

CONSOLIDATED FINANCIAL STATEMENTS
FOR THE QUARTER I OF FISCAL YEAR ENDED 31 DECEMBER 2026

POST-TELECOMMUNICATION
JOINT STOCK INSURANCE
CORPORATION



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POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

Address: No. 95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City

CONSOLIDATED FINANCIAL STATEMENTS

For the quarter I of the fiscal year ended 31 December 2026

CONSOLIDATED BALANCE SHEET

(Complete form)

As of 31 Mar 2026

Unit: VND

ASSETS		Code	Note	Ending balance	Beginning balance
A - CURRENT ASSETS		100		7,635,723,530,350	6,713,045,343,681
(100=110+120+130+140+150+190)					
I. Cash and cash equivalents		110	IV.1	730,008,717,644	730,008,717,644
1. Cash		111		367,164,228,062	730,008,717,644
2. Cash equivalents		112		-	-
II. Short-term financial investments		120	IV.2	3,948,618,472,324	2,902,148,964,156
1. Trading securities		121		100,652,687,001	104,655,027,001
2. Provision for devaluation of trading securities		122		-	-
3. Investments held to maturity date		123	IV.2a	3,333,756,985,225	2,797,493,937,155
III. Short-term accounts receivable		130		1,313,666,418,501	1,180,670,453,828
1. Short-term receivable from customers		131	IV.3	530,169,341,480	691,887,788,410
1.1 Receivable on insurance policies		131.1		530,169,341,480	691,887,788,410
1.2 Other receivable from customers		131.2		-	-
2. Short-term prepayments to suppliers		132	IV.4	307,571,577,172	321,769,884,694
3. Short-term inter-company receivable		133		-	-
5. Receivable on short-term loans		135		32,000,000,000	32,000,000,000
6. Other short-term receivable		136	IV.5	611,466,002,184	294,578,979,028
7. Provision for short-term bad debts		137	IV.6	(167,540,502,335)	(159,566,198,304)
8. Deficient assets to be treated		139		-	-
IV. Inventories		140		1,463,304,104	903,503,869
1. Inventories		141	V.7	1,463,304,104	903,503,869
2. Provision for devaluation of inventories		149		-	-
V. Other current assets		150		269,873,807,472	280,547,077,214
1. Short-term prepaid expenses		151	IV.8a	255,681,444,565	271,284,960,811
1.1 Unappropriated commission expenses		151.1		198,749,966,209	209,513,399,497
1.2 Other short-term prepaid expenses		151.2		56,931,478,356	61,771,561,314
2. VAT deductible		152		8,755,994,584	4,878,693,208
3. Taxes and accounts receivable from the State		153	IV.9	5,436,368,323	4,383,423,195
4. Transaction of repurchasing the Government's bonds		154		-	-
5. Other current assets		155		-	-
VIII. Reinsurance assets		190		1,296,687,325,704	1,618,766,626,970
1. Reinsurance premium ceded reserve		191	IV.18	588,364,512,541	627,269,005,865
2. Outstanding claim reserve for reinsurance ceded		192	IV.18	708,322,813,163	991,497,621,105

This statement should be read in conjunction with the notes to the consolidated financial statements

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POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

Address: No. 95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City

CONSOLIDATED FINANCIAL STATEMENTS

For the quarter I of the fiscal year ended 31 December 2026

Consolidated balance sheet (cont.)

