joint stock companies. At the same time, the Company proactively referred to and applied the Vietnam Code of Corporate Governance Principles 2026 (VNCG 2026) and the ASEAN Corporate Governance Scorecard (ACGS) to enhance VINARE's corporate governance standards and practices.

- Training and regular updates on regulations and knowledge relating to corporate governance for members of the Board of Directors, the Board of Control, the Board of Management, and the Officer in charge of Corporate Governance have been conducted on a continuous and ongoing basis.

Participation in Corporate Governance seminars and workshops during the first 6 months of 2026:

- ✓ Seminar "General Meeting of Shareholders in the Digital Era: Trends, Challenges and Opportunities" (FPTS).
- ✓ The forum "Annual General Meeting of Shareholders 2026: Compliance or Breakthrough – Effective or Sustainable", organized by VIOD in collaboration with the State Securities Commission (SSC) and the Vietnam Stock Exchange (VNX).
- ✓ Directors Talk #27 "Industrial Relations Management in a Changing Legal and Tax Context" (VIOD).
- ✓ Directors Talk #28 "Sustainability Information Disclosure - From Report to Ranking" (VIOD).
- ✓ Conference on updates to the Regulations on Listing and Trading of Listed Securities and amendments to the Information Disclosure Regulations applicable to VNX and its subsidiaries (HNX).
- ✓ Directors Talk #29 "Enhancing Board Accountability in Disclosure and Risk Management" (VIOD).

VII. List of related persons and transactions between related persons and the Company

1. List of insiders of the Corporation:

During the first six months of 2026, the 2026 Annual General Meeting of Shareholders elected Mr. Pham Thanh Hai as an additional member of the Board of Directors for the 2025 - 2030 term.

Details of the Company's related persons are presented in the "List of Insiders and Related Persons of Insiders" attached to this Report.

2. Transactions between the Company and Related Persons; or between the Company and Major Shareholders, Insiders and Related Persons of Insiders *(attached)*:

- State Capital Investment Corporation (SCIC): A major shareholder holding 40.36% of VINARE's charter capital.
- Swiss Re Group: A major shareholder holding 25% of VINARE's charter capital.
- Bao Viet Group: A major shareholder holding 9.18% of VINARE's charter capital:
  - Mr. Nguyen Xuan Viet, Deputy Chairman of the Board of Directors of VINARE, concurrently serves as a Deputy Chairman of Bao Viet Holding.
- Bao Viet Value Investment Fund: A major shareholder holding 8.01% of VINARE's charter capital.
- Bao Viet Insurance Corporation:
  - Mr. Doan Viet Trang, Member of the Board of Directors of VINARE, concurrently serves as Chief Executive Officer of Bao Viet Insurance Corporation.
- Bao Viet Fund Management Company Limited (Bao Viet Fund – BVF):
  - Mr. Nguyen Xuan Viet, Deputy Chairman of the Board of Directors of VINARE, concurrently serves as a Member of the Members' Council of BVF;

- Mr. Do Anh Duc, Deputy CEO of VINARE, concurrently serves as Chairman of the Representative Board of two open-ended funds managed by BVF, namely Bao Viet Bond Fund (BVBF) and Bao Viet Equity Prospect Fund (BVPF).

- Bao Minh Joint Stock Corporation (Bao Minh): The State Capital Investment Corporation (SCIC) holds 50.7% of the charter capital of Bao Minh Insurance Corporation and 40.36% of the charter capital of VINARE.
- Global Insurance Corporation (GIC): Ms. Luu Thi Viet Hoa, Deputy CEO of VINARE, concurrently serves as a Member of the Board of Control of GIC.
- Samsung Vina Insurance Co., Ltd. (SVI): Mr. Nguyen Manh Linh, Deputy CEO of VINARE and Deputy Chairman of SVI's Council of Members.
- Hung Vuong Insurance Joint Stock Company (BHV): Mr. Do Anh Duc, Deputy CEO of VINARE and a member of the Board of Control of BHV.
- Petrolimex Insurance Corporation:
  - Mr. Pham Thanh Hai, Member of the Board of Directors of VINARE, concurrently serves as Chairman of the Board of Directors (executive) of Petrolimex Insurance Corporation.
- Legacy Insurance Broker:
  - Mr. Do Anh Duc, Deputy CEO of VINARE, concurrently serves as Member of the Board of Directors of Legacy Insurance Broker.
- VINARE Investment Joint Stock Company (VINARE Invest): VINARE holds 63.88% of the charter capital of VINARE Invest.

