

TẬP ĐOÀN BẢO VIỆT

Số: ~~1088~~ 2022/TĐBV-TTTH

V/v: Công bố Báo cáo Phát triển bền vững
tiếng Anh theo tiêu chuẩn cập nhật của
Tổ chức Sáng kiến báo cáo toàn cầu GRI và
thông tin hoạt động khác

Hà Nội, ngày 04 tháng 10 năm 2022

**CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ
CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ SGDCK TP. HCM**

**Kính gửi: - Ủy ban Chứng khoán Nhà nước
- Sở Giao dịch Chứng khoán Thành phố Hồ Chí Minh**

1. Công ty: Tập đoàn Bảo Việt
2. Mã chứng khoán: BVH
3. Địa chỉ trụ sở chính: Số 8, phố Lê Thái Tổ, phường Hàng Trống, quận Hoàn Kiếm, Hà Nội
4. Điện thoại: (84-24) 3928 9999
5. Fax: (84-24) 3928 9609
6. Người thực hiện công bố thông tin: Nguyễn Đình An
7. Điện thoại cơ quan: (+84-24) 3928 9999
8. Loại thông tin công bố: 24h 72h Yêu cầu Bất thường Định kỳ
9. Nội dung thông tin công bố:

- Công bố Báo cáo phát triển bền vững 2021 phiên bản tiếng Anh để phù hợp với chuẩn mực quốc tế và nguyện vọng của các nhà đầu tư nước ngoài: Với việc lựa chọn “Sống khỏe cùng Bảo Việt” là thông điệp chủ đạo của Báo cáo Phát triển bền vững, Bảo Việt mong muốn cổ vũ mạnh mẽ lối sống khỏe, sống xanh, sống tích cực, sống ý nghĩa. Thông điệp cũng quảng bá hình ảnh thương hiệu Bảo Việt – đại diện cho một thương hiệu uy tín, khỏe mạnh, phát triển bền vững và luôn đồng hành cùng cổ đông, người lao động, khách hàng, cộng đồng để lan tỏa các hoạt động giúp con người quý trọng sức khỏe hơn, duy trì những hành vi, lối sống lành mạnh có lợi cho sức khỏe để tự bảo vệ, chăm sóc, nâng cao sức khỏe cho bản thân và gia đình.

Báo cáo phát triển bền vững phiên bản tiếng Anh được Bảo Việt đầu tư công phu nhằm nâng cao độ tin cậy của nội dung báo cáo thông qua việc bổ sung thêm 04 chỉ tiêu kiểm toán mới, nâng tổng số chỉ tiêu được đảm bảo bởi Kiểm toán nội bộ của Tập đoàn Bảo Việt lên 8 chỉ tiêu, bao gồm:

- GRI 202-1: Tỷ lệ của mức lương khởi điểm theo giới tính so với mức lương tối thiểu của vùng;
- GRI 401-2: Phúc lợi cung cấp cho nhân viên toàn thời gian (không dành cho nhân viên tạm thời hoặc bán thời gian);



- GRI 403-8: Người lao động được bảo vệ bởi hệ thống an toàn và sức khỏe lao động;
- GRI 403-9: Tai nạn lao động;
- GRI 404-1: Số giờ đào tạo trung bình mỗi năm cho mỗi nhân viên;
- GRI 404-2: Các chương trình nâng cao kỹ năng làm việc và hỗ trợ chuyển tiếp cho người lao động;
- GRI 413-1: Những hoạt động có sự tham gia của cộng đồng địa phương, đánh giá tác động và các chương trình phát triển;
- GRI G4 - FS7: Giá trị (bằng tiền) của sản phẩm và dịch vụ được thiết kế phục vụ một lợi ích xã hội nhất định cho từng lĩnh vực kinh doanh phân theo mục đích.

Các chỉ tiêu Phát triển bền vững được lựa chọn năm 2021 nêu trên được đảm bảo theo các hướng dẫn thực hành Chuẩn mực Kiểm toán nội bộ quốc tế và các thông lệ quốc tế.

(Thông tin tại phụ lục đính kèm)

- Công bố thông tin liên quan đến hoạt động khác: Ngày 04/10/2022, Tập đoàn Bảo Việt đã nhận được quyết định số 177/2022/QĐ-PT ngày 28/9/2022 giữa Tập đoàn Bảo Việt và VFC và công bố theo quy định của pháp luật.

10. Thông tin này đã được công bố trên trang thông tin điện tử của Tập đoàn Bảo Việt vào ngày 04/10/2022 tại đường dẫn:

<http://baoviet.com.vn/Quan-he-co-dong/Cong-bo-thong-tin/ArticleList/42/>

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

Nơi nhận: 

- Như trên;
- Lưu: VT, TTTH.

