

No: 3397/2025/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 separated 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	81.145	57.669	23.476	40,7%
Profit after tax	63.210	46.043	17.167	37,3%

According to the financial statements for Q3/2025, the profit after tax for Q3/2025 reached VND 63.210 million, an increase of VND 17.167 million compared to the profit after tax for Q3/2024, which was VND 46.043 million.

The main reasons for the increase in the profit after tax indicator for Q3 are due to the fluctuations in the following indicators:

- Gross profit of insurance operation in Q3/2025 reached VND 55.362 million, an increase of VND 32.789 million compared to the same period in 2024.
- Gross profit of financial activities in Q3/2025 reached VND 59.818 million, a decrease of VND 3.336 million compared to the same period in 2024.
- General and administrative expenses in Q3/2025 reached VND 35.852 million, an increase of VND 5.295 million compared to the same period in 2024.
- Current corporate income tax expenses in Q3/2025 reached VND 17.935 million, an increase of VND 6.451 million compared to the same period in 2024.

Post - Telecommunication Joint - Stock Insurance Corporation respectfully reports. 

Recipients:

- As above;
- Archive at office, FINCON.

FOR AND ON BEHALF OF GENERAL DIRECTOR

CHIEF ACCOUNTANT



Le Trong Hiep