DBV INSURANCE GROUP
JOINT STOCK COMPANY

No: 1073/DBV - TCKT
Subject: Explanation of the Business Results Difference for Reviewed Interim Financial Statements of 2026

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Ha Noi, 14th August, 2026

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 Reviewed Interim Financial Statements of 2026 compared to the financial results in Reviewed Interim Financial Statements of 2025 as follows:

Unit: Million dong

No	Indicator	2026 (Reviewed Interim Financial Statements)	2025 (Reviewed Interim Financial Statements)	Change (Decrease)
1	Profit after tax	9,540	25,286	15,746

Reason:

In the first six months 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 tax 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

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẢO HIỂM DBV

Nghiem Xuan Thai