NGƯỜI CÔNG BỐ THÔNG TIN



Nguyễn Đình An



PHỤ LỤC

BÁO CÁO PHÁT TRIỂN BỀN VỮNG 2021 PHIÊN BẢN TIẾNG ANH

BAOVIET 



Stay Healthy
WITH BAOVIET

SUSTAINABILITY REPORT 2021

Personal health is the greatest concern in many countries. In Vietnam, according to World Health Organization (WHO), Vietnamese live longer, yet suffer many diseases, which reduces quality of life.

Although healthy lifestyles have been an emerging trend before the pandemic, the Covid-19 has made health become the prevailing concern that takes precedence over all other issues in modern life.

With the selection of “Stay healthy with Baoviet” as a theme throughout the sustainable report this year, Baoviet attempts to embrace a positive lifestyle where people regain control of their both physical and mental health. If health issues are only our concern without taking any actions to protect, our quality of life is not improved. Listen to your body more often, maintain physical activities and a balanced diet to improve mental health and wellbeing.

Stay Healthy WITH BAOVIET



THE MESSAGE “STAY HEALTHY WITH BAOVIET” ALSO PORTRAYS THE IMAGE OF BAOVIET - REPRESENTING A PRESTIGE, STRONG AND SUSTAINABLE BRAND WHICH ALWAYS ENGAGES WITH SHAREHOLDERS, EMPLOYEES, CUSTOMERS AND COMMUNITY IN THE JOURNEY TO A HEALTHY LIFESTYLE SO EACH CAN PROTECT AND IMPROVE PERSONAL AND FAMILY’S HEALTH FOR A HEALTHY AND WELLBEING COMMUNITY.



Highlights

2021 SUSTAINABILITY REPORT



- #MULTIPLATFORM INTEGRATED
- #MODERN TECHNOLOGY
- ENVIRONMENTALLY FRIENDLY
- #ESG INTEGRATION
- #INTERACTIVE REPORT

Access through website:
baoviet.com.vn/BVH_SR2021

Download Sustainability Report at:



Type and search keyword "Baoviet Sustainability Report 2021" or "Báo cáo phát triển bền vững Bảo Việt 2021"

We look forward to hearing from you to improve the quality of the report.
 Please contact Investor Relations Department.
 ✉ investorbvh@baoviet.com.vn
 ☎ (+84) 24 3928 9999





VALUE CREATION FROM SUSTAINABLE DEVELOPMENT MODEL



Stay Healthy WITH BAOVIE

MAPPING SDGs AND GRI STANDARDS IN THE MANAGEMENT APPROACH OF MATERIALITY

“By comparing GRI Standards with the Global Sustainable Development Goals (SDGs), Baoviet can identify materialities and implement Sustainable Development Strategies at the enterprise, while simultaneously measure the impact of these issues on progress towards the global SDGs. Therefore, Baoviet and its leaders can easily evaluate and shorten the time to make strategic decisions, moving closer to the goal of Global Sustainable Development.”



GRI 201: ECONOMIC PERFORMANCE

Baoviet determined that a sustainable development strategy is based on a well business performance with all economic targets being fulfilled, bringing long lasting benefit to customers, shareholder, employees and the community.

GRI 202: MARKET PRESENCE

Baoviet has rolled out and maintained a salary policy that respects the internal equality and promotes the competitiveness in terms of total revenue on target market.

GRI 203: INDIRECT ECONOMIC IMPACT

In order to achieve sustainable development and contribute to the society, Baoviet has made great efforts to accomplish social targets such as mitigation losses caused by natural disasters, creating jobs and developing local economy.

GRI 204: PROCUREMENT PRACTICES

Integrating sustainability issues in procurement, investment and service use decisions helps Baoviet stick to a more sustainable goal, especially in relation to the environment.



GRI 401: EMPLOYMENT

Baoviet understands that human resources are keys to sustainable development of a company. In our human resource management strategy, we focus on developing and training in order to develop high quality skill human resources; investing in a professional and attractive working environment for attracting talents.

GRI 403: OCCUPATIONAL HEALTH AND SAFETY

Baoviet understands that for an organization to succeed and fulfill its vision, it depends on human force with determination and consensus for unified goal. Baoviet therefore always ensures benefits and safe working environment for employees while working at the location.

GRI 404: TRAINING AND EDUCATION

The integration trend of Vietnam in the global economy is an opportunity and a challenge at the same time in order to maintain and set more achievements. As human resources quality improvement is an inevitable trend, Baoviet invested in a high quality labour force to increase our competitive advantage.

GRI 405: DIVERSITY AND EQUAL OPPORTUNITY

Regarding employee structure, Baoviet maintains a proper ratio of, managers and staff to optimize the company management and corporate governance. Baoviet's management team always has female members.