ASSETS		Code	Note	Ending balance	Beginning balance
B -	LONG-TERM ASSETS	200		1,718,422,131,880	1,725,593,322,636
I.	Long-term accounts receivable	210		19,947,664,054	19,919,692,054
1.	Long-term receivable from customers	211		-	-
2.	Long-term prepayments to suppliers	212		-	-
3.	Working capital in subsidiaries	213		-	-
4.	Long-term inter-company receivable	214		-	-
5.	Receivable on long-term loans	215		-	-
6.	Other long-term receivable	216		19,947,664,054	19,919,692,054
6.1	Insurance deposit	216.1		8,000,000,000	8,000,000,000
6.2	Other long-term receivable	216.2		11,947,664,054	11,919,692,054
7.	Provision for long-term bad debts	219		-	-
II.	Fixed assets	220		397,918,052,408	404,503,679,755
1.	Tangible assets	221	IV.10	357,706,869,806	362,245,158,474
	Historical costs	222		519,597,798,381	518,836,350,531
	Accumulated depreciation	223		(161,890,928,575)	(156,591,192,057)
2.	Financial leasehold assets	224		-	-
	Historical costs	225		-	-
	Accumulated depreciation	226		-	-
3.	Intangible assets	227	IV.11	40,211,182,602	42,258,521,281
	Historical costs	228		70,296,645,120	70,296,645,120
	Accumulated depreciation	229		(30,085,462,518)	(28,038,123,839)
III.	Investment property	230	IV.12	31,066,774,064	31,348,738,274
	Historical costs	231		41,505,826,380	41,505,826,380
	Accumulated depreciation	232		(10,439,052,316)	(10,157,088,106)
IV.	Long-term assets in progress	240		61,343,192,306	59,737,400,990
1.	Long-term operating expenses in progress	241		-	-
2.	Construction in progress	242	IV.13	61,343,192,306	59,737,400,990
V.	Long-term financial investments	250		1,165,047,892,704	1,179,365,701,714
1.	Investments in subsidiaries	251		-	-
2.	Investments in associates and joint ventures	252	IV.2b	17,424,951,174	17,381,133,546
3.	Investment, capital contribution in other entities	253	IV.2c	30,129,400,000	30,129,400,000
4.	Provision for devaluation of long-term financial investments	254		(15,000,000,000)	(15,000,000,000)
5.	Investments held until maturity date	255	IV.2a	1,132,493,541,530	1,146,855,168,168
VI.	Other long-term assets	260		43,098,556,344	30,718,109,849
1.	Long-term prepaid expenses	261	IV.8b	43,081,115,035	30,700,668,540
2.	Deferred income tax assets	262		17,441,309	17,441,309
4.	Other long-term assets	268		-	-
5.	Goodwill	269		-	-
	TOTAL ASSETS	270		8,401,686,887,949	8,438,638,666,317

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

Address: No. 95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City

CONSOLIDATED FINANCIAL STATEMENTS

For the quarter I of the fiscal year ended 31 December 2026

Consolidated balance sheet (cont.)

CAPITAL SOURCES	Code	Note	<u>Ending balance</u>	<u>Beginning balance</u>
C - LIABILITIES	300		5,674,638,141,988	5,777,800,151,420
I. Current liabilities	310		5,654,400,750,437	5,775,809,107,088
1. Short-term payable to suppliers	311	IV.14	760,057,155,250	733,125,874,367
1.1 Payable on insurance policies	311.1		735,038,413,080	652,713,561,443
1.2 Other payable to suppliers	311.2		25,018,742,170	80,412,312,924
2. Prepayments from customers	312	IV.15	56,071,493,198	14,375,779,210
3. Taxes and other obligations to the State budget	313	IV.16	44,298,724,933	57,912,887,460
4. Payable to employees	314		220,754,597,516	200,521,382,109
5. Short-term accrued expenses	315		420,376,820	3,432,843,351
7. Short-term unrealized revenue	318.1		66,515,916,976	118,103,532,270
8. Unearned commission	318.2		152,388,929,784	153,577,342,804
9. Other short-term payable	319	IV.17	235,748,060,730	117,939,627,315
10. Short-term loans and financial lease debts	320		288,000,000,000	288,000,000,000
11. Provision for current liabilities	321		-	-
12. Bonus and welfare funds	322		9,546,733,587	9,594,693,587
13. Transaction of repurchasing the Government's bonds	327		-	-
14. Technical reserve	329		3,820,598,761,643	4,079,225,144,615
14.1 Written premium and reinsurance assumed reserve	329.1	IV.18a	2,121,117,829,788	2,102,818,424,557
14.2 Outstanding claim reserve for written insurance and reinsurance assumed	329.2	IV.18a	1,466,818,641,737	1,752,500,636,177
14.3 Catastrophe reserve	329.3	IV.18b	232,662,290,118	223,906,083,881
II. Long-term liabilities	330		20,237,391,551	1,991,044,332
6. Long-term Unearned Revenue	336		-	-
7. Other long-term payable	337		18,261,347,219	15,000,000
8. Long-term loans and financial lease debts	338		-	-
11. Deferred income tax payable	341		1,976,044,332	1,976,044,332
D - OWNER'S EQUITY	400		2,727,048,745,961	2,660,838,514,897
I. Owner's equity	410	IV.19	2,727,048,745,961	2,660,838,514,897
1. Owner's contribution capital	411		1,205,921,290,000	1,205,921,290,000
- Common shares with voting right	411a		1,205,921,290,000	1,205,921,290,000
- Preferred shares	411b		-	-
2. Share premiums	412		425,978,852,804	425,978,852,804
8. Business promotion fund	418		28,642,118,155	28,642,118,155
9. Compulsory reserved fund	419		94,459,326,499	94,459,326,499
10. Other Funds Under Owners' Equity	420		-	-
11. Retained profit after tax	421		967,902,538,317	901,740,212,361
- Retained profit after tax accumulated to the end of previous period	421a		901,402,909,872	624,347,794,040
- Retained profit after tax of the current period	421b		66,499,628,445	277,392,418,321
13. Interest of non-controlling shareholders	429		4,144,620,186	4,096,715,078
TOTAL CAPITAL SOURCES	440		8,401,686,887,949	8,438,638,666,317