3. Transactions between Insiders of the Company, Related Persons of Insiders and Subsidiaries or Companies under the Control of the Company: None

4. Transactions between the Company and Other Entities

4.1 Transactions between the Company and companies in which members of the Board of Directors, members of the Board of Control, the CEO and other managers have been founding members or have served as members of the Board of Directors or executive directors (CEOs) during the last three (03) years (as at the reporting date):

- Bao Viet Group:
  - Mr. Nguyen Xuan Viet, Deputy Chairman of the Board of Directors of VINARE, concurrently serves as a Deputy Chairman of Bao Viet Holding.
- Bao Viet Insurance Corporation:
  - Mr. Doan Viet Trang, Member of the Board of Directors of VINARE, concurrently serves as CEO of Bao Viet Insurance Corporation.
- Baoviet Fund Management Co., Ltd. (Baoviet Fund - BVF):
  - Mr. Nguyen Xuan Viet, Vice Chairman of the Board of Directors of VINARE, concurrently serves as a Member of the Members' Council of BVF; Mr. Nguyen Xuan Viet is currently Member of the Board of Directors and Acting Chief Executive Officer of Bao Viet Holding**.**
  - Mr. Do Anh Duc**,** Deputy CEO of VINARE, concurrently serves as Chairman of the Representative Board of two open-ended funds managed by BVF, namely Bao Viet Bond Fund (BVBF) and Bao Viet Equity Prospect Fund (BVPF)**.**
- Samsung Vina Insurance Co., Ltd. (SVI): Mr. Nguyen Manh Linh, Deputy CEO of VINARE and Vice Chairman of SVI's Board of Members.
- Petrolimex Insurance Corporation:

- Mr. Pham Thanh Hai, Member of the Board of Directors of VINARE, concurrently serves as Chairman of the Board of Directors (executive) of Petrolimex Insurance Corporation.

- Legacy Insurance Broker:
  - Mr. Do Anh Duc, Deputy CEO of VINARE, concurrently serves as Member of the Board of Directors of Legacy Insurance Broker.
- VINARE Investment Joint Stock Company (VINARE Invest).

Details of transactions with the above-mentioned entities are disclosed in the attached report entitled "Transactions between the Company and its Related Persons; or between the Company and Major Shareholders, Insiders and Related Persons of Insiders".

4.2 Transactions between the Company and companies in which related persons of members of the Board of Directors, members of the Board of Control, the CEO and other managers serve as members of the Board of Directors or executive directors (CEO): **None**

4.3 Other transactions of the Company (if any) that may bring material or non-material benefits to members of the Board of Directors, members of the Board of Control, the CEO and other managers: **None**

VIII. Share transactions of Insiders and Related Persons of Insiders (First 6 months of 2026):

1. **List of insiders and related persons of insiders *(attached*)**
2. **Transactions of internal persons its related parties with shares of the Corporation: None**

No.	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for increasing, decreasing (buying, selling, converting, rewarding, etc.)
			Number of shares	Percentage	Number of shares	Percentage	
1							

IX. Other significant issues: **None**

Recipients:
- As above;
- Board of Directors, Board of Control;
- Board of Management;
- Filing: BOD Secretary

CHAIRMAN OF THE BOARD OF DIRECTORS
(Signed)

Nguyen Anh Tuan

TRANSACTIONS WITH RELATED PARTIES

(As an attachment to the Report on Corporate Governance for the first 6 months of 2026)

During the first 6 months of 2026, the Corporation engaged in transactions with related parties - companies where members of the Board of Directors, the Board of Control, and the Board of Management held managerial positions and distributed dividends to major shareholders. Information about these transactions is presented in the table below:

Unit: VND

No	Entity	Status of the relation	License No., Date of Issue, Place of Issue	Address	Transaction period	Decision	Content, quantity, total value of transaction		
							Transaction type	Total value of transactions (VND)	Number of transactions
1	**Bao Viet Insurance Corporation**	Related party	45/GPDC15/KDBH issued on 29/03/2019 by the Ministry of Finance	07 Ly Thuong Kiet, Cua Nam, Hanoi	First 6 months of 2026	33/2025/QD-HDQT	Gross inward reinsurance premium	176,986,278,024	178
							Inward reinsurance commission	42,523,712,730	
							Claim settlement of inward reinsurance	60,896,099,006	
							Gross outward reinsurance premium	242,147,234,642	107
							Outward reinsurance commission	211,495,314,584	
							Receipt from outward reinsurance claims	9,556,934,645	
2	**Global Insurance Corporation (GIC)**	Related party	37GP/KDBH issued on 19/06/2006	Floor 16, Nam A Building, 201-203	First 6 mont	33/2025/QD-HDQT	Gross inward reinsurance premium	67,833,636,082	53
							Inward reinsurance commission	55,205,169,351	

			by the Ministry of Finance	Cach Mang Thang 8, Ban Co, Ho Chi Minh City	hs of 2026		Claim settlement of inward reinsurance	4,240,329,371	
							Gross outward reinsurance premium	1,319,600,262	33
							Outward reinsurance commission	435,386,521	
							Receipt from outward reinsurance claims	457,528,257	
							Rental income	423,190,710	2
3	**Hung Vuong Assurance Corporation (BHV)**	Related party	50GP/KDBH issued on 19/05/2008 by the Ministry of Finance	Floor 5, Samsora Premier Building, 105 Chu Van An, Ha Dong, Hanoi	First 6 months of 2026	33/2025/QD-HDQT	Gross inward reinsurance premium	198,690,841,362	50
							Inward reinsurance commission	132,364,597,774	
							Claim settlement of inward reinsurance	54,013,346,053	
							Gross outward reinsurance premium	15,127,064,124	91
							Outward reinsurance commission	3,976,762,470	
							Receipt from outward reinsurance claims	17,144,968,725	
							Rental income	122,727,272	1
4	**Samsung Vina Insurance Company Limited (SVI)**	Related party	70/GPDC1/KDBH issued on 18/08/2014 by the Ministry of Finance	Floor 45, Bitexco Financial Tower, 2 Hai Trieu, Sai Gon, Ho Chi Minh City	First 6 months of 2026	33/2025/QD-HDQT	Gross inward reinsurance premium	61,634,702,644	118
							Inward reinsurance commission	13,466,678,830	
							Claim settlement of inward reinsurance	25,096,627,963	
							Dividends distributed	11,791,903,537	1
5	**Bao Minh Insurance**	Major shareholder/	27GP/KDBH issued	No. 26 Ton That Dam,	First 6		Gross inward reinsurance premium	45,321,540,269	83

	Corporation	Related party	on 08/09/2004 by the Ministry of Finance	Sai Gon, Ho Chi Minh City	months of 2026	33/2025/QD-HDQT	Inward reinsurance commission	10,178,722,928	
							Claim settlement of inward reinsurance	14,121,505,755	
							Gross outward reinsurance premium	46,673,331,903	147
							Outward reinsurance commission	11,932,658,409	
							Receipt from outward reinsurance claims	31,246,497,743	
6	**Petrolimex Insurance Corporation**	Related party	67/GP/KDBH issued on 26/10/2011 by the Ministry of Finance	Floor 21-22 MIPEC Building, 229 Tay Son, Kim Lien, Ha Noi	First 6 months of 2026	33/2025/QD-HDQT	Gross inward reinsurance premium	166,490,253,932	135
							Inward reinsurance commission	34,958,149,301	
							Claim settlement of inward reinsurance	76,917,186,187	
							Gross outward reinsurance premium	32,852,904,003	120
							Outward reinsurance commission	8,492,546,383	
							Receipt from outward reinsurance claims	19,423,917,423	
7	**Legacy Insurance Broker**	Related party	75/GP/KDBH issued on 17/11/2016 by the Ministry of Finance	01 Dang Van Sam, Duc Nhuan, Ho Chi Minh City,	First 6 months of 2026	33/2025/QD-HDQT	Gross inward reinsurance premium	903,774,480	1
							Inward reinsurance commission	225,943,620	
							Claim settlement of inward reinsurance	-	
8	**Swiss Re**	Major shareholder	CS6628 issued on 27/07/2007	Level 11, Unit 01, Menara IQ, Lingkaran	First 6 mont	33/2025/QD-HDQT	Gross outward reinsurance premium	148,098,977,528	44
							Outward reinsurance commission	45,412,464,415	