GRI 413: LOCAL COMMUNITIES

With the nationwide business network, Baoviet brought benefits to local communities by investing in community projects to enhance local residents' life standards both in physical and mental aspects, create jobs, narrow down the gap between urban and rural life, and improve infrastructure.

GRI 416: CUSTOMER HEALTH AND SAFETY

Customer health and safety impacts of products are assessed for improvement in initial life cycle stages from development of product concept and research and development to provide effective protection scheme.

FS7: SERVICES AND PRODUCTS DESIGNED TO DELIVER SOCIAL BENEFITS

By determining the monetary value of products and services designed to deliver the social benefits that help Baoviet control the proportion of investment in community activities in a reasonable way.



GRI 302: ENERGY

Baoviet always focuses on minimizing the use of energy and natural resources with a view to reduce greenhouse gas emissions and other environmental impacts.

GRI 305: EMISSIONS, EFFLUENTS AND WASTE

Waste control is the next measure of environmental protection applied to Baoviet buildings in Hanoi.

GRI 307: ENVIRONMENTAL COMPLIANCE

Baoviet Holdings minimizes our impact on the environment through pollution control, waste treatment, recycling and compliance with environmental regulations.



TARGET

Facing global challenges caused by climate change, war, epidemics, especially the outbreak of Covid-19, businesses had to immerse themselves in transforming and preparing a proactively attitude, flexibly adaptation to continue to survive and develop. In order to maintain the business pace of the whole system, Baoviet determined to accelerate the digital transformation process, and at the same time, inspect the materialities and materialize into strategic priorities toward the most optimal, accurate and sustainable development goal of the business.

GRI 100

GENERAL INFORMATION

- GRI**
- 100 GENERAL DISCLOSURE**
- 102 REPORT OVERVIEW**
 - GRI 102-1, GRI 102-13: General information
 - GRI 102-14, GRI 102-15: Sustainable development strategy
 - GRI 102-16, 102-17: Ethics and integrity
 - GRI 102-18, GRI 102-39: Sustainable corporate governance
 - GRI 102-40, GRI 102-44: Sustainable stakeholders' engagement
 - GRI 102-47: Materiality identification
- 100 MANAGEMENT APPROACH**

GENERAL INFORMATION
GRI 101

REPORT OVERVIEW



“ The Report reflects the key activities of Baoviet Holdings and other subsidiaries of Baoviet (hereinafter referred to as “Baoviet”) related to Sustainability issues in 2021. Baoviet’s management approach to sustainability based on our longterm economic development objectives and in corporate with social development and environmental protection objectives.

SCOPE OF REPORT

Including KPIs of the entire Group, including Parent Company (Baoviet Holdings) and subsidiaries.

Report period:
01/01/2021 - 31/12/2021

Baoviet proactively shares our sustainability content to stakeholders in order to understand their concerns and interests. We continue to evaluate these concerns in relation with current business operation and sustainability development strategy to determine key sustainability materialities and base on them to review and improve the contents of the report.

For Baoviet, making Sustainability Reports on the other hand help us to review the strategy for sustainable development as well as to reevaluate the activities undertaken by the company during the year. The report is based on the criteria of the Global Initiative for Report Initiatives (GRI), which has the most comprehensive, complete and systematic approach until now. This reporting system has helped Baoviet to develop specific KPIs in each development area, identify key issues, and ensure stakeholder harmony, and conduct monitoring and evaluation. Communicate systematically. Through the implementation of sustainability reporting, the enterprise also recognizes and evaluates social and environmental contributions, thus helping to balance future business plans for development purposes. Sustainability of business and society.

REPORTING PRINCIPLES

- Defining report content**
- Stakeholder Engagement
 - Sustainability Context
 - Materiality
 - Completeness

- Defining report quality**
- Accuracy
 - Balance
 - Clarity
 - Comparability
 - Reliability
 - Timeliness

PRINCIPLES APPLIED

Baoviet’s Sustainability Report 2021 continues to apply the latest reporting standard - GRI Sustainability Reporting Standards of the Global Reporting Initiative. The Report Structure is clearly presented with 04 main chapters: GRI 100 General information; GRI 200 Economic standards; GRI 300 Social standards; GRI 400 Environmental

standards and specific indicators with additional reporting criteria for the financial sector (G4-FS7).



As a pioneer in implementing the Sustainability Report under the GRI Sustainability Reporting Standards, Baoviet desires to affirm its efforts to realize its commitment to long-term and sustainable values. east, investors and stakeholders, and at the same time contribute to promoting sustainable business in Vietnam.

CONTACT



For further questions and recommendations related to the Sustainable development activities of Baoviet as well as the contents of the Report, please contact us at the following information:

Mr. Do Trung Minh
Member of the Board of Directors – CEO of Baoviet Holdings
Tel: +84 2439289999
Email: thongtin@baoviet.com.vn
Address: **Baoviet Holdings**,
8 Le Thai To Street, Hoan Kiem District, Hanoi

Your opinions would facilitate Baoviet in capturing concerned issues of stakeholders in a deep and timely manner in order to make consistent decisions, improve for the report content, and ensure the benefits of stakeholders.



