

**POST - TELECOMMUNICATION
JOINT - STOCK INSURANCE CORPORATION**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: **3396**/2025/PTI-FINCON

RE Explanation of changes in business results
for Q3/2025

Hanoi, October 30, 2025

To: State Securities Commission;

Vietnam Exchange;

Hanoi Stock Exchange.

Pursuant to Clause 4, Article 14, Chapter III of Circular No. 96/2022/TT-BTC guiding the disclosure of information on the securities market, Post - Telecommunication Joint - Stock Insurance Corporation hereby explains the reasons for the changes in profit after corporate income tax for consolidated financial statement Q3/2025, which varied by more than 10% compared to Q3/2024, as follows:

Unit: Million Dong

Indicator	Q3/2025	Q3/2024	Increase/Decrease	
			+/-	%
Profit before tax	92.912	58.355	34.558	59,2%
Profit after tax	74.977	46.422	28.555	61,5%

The profit after corporate income tax (CIT) in the Consolidated Financial Statements for Q3/2025 was VND 74.977 million, compared to VND 46.422 million in the Consolidated Financial Statements for Q3/2024, an increase of VND 28.555 million, equivalent to a rise of 61.5%.

The main reason is that the profit of the parent company, Post - Telecommunication Joint - Stock Insurance Corporation, increased compared to the same period last year, leading to an increase in the profit of the Consolidated Financial Statements.

The fluctuation in the increase of the parent company's profit after tax has been explained by Post - Telecommunication Joint - Stock Insurance Corporation in Official Letter No. **3397**/2025/PTI-FINCON dated October 30, 2025.

Post - Telecommunication Joint - Stock Insurance Corporation respectfully reports. **q**

Recipients:

- As above;
- Archive at FINCON

FOR AND ON BEHALF OF GENERAL DIRECTOR

CHIEF ACCOUNTANT



Le Trong Hiep