				TRX, Kuala Lumpur, Malaysia	hs of 2026		Receipt from outward reinsurance claims	51,479,979,130	
9	**Bao Viet Fund Management Limited Company**	Related party	08/GPDC-UBCK issued on 17/01/2022 by State Securities Commission of Vietnam	Floor 5, 8 Le Thai To, Hoan Kiem, Ha Noi	First 6 months of 2026		Management fee	241,477,396	1
13	**VINARE Investment Joint-stock Company (VINARE Invest)**	Subsidiary	0103141556 issued on 16/07/2021 by the Hanoi Department of Planning and Investment (now the Hanoi Department of Finance)	Floor 6, 141 Le Duan, Cua Nam, Hanoi	First 6 months of 2026		Rental income	99,099,000	1

List of insiders and related persons of the insider
(As an attachment of the Report on Corporate Governance for the first half of 2026)

Company name: **VIETNAM NATIONAL REINSURANCE CORPORATION**
Stock code: **VNR**

No.	Stock code	Full name (*)	Position (nếu có)	Relationship with insiders	Share amount	Shareholding stake	Notes (on the absence of the NSH Certificate number and other notes)
1	2	3	5	6	11	12	13
1	**VNR**	Nguyen Anh Tuan	Chairman of the Board		21,780	0.011%	
1.01	**VNR**	Nguyen Duc Minh		Father			
1.02	**VNR**	Huynh Thi Truc Dao		Wife			
1.03	**VNR**	Nguyen Thanh Nam		Son			
1.04	**VNR**	Nguyen Tuan Duc		Son			
1.05	**VNR**	Nguyen Thu Huong		Sister			
1.06	**VNR**	Nguyen Duc Thang		Brother			
1.07	**VNR**	Nguyen Tuan Anh		Brother-in-law			
1.08	**VNR**	Tran Thi Hong Hanh		Sister-in-law			
1.09	**VNR**	Insurance Association of Vietnam (IAV)		Mr. Nguyen Anh Tuan is Deputy Chairman of IAV			
2	**VNR**	Nguyen Xuan Viet	Deputy Chairman		0		
2.01	**VNR**	Nguyen Xuan Ninh		Father			
2.02	**VNR**	Vu Thi Duc		Mother			
2.03	**VNR**	Chu Thi Xuan Huong		Wife			
2.04	**VNR**	Nguyen Minh Anh		Daughter			
2.05	**VNR**	Nguyen Viet Anh		Son			

2.06	**VNR**	Nguyen Thi Minh Hoa		Sister			
2.07	**VNR**	Nguyen Thi Thu		Sister			
2.08	**VNR**	Ngo Binh Nghiem		Brother-in-law			
2.09	**VNR**	Vu Manh Thang		Brother-in-law			
2.10	**VNR**	Bao Viet Holdings		Mr. Nguyen Xuan Viet is member of the Board of Directors cum Acting Chief Executive Officer			
2.11	**VNR**	Baoviet Fund		Mr. Nguyen Xuan Viet is Board member			
2.12	**VNR**	Baoviet Securities		Mr. Nguyen Xuan Viet is Board member			
2.13	**VNR**	Insurance Association of Vietnam (IAV)		Mr. Nguyen Xuan Viet is Chairman of IAV			
3	**VNR**	Anna Lee On Wah	Deputy Chairman/ Independent member				
3.01	**VNR**	Swiss Reinsurance Company (Swiss Re)		Head of New Business Development, P&C SID (i.e. South East Asia, Hong Kong, Taiwan, Korea & India), Head of P&C, Hong Kong & Taiwan, Swiss Re			
4	**VNR**	Mai Xuan Dzung	Board member/Chief Executive Officer		52,120	0.03%	
4.01	**VNR**	Mai Xuan Nhan		Father			
4.02	**VNR**	Le Thi Huu		Mother			
4.03	**VNR**	Nguyen Thi Thu Hương		Wife			
4.04	**VNR**	Mai Xuan Loc		Son			
4.05	**VNR**	Mai Thanh Tu		Daughter			
4.06	**VNR**	Mai Xuan Thanh		Brother			
4.07	**VNR**	Mai Xuan Khan		Brother			
4.08	**VNR**	Mai Xuan Hung		Brother			
4.9	**VNR**	Mai Thi Thu Huong		Sister			
4.10	**VNR**	Quach Thi Van		Sister-in-law			
4.11	**VNR**	Le Thi Thanh Huyen		Sister-in-law			
4.12	**VNR**	Kieu Quang Phong		Brother-in-law			