ASSURANCE ON THE SUSTAINABILITY REPORT BY INTERNAL AUDIT



No: 481/2022/TĐBV-KTKTNB
V/v: Assurance on selected
Sustainability indicators

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, 2022

T. 2022 BAOVIET HOLDINGS

“ In order to assure the reliability for selected indicators in Baoviet Group's Sustainability Report 2021, the Inspection - Internal Audit of Baoviet Holdings has performed assurance on Baoviet Group's selected Sustainability indicators 2021.

MANAGEMENT'S RESPONSIBILITY

The management of Baoviet Holdings is responsible for the preparation and presentation of Baoviet Group's Sustainability Report 2021 in accordance with the Sustainability Reporting Standards and the Financial Services Sector Disclosures of the Global Reporting Initiative (GRI). The Management is also responsible for the design and implementation of internal controls which are determined to be necessary to ensure the fairness of information, data presented in Baoviet Group's Sustainability Report 2021.

INSPECTION – INTERNAL AUDIT'S RESPONSIBILITY

The Inspection - Internal Audit's responsibility is to provide independent and objective opinions on selected Sustainability indicators for the year 2021 based on procedures, methodology stipulated in the Decree No. 05/2019/ND-CP dated 22 January 2019 of Government on Internal Audit, Regulations on Internal Audit of Baoviet Holdings, the International Professional Practices Framework for Internal Audit and international practices. These regulations require our internal auditors to conform with the Code of Ethics and adopt the risk-based methodology from planning to performing the engagement in order to express our conclusions.

The engagement was primarily based on interviewing and performing reconciliation of data and information.

Assurance results have been discussed with the Management and the Head of related Divisions/functional units.

SCOPE OF REVIEW AND ASSURANCE

Based on existing resources, the Inspection - Internal Audit has provided limited assurance service for selected Sustainability indicators in Baoviet Group's Sustainability Report for the year 2021 according to the Sustainability Reporting Standards and the Financial Services Sector Disclosures of the GRI, including:

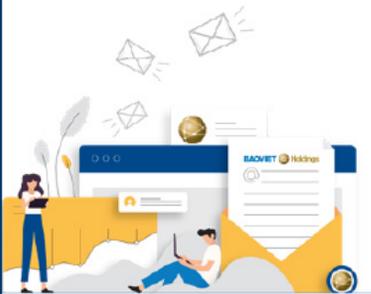
-  Ratios of standard entry level wage by gender compared to local minimum wage;
-  Benefits provided to full-time employees that are not provided to temporary or part-time employees;
-  Workers covered by an occupational health and safety management system;
-  Work-related injuries;
-  Average hours of training per year per employee;
-  Programs for upgrading employee skills and transition assistance programs;
-  Operations with local community engagement, impact assessments, and development programs;
-  Monetary value of products and services designed to deliver a specific social benefits for each business line broken down by purpose.

CONCLUSION

Based on the works described above, in our opinion, the selected Sustainability indicators in Baoviet Group's Sustainability Report for the year 2021 have been fairly presented in accordance with the Sustainability Reporting Standards and the Financial Services Sector Disclosures of the GRI.

Besides, to improve process of preparing Sustainability Report for the following years, the Inspection - Internal Audit has provided recommendations on process of preparing Sustainability Report for the year 2021.

Tran Thi Dieu Hang
Chief Inspection – Internal Audit Executive



“ With the message “Stay healthy with BaoViet”, BaoViet attempts to embrace a healthy, green and vital lifestyle, as well as encourage health promotion programs to increase physical activities and maintain healthier living habits, helping to improve individual and family’s health which in turn, would lead to a healthy community.



CHAIRMAN’S MESSAGE

Dear Shareholders, Customers and Colleagues,

2021 is a tough year for domestic corporates since we’ve all had to adapt to a “new normal”. Yet since BaoViet focused on developing technology platforms at the early stage to strengthen internal resources, as well as adopting flexible response policy, BaoViet and our subsidiaries developed breakthrough products and services as well as promote innovative distribution channels, helping us to outperform the revenue and profit plan. The total revenues reached VND50,000 billion and profit after tax was over VND2,367 billion, correspondent with the excessive proportion over annual plan 3% and 43% respectively.

As a leading Finance – Insurance Group, 2020 positive business performance is driven by buoyant insurance activity when net revenue from insurance activity reach VND36,828 billion, 7% higher than 2020. This embraced BaoViet Group to reinforce its leading position in both non-life insurance and life insurance markets as a result. Additionally, financial activities is also a bright spot of the year with the revenue of VND8,912 billion, profit of VND7,852 billion. This result is remarkable despite the pandemic crisis, and significantly contributed into impressive business performance of BaoViet Holdings.