5	**VNR**	Nguyen Thi Quynh Huong	Thành viên Hội đồng quản trị		0		
5.01	**VNR**	Phan Thuy Nghia		Mother			
5.02	**VNR**	Tran Thi Be		Mother-in-law			
5.03	**VNR**	Tran Phuong		Husband			
5.04	**VNR**	Tran Nguyen Ngoc Tram Anh		Daughter			
5.05	**VNR**	Tran Nguyen Ngoc Minh Khue		Daughter			
5.06	**VNR**	Nguyen Thi Thuy Ha		Oder sister			
5.07	**VNR**	Nguyen Thi Ngoc Tho		Younger sister			
5.08	**VNR**	Nguyen Manh Cuong		Brother			
5.09	**VNR**	Nguyen Hai Chung		Brother-in-law			
5.1	**VNR**	Nguyen Viet Deng		Brother-in-law			
5.11	**VNR**	Truong Ha Mi		Sister-in-law			
6	**VNR**	Đoan Viet Trang	Thành viên Hội đồng quản trị		0		
6.01	**VNR**	Doan Van Dac		Father			
6.02	**VNR**	Le Thi Phuong		Mother			
6.03	**VNR**	Vu Quang Thuan		Father-in-law			

6.04	**VNR**	Dinh Thi Thuc		Mother-in-law			
6.05	**VNR**	Vu Thị Bich Thuy		Wife			
6.06	**VNR**	Doan Phuong Nghi		Daughter			
6.07	**VNR**	Doan Hoang Nam		Son			
6.08	**VNR**	Doan Thi Phương Loan		Younger sister			
6.09	**VNR**	Vu Duc Thanh		Brother-in-law			
6.10	**VNR**	Bao Viet Insurance Corporation		Mr. Doan Viet Trang is Chief Executive Officer			
6.11	**VNR**	Baoviet Securities		Mr. Doan Viet Trang is Chairman of the Board			
7	**VNR**	Pham Phan Dzung	Independent member		0		
7.01	**VNR**	Hoang Thi Tuyet		Mother-in-law			
7.02	**VNR**	Le Thi Xuan Mai		Wife			
7.03	**VNR**	Pham Thanh Tung		Son			
7.04	**VNR**	Pham Dung Hung		Son			
7.05	**VNR**	Nguyen Thi Nhung		Daughter-in-law			
7.06	**VNR**	Tran Hien Chi		Daughter-in-law	13,400	0.007%	
7.07	**VNR**	Pham Phan Quang		Brother			
7.08	**VNR**	Pham Thi Hoang Yen		Sister			
7.09	**VNR**	Pham Thi Hong Ha		Sister			

7.10	**VNR**	Ly Thi Kim Oanh		Sister-in-law			
7.11	**VNR**	Nguyen Van Phuong		Brother-in-law			
7.12	**VNR**	Nguyen Tuan Anh		Brother-in-law			
8	**VNR**	Nguyen Hong Hoang Nam	Board member				
8.01	**VNR**	Nguyen Hong Lam		Father			
8.02	**VNR**	Le Tuyet Anh		Mother			
8.03	**VNR**	Tran Quang Trung		Father-in-law			
8.04	**VNR**	Do Thi Ninh		Mother-in-law			
8.05	**VNR**	Tran Do Bao Chau		Wife			
8.06	**VNR**	Nguyen Hong Minh Quang		Son			
8.07	**VNR**	Nguyen Hong Hoang Anh		Daughter			
8.08	**VNR**	Nguyen Hong Viet		Brother			
8.09	**VNR**	Hoang Thi Phuong		Sister-in-law			
9	**VNR**	Phạm Thanh Hải	Board member				
9.01	**VNR**	Pham Thanh Tuyen		Father			
9.02	**VNR**	Le Thi Ky		Mother			
9.03	**VNR**	Nguyen Thi Dap		Mother-in-law			
9.04	**VNR**	Truong Quang Khanh Tâm		Wife			
9.05	**VNR**	Pham Khanh Van		Daughter			
9.06	**VNR**	Pham Quang Tuan		Son			
9.07	**VNR**	Pham Thanh Huyen		Sister			
9.08	**VNR**	Petrolimex Insurance Joint Stock Corporation (PJICO)		Mr. Pham Thanh Hai is Chairman of the Board of Directors (executive)			

9.09	**VNR**	Van Phong Bonded Petroleum Terminal Joint Venture Co., Ltd.		Mr. Pham Thanh Hai is Board director			
10	**VNR**	Vu Ngoc Vuong	BOC member		0		
10.01	**VNR**	Vu Quang Thinh		Father			
10.02	**VNR**	Vu Thi Manh		Mother			
10.03	**VNR**	Nguyen Xuan Huu		Father-in-law			
10.04	**VNR**	Nguyen Thi Tuyet Loan		Mother-in-law			
10.05	**VNR**	Nguyen Quynh Trang		Wife			
10.06	**VNR**	Vu Ngoc Minh Anh		Daughter			
10.07	**VNR**	Vu Minh Tri		Son			
10.08	**VNR**	Vu Thi Hang		Sister			
10.09	**VNR**	Vu Thi Thuy Nga		Sister			
10.10	**VNR**	Vu Toan Thang		Brother-in-law			
10.11	**VNR**	Tran Hoang Diep		Brother-in-law			
10.12	**VNR**	Saigon – Ha Long Tourism and Hotel JSC		Mr. Vu Ngoc Vuong is member of the Board of Control			
11	**VNR**	Nguyen Xuan Viet Anh	BOC member		0		
11.01	**VNR**	Nguyen Xuan Tiep		Father			
11.02	**VNR**	Le Thi Van Dung		Mother			
11.03	**VNR**	Luu Thuy Hoan		Mother-in-law			
11.04	**VNR**	Nguyen Thanh Hoa		Wife			
11.05	**VNR**	Nguyen Anh Khoi		Son			
11.06	**VNR**	Nguyen Xuan Khoi		Son			
11.07	**VNR**	Nguyen Le Phuong Anh		Sister			
12	**VNR**	Dao Manh Duong	BOC member		80,285	0.044%	
12.01	**VNR**	Luong Thi Ngot		Mother			

12.02	**VNR**	Dao Manh Ha		Brother			
13	**VNR**	Tushar Chatterjee	BOC member				
13.01	**VNR**	Swiss Reinsurance Company (Swiss Re)		Mr. Tushar Chatterjee is Head L&H Operational RM and CRO Swiss Re Nexus | Director | Group Risk Management			
14	**VNR**	Tran Thi Minh Phuong	BOC member				
14.01	**VNR**	Tran Xuan Chuyen		Father			
14.02	**VNR**	Ngo Thi Dung		Mother			
14.03	**VNR**	Vu Huu Thang		Father-in-law			
14.04	**VNR**	Nguyen Thi Hoa		Mother-in-law			
14.05	**VNR**	Vu Minh Tri		Husband			
14.06	**VNR**	Vu Duc Minh		Son			
14.07	**VNR**	Vu Minh Khang		Son			
14.08	**VNR**	Tran Xuan Chinh		Brother			
14.09	**VNR**	Tong Thi Kim Oanh		Sister-in-law			
15	**VNR**	Nguyen Manh Linh	Deputy CEO		42	0.00002%	
15.01	**VNR**	Nguyen Ky Loc		Father			
15.02	**VNR**	Nguyen Thi Bich Hai		Mother			
15.03	**VNR**	Ton Thi Dieu Ngo		Mother-in-law			
15.04	**VNR**	Ta Thi Dieu Ngan		Wife	6,890	0.040%	
15.05	**VNR**	Nguyen Manh Duy		Son			
15.06	**VNR**	Nguyen Duy Khoi		Son			
15.07	**VNR**	Samsung Vina Insurance Co., Ltd (SVI)		Mr. Nguyen Manh Linh is Deputy Chairman of SVI			
16	**VNR**	Do Anh Duc	Deputy CEO		99,000	0.054%	
16.01	**VNR**	Do Van Nhan		Father			
16.02	**VNR**	Ho Thi Ngoc Dung		Mother			
16.03	**VNR**	Doan Van Dai		Father-in-law			
16.04	**VNR**	Nguyen Thi Thu Ha		Mother-in-law			