BaoViet thereby posted a successful year in 2021, resulting from concerted efforts to adopt comprehensive business solutions towards sustainable growth. BaoViet thus accomplished strategic targets as well as 2021 business plan.

“STAY HEALTHY WITH BAOVIET” WE ATTEMPT TO EMBRACE A HEALTHY LIFESTYLE

Personal health is the greatest concern in many countries. In Vietnam, according to World Health Organization (WHO), Vietnamese live longer, yet suffer many diseases, which reduces quality of life. Health promotion and disease prevention thus are prerequisite to improve our quality of life.

We all have had ambitions which drive us forward. However, we usually keep pursuing our ambitious goals and neglect to have the “pause button” hit to focus on the most valuable thing that is to keep healthy. This year, we select “Stay healthy with BaoViet” as a theme throughout the sustainable report. BaoViet attempts to embrace a positive lifestyle where people advocate health promotion. The message also portrays the image of BaoViet – representing a prestige, strong and sustainable brand which always engages with shareholders, employees, customers and community in the journey to a healthy lifestyle so each can protect and improve personal and family’s health.

In addition to healthy lifestyle advocacy, to meet the demands for life insurance, helping Vietnamese to protect health and reach finance independence, BaoViet launched a new life insurance product “An Khang Hanh Phuc”

which provides lifetime and comprehensive protection against risks of life, especially critical diseases and superior medical care benefits. BaoViet also developed module “Suc khoe la vang” (Health is Gold) in BaoViet Direct, adopting AI technology to analyze indicators, habits, testing indicators and medical history to provide useful information about current health, assessment of potential health risks, prediction of 08 serious diseases, helping customers to have regular health screening. In the wake of the pandemic, BaoViet attempted to adapt proactively, keeping business activities uninterrupted. Aiming at reducing social contact, BaoViet developed a digital platform to support sales and customers such as: e-commerce website, online shop, BaoViet Digital system, BaoViet Direct, My BVLife... As a result, customers can access financial and insurance products anywhere at any time.

The total revenues
(Billion VND)

50,000

Over annual plan 3%

Profit after tax
(Billion VND)

2,367

Over annual plan 42%

SUSTAINABLE GROWTH ENGAGES WITH ECONOMIC – SOCIAL – ENVIRONMENTAL OBJECTIVES

Beyond the objective of profit growth and shareholder value maximization, as a leading financial – insurance group in Vietnam, we understand that to shape a sustainable future, it is imperative to engage with environment protection and social responsibilities.

Baoviet identifies that not only the Board of Directors but also all employees promote an appreciation of sustainable practices. Sustainability thus is engaged in our business development strategy and is practiced among the Group, starting from the board to employees.

In 2021, the pandemic has dominated our lives, causing prolonged social distancing implementation. Baoviet

therefore adopted Industrie 4.0 to build a financial – digital insurance ecosystem towards customer centric strategy. Baoviet continuously achieved great breakthroughs as promoted investment in technology information to develop and expand our network, aiming at providing a wide variety of products and services for customers. Baoviet currently has well met business demands, improved competitiveness and researched a diversified integrated product chain with great benefits for customers to maintain our leading position in the market.



Baoviet understands that our performance on pertinent environmental, social and governance factors directly affects profitability. That provides the impetus for us to practice sustainability through activities to reduce carbon emissions, mitigating environmental impact as well as ensure social welfare. Promoting the spirit of solidarity and community responsibilities, Baoviet has contributed VND41.5 billion to the national Covid-19 vaccine fund, joining hands with the Government and Vietnamese to fight the epidemic, strengthen epidemic prevention measures and speed up the national vaccination schedule.



Baoviet has contributed to the national Covid-19 vaccine fund (Billion VND)

41.5

Heading into 2022, Baoviet engages with customers, partners, shareholders in the journey to build a sustainable development community. We do hope that our efforts will encourage individuals and corporates to join hands to turn our commitments on a healthier and better life for us and future generations into actions.

With every good wish,
Yours sincerely,

Dao Dinh Thi
Chairman of the BOD of Baoviet Holdings



WE HAVE ALWAYS DEDICATED TO

**a healthier,
safer and better life
of all**

Dao Dinh Thi
Chairman of the BOD of Baoviet Holdings

GENERAL INFORMATION
GRI 102

BAOVIET OVERVIEW

102-1 | 102-12



SCOPE OF REPORT

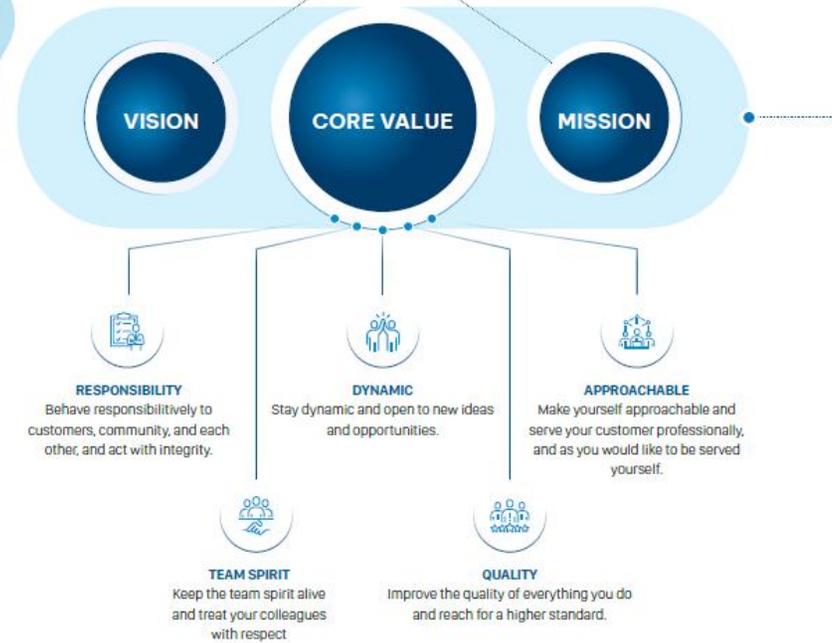
- Baoviet Overview
- Corporate governance structure
- 2021 Facts and Figures
- Key performance indicators (KPIs)

“Baoviet always engages economic growth with environmental protection and social responsibility - three fundamental factors play important role in the long-term success of Baoviet. Economic growth is the most important goal of Baoviet since this is the prerequisites for implementing other social and environmental goals.

Through the general introduction of vision, mission, overview reportson business operations and sustainable development, Baoviet 2021 Sustainability Report give an overview perspective about the business, therefore, supporting stakeholders in decision-making along with strategic activities of Baoviet.

Maintain the position as the leading financial-insurance Group in Vietnam, enhance the international competitiveness, reinforce financial capacity, deliver resilient sustainable growth.

To ensure the peace of mind, prosperity, and long-term benefits for our customers, investors, employees and community.



Transaction name: **BAO VIET HOLDINGS**
 Address: No. 72 Tran Hung Dao, Tran Hung Dao Ward, Hoan Kiem District, Hanoi

Established on **15/01/1965**

Charter capital: VND **7,423,227,640,000**

Enterprise Registration Certificate: 14th time changed on February 25th, 2022.

“ The leading insurance and finance group with 57 Years of pioneering history of opening and accompanying the development of vietnam’s insurance market. **”**

INSURANCE (non-life insurance & life insurance)	INVESTMENT	FINANCIAL SERVICES	BANKING

17,000,000 Customers	179 Branches	80 Non-life insurance products
300,000 Agents and consultants	1,000 Transaction offices in 63 provinces across the country	40 Life Insurance products
6,530 Employees	Providing a full range of securities, fund management and banking services.	



AN OVER HALF CENTURY JOURNEY OF
Sustainable value creation



BUSINESS LINE AND NETWORK

“ Baoviet is the first company to provide non-life insurance and life insurance services in Vietnam. Currently, Baoviet provides comprehensive financial services including insurance, banking, securities, fund management and investment with distribution network across the country, serving millions of customers.



63
Provinces

362
Life customer service offices

600
Non-life customer service offices

NETWORK

Extensive distribution network across Vietnam with nearly 200 branches and subsidiaries providing insurance, banking, securities and fund management services in 63 cities and provinces, more than 600 non-life insurance transaction offices and more than 362 life insurance transaction offices throughout the country.

PRODUCTS & SERVICES

Baoviet provides a diversified product portfolio with more than 80 non-life insurance products, 55 life insurance products, and other banking, securities, fund management products.

KEY BUSINESS AREAS

Branches located at key economic areas of the country such as Ho Chi Minh City, Hanoi, Da Nang, Nghe An, Hai Phong, Binh Duong remain high performing units, contributing significantly to Baoviet's total revenue.

CUSTOMERS

Baoviet provides services to all types of individual and group customers across the country.

Baoviet Holdings operates under the Business Registration Certificate No. 0100111761, registered for the first time on October 15, 2007, registered for the 13th amendment on January 9, 2020, operating in the following fields:



INSURANCE

- General insurance: Aviation insurance; Vehicle insurance; Marine insurance; Fire and property insurance; Cargo insurance; Engineering insurance; Personal insurance; Medical health insurance; Agricultural insurance...;
- Life insurance: Whole life insurance, Endowment insurance; Term insurance; Universal life insurance; unit linked insurance, Pension insurance, etc.;
- Reinsurance service.