16.05	**VNR**	Doan Thi Thu Huong		Wife	23,100	0.012%	
16.06	**VNR**	Do Duc Minh		Son			
16.07	**VNR**	Do Duc Quang		Son			
16.08	**VNR**	Do Thi Mai Lan		Sister			
16.09	**VNR**	Dinh Quang Hai		Brother-in-law			
16.10	**VNR**	Hung Vuong Insurance Joint Stock Company (BHV)		Mr. Do Anh Duc is member of BHV Board of Control			
16.11	**VNR**	Legacy Insurance Broker		Mr. Do Anh Duc is Chairman of the Board			
16.12	**VNR**	Bao Viet Bond Fund - (BVBF) - Baoviet Fund (BVF)		Mr. Do Anh Duc is Chairman of the Board of Representatives			
16.13	**VNR**	Bao Viet Prospect Equity Open-ended Fund - (BVPF) - Baoviet Fund (BVF)		Mr. Do Anh Duc is Chairman of the Board of Representatives			
16.14	**VNR**	VINARE Investment Joint Stock Company (VINARE Invest)		Mr. Do Anh Duc is Chairman of the Board of Directors			
17	**VNR**	Luu Thi Viet Hoa	Deputy CEO		230,475	0.126%	
17.01	**VNR**	Luu Van Bong		Father			
17.02	**VNR**	Le Thi Bang Tam		Mother			
17.03	**VNR**	Nguyen Huu Tri		Son			
17.04	**VNR**	Nguyen Thi Tuong Vy		Daughter			
17.05	**VNR**	Luu Thi Viet Hong		Sister			
17.06	**VNR**	Luu Son Tung Anh		Brother			
17.07	**VNR**	Dinh Tien Dzung		Brother-in-law			
17.08	**VNR**	Global Insurance Joint Stock Corporation (GIC)		Ms. Luu Thi Viet Hoa is member of GIC Board of Control			

18	**VNR**	Nguyen Thi Minh Chau	Chief Corporate Governance Officer/Corporate Secretary/Authorized person to disclose information		82,440	0.045%	
18.01	**VNR**	Nguyen Huy Boi		Father			
18.02	**VNR**	Dang Thi Ngan		Mother			
18.03	**VNR**	Nguyen Thanh Tung		Father-in-law			
18.04	**VNR**	Pham Thi De		Mother-in-law			
18.05	**VNR**	Nguyen Binh Duc		Husband			
18.06	**VNR**	Nguyen Mai Khanh		Daughter			
18.07	**VNR**	Nguyen Phuc Hien Anh		Daughter			
18.08	**VNR**	Nguyen Phuong Anh		Daughter			
18.09	**VNR**	Nguyen Trung Khoa		Brother			
18.10	**VNR**	Hoang Thi Huong Giang		Sister-in-law			
19	**VNR**	Nguyen Thanh Cong	Chief Accountant		0		
19.01	**VNR**	Nguyen Van Bang		Father			
19.02	**VNR**	Pham Thi Ai Lien		Mother			
19.03	**VNR**	Bui Quang Vinh		Father-in-law			
19.04	**VNR**	Pham Thi To		Mother-in-law			
19.05	**VNR**	Bui Thi Quynh Hanh		Wife			
19.06	**VNR**	Nguyen Thanh Lam		Son			
19.07	**VNR**	Nguyen Minh Phuong		Daughter			
19.08	**VNR**	Nguyen Tien Huu		Brother			
19.09	**VNR**	Nguyen Tuan Anh		Brother			

19.10	**VNR**	Nguyen Thi Thu Ha		Sister			
19.11	**VNR**	Nguyen Ngoc Kim Cuong		Sister-in-law			
19.12	**VNR**	Pham Thu Trang		Sister-in-law			
19.13	**VNR**	Nguyen Tien Hung		Brother-in-law			
19.14	**VNR**	VINARE Investment Joint Stock Company (VINARE Invest)		Mr. Nguyen Thanh Cong is Head of VINARE Invest's Board of Control			
20	**VNR**	Nguyen Thi Thanh Thùy	Internal Audit				
20.01	**VNR**	Nguyen Van Thang		Father			
20.02	**VNR**	Cao Thi Minh Thu		Mother			
20.03	**VNR**	Ngo Duc Minh		Father-in-law			
20.04	**VNR**	Nguyen Thi Thu Huong		Mother-in-law			
20.05	**VNR**	Ngo Minh Dung		Husband			
20.06	**VNR**	Ngo Thu An		Daughter			
20.07	**VNR**	Nguyen Thanh Dat		Brother			