INVESTMENT

- Investment in subsidiaries and associate companies;
- Management of investment funds, portfolio trust management;
- Management of securities investment funds, investments real estate business.



FINANCIAL SERVICE

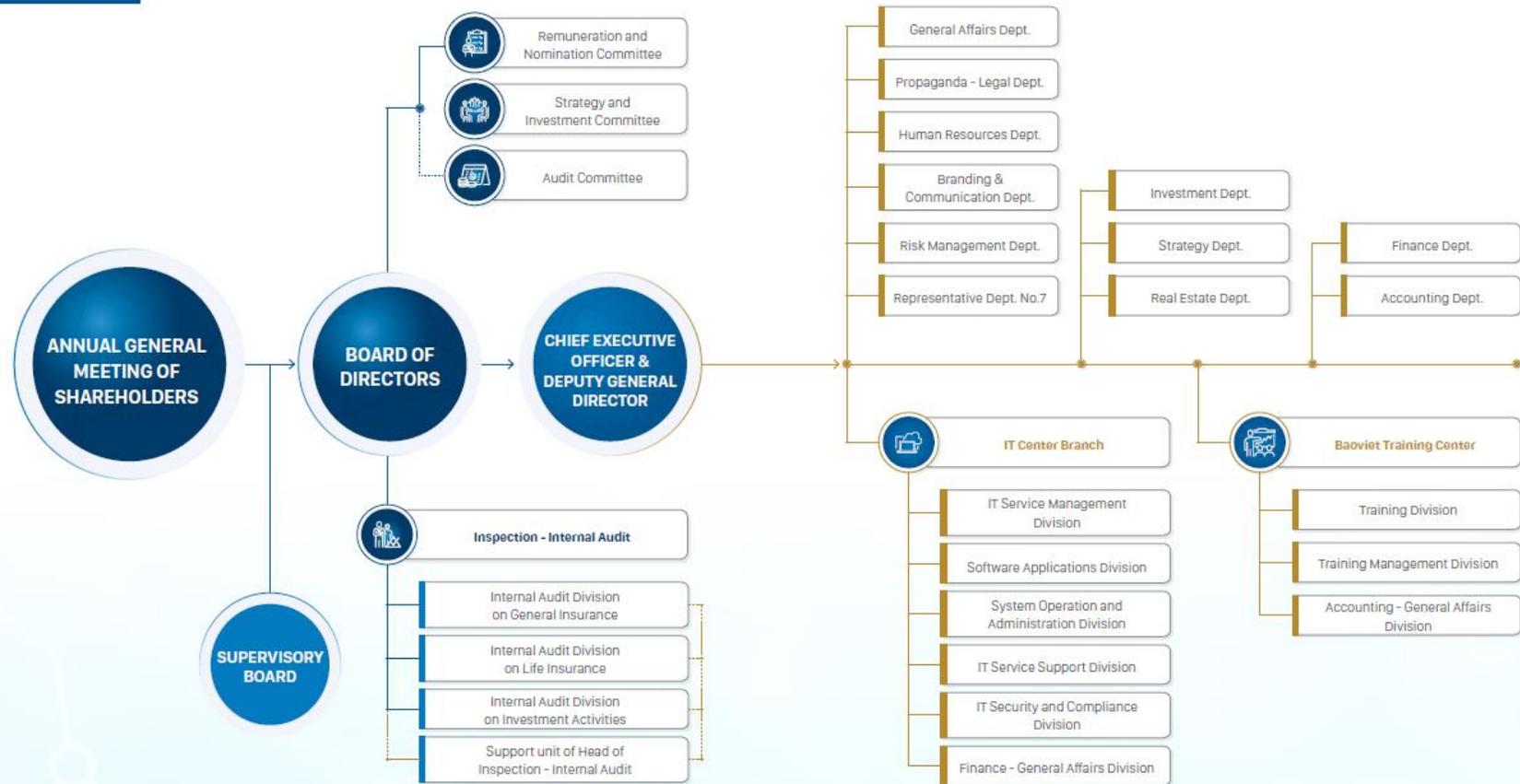
- Stock Brokerage; Proprietary trading; Financial and securities investment consulting; Securities underwriting; Securities depository;
- Trading financial services and other fields as regulated by law;
- Securities investment consultancy.



BANKING

- Capital mobilization: receiving deposits, issuance of certificates of deposits, bonds and other valuable papers;
- Credit activities: credit in the form of loans, discount, guarantee, financial leasing...;
- Payment and treasury services.

CORPORATE GOVERNANCE STRUCTURE (as at 31/12/2021)



Note: Assistant Team for Head of Inspection - Internal Audit not in the organizational structure of the Internal Audit - Inspection.

FACTS AND FIGURES IN 2021



147,238
Re-investment to the Economy

48,986
Consolidated revenue
↑ 7.2%

SUSTAINABLE BUSINESS GROWTH

9,000
Cash dividend since equitization

700
Dividends paid to shareholders in 2021

7,000 m³
Reduced Waste water throughout baoviet office

500 POSTER
calling actions of employees in using energy resources at office

JOIN HANDS TO PROTECT THE ENVIRONMENT

5s
Applying 5s and bvooffice to reduce paper in the working environment

360
News and posts on baoviet's workplace promoting sustainable development in internal network

11,447
TRAINING SESSIONS
For 6,530 employees

183,649
TRAINING HOUR
For employees

INVESTMENT IN HUMAN RESOURCE DEVELOPMENT

108,524
TRAINING HOURS
of Professional expertise

95.5% EMPLOYEES
Joined the community activities in 2021

18006966
FREE CALL CENTER
General health advisory

35 BILLION VND
Investment in education and youth projects, construction national standard schools

CONTRIBUTE TO THE COMMUNITY DEVELOPMENT

18 BILLION VND
Investment in the Education Security Welfare program since 2005

3,700
POOR FAMILIES
Received free medical treatment

2,000
BLOOD UNITS
Donation to patients in need

ISO 19600
STANDARD
Compliance with business operations training

ENGAGING SUSTAINABLE DEVELOPMENT INCORPORATE GOVERNANCE

Core team for sustainable development
18 MEMBERS

27
ISO STANDARDS
Regulating important business operations training

10 HIGHLIGHTS OF 2021

01

Baoviet successfully accomplished 2021 business plan regardless of the Covid-19 pandemic.



Baoviet continues to affirm **THE LEADING POSITION** with many prestige awards

04

Promote adoption of digital technology to improve labour productivity in Baoviet

03

Baoviet launched a wide range of new products and services to enhance customer benefits



05

Boost performance of key IT projects to improve the efficiency of business, management and administration operation



06

Cross-selling synergy brought remarkable success



07

Innovation and creativity in organizing online events and conference



08

SOCIAL WELFARE
towards sustainable development, joining hands with the Government to protect the community

10

Promote internal sales program
"BAOVIET-ERS USE BAOVIET PRODUCTS"



09

Promote cooperation with reputable partners, diversify distribution channels



10 AWARD HIGHLIGHTS OF 2021



1. Top 50 Best listed companies in Vietnam for 9 consecutive years



2. Asia's Best Sustainability Report of State-owned Enterprise



3. Top 6/100 Worldwide Sustainability Report



4. Top 10 Vietnam Sustainable Development Enterprises



5. Top 5 Best Corporate governance in Vietnam for 11 consecutive years



6. Top 100 Best Places to Work in Vietnam



7. Best Digital Insurance Initiative of the Year in Vietnam



8. Top 10 Most prestigious life and non-life insurance enterprises in Vietnam



9. Best Digital Transformation Securities Company in Vietnam



10. Best Fund Management Company in Vietnam

KEY PERFORMANCE INDICATORS (KPIs)

UNIT: VND BILLION

	BAOVIET INSURANCE	BAOVIET LIFE	BAOVIET FUND	BAOVIET INVEST	BAOVIET SECURITIES	BAOVIET HOLDINGS	CONSOLIDATED
							
	13,030 Total asset	141,422 Total asset	96,298 Total asset under management	312 Total asset	5,719 Total asset	18,908 Total asset	169,504 Total asset
	3,299 Owners' equity	7,550 Owners' equity	171 Owners' equity	215 Owners' equity	2,144 Owners' equity	18,519 Owners' equity	22,027 Owners' equity
	10,588 Total revenues	37,848 Total revenues	115 Total revenues	312 Total revenues	1,147 Total revenues	1,490 Total revenues	50,380 Total revenues
	10,045 Premium revenue	30,562 Premium revenue	96,298 Total asset under management				
	253 Profit before tax	1,085 Profit before tax	50 Profit before tax	10 Profit before tax	291 Profit before tax	1,084 Profit before tax	2,376 Profit before tax
	207 Profit after tax	875 Profit after tax	43 Profit after tax	8 Profit after tax	232 Profit after tax	1,031 Profit after tax	2,003 Profit after tax
	2,900 Charter Capital	6,000 Charter Capital	100 Charter Capital	200 Charter Capital	722 Charter Capital	7,423 Charter Capital	7,423 Charter Capital
	6.3% ROE	11.6% ROE	25.0% ROE	3.8% ROE	10.8% ROE	5.6% ROE	9.1% ROE
	7.1% ROCC	14.6% ROCC	42.8% ROCC	4.1% ROCC	32.1% ROCC	13.9% ROCC	27.0% ROCC