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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CONSOLIDATED FINANCIAL STATEMENTS

For the quarter I of the fiscal year ended 31 December 2026

Consolidated balance sheet (cont.)**OFF-CONSOLIDATED BALANCE SHEET ITEMS**

ITEMS	Note	Ending balance	Beginning balance
1. Leasehold assets		-	-
2. Materials and goods kept or processed for others		-	-
3. Bad debts already treated		-	-
4. Written insurance policies for which no obligations have arisen		113,930,128,669	110,858,015,198
5. Foreign currencies			
US Dollar (USD)		2,078,756.31	300,855.09
Euro (EUR)		57,608.55	32,369.77
Pound Sterling (£)		1,850.32	1,851.97

Prepared by



Do Thi Chinh

Chief Accountant



Le Trong Hiep

Prepared on 28 April 2026

General Director



Hoang Thi Yen

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

Address: No. 95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City

CONSOLIDATED FINANCIAL STATEMENTS

For the quarter I of the fiscal year ended 31 December 2026

CONSOLIDATED INCOME STATEMENT

(Complete form)

For the quarter I of the fiscal year ended 31 December 2026

PART I: CONSOLIDATED INCOME STATEMENT

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year to the end of the period	
			Current year	Previous year
1. Net sales of insurance operation	10		899,336,285,420	863,179,194,817
2. Sales of trading investment property	11		1,069,500,000	31,211,400,630
3. Financial income	12	V.2	77,359,589,615	82,819,917,143
4. Other income	13		505,207,904	575,271,277
5. Total expenses for insurance operation	20		863,006,054,481	812,567,522,816
6. Costs of investment property	21		40,359,848	24,949,246,911
7. Financial expenses	22	V.3	6,633,981,312	27,194,901,494
8.1 Selling expenses	23.1		3,206,248	-
8. Administrative overheads	23.2	V.4	25,707,335,769	24,136,996,567
9. Other expenses	24		309,759,948	2,392,792,393
10.1 Profit in joint ventures, associates	50.1		43,817,628	(40,751,968)
10. Total profit before corporate income tax (50=10.1+10.2+11+12+13-20.1-20.2-21-22-23.1-23.2-24)	50.2		82,613,702,961	86,503,571,718
11. Current corporate income tax	51		16,114,074,516	16,605,668,492
12. Deferred corporate income tax	52		-	-
13. Profit after corporate income tax	60		<u>66,499,628,445</u>	<u>69,897,903,226</u>
13.1 Profit after tax of non-controlling shareholders	60.1		47,905,108	97,607,092
13.2 Profit after tax of the Holding Company's shareholders	60.2		66,451,723,337	69,800,296,134
14. Basic earnings per share	70	VI.3	<u>551</u>	<u>579</u>

Prepared on 28 April 2026

Prepared by

Do Thi Chinh

Chief Accountant

Le Trong Hiep

General Director



Hoang Thi Yen

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

Address: No. 95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City

CONSOLIDATED FINANCIAL STATEMENTS

For the quarter I of the fiscal year ended 31 December 2026

Consolidated income statement (cont.)

PART II: CONSOLIDATED INCOME STATEMENT PER OPERATION

ITEMS	Code	Note	Unit: VND		
			Accumulated from the beginning of the year to the end of the period	Previous year	
			Q1.2026	Q1.2025	
1. Sales of insurance premium (01 = 01.1 + 01.2 - 01.3)	01	V.1	1,129,112,034,045	1,123,050,929,470	1,129,112,034,045
In which					
- Written premium	01.1		1,140,166,508,096	1,058,338,208,682	1,140,166,508,096
- Reinsurance premium assumed	01.2		7,244,931,180	25,094,719,874	7,244,931,180
- Increase (decrease) in reserve for written premium and reinsurance assumed	01.3		18,299,405,231	(39,618,000,914)	18,299,405,231
2. Reinsurance premium ceded (02 = 02.1 - 02.2)	02		310,695,308,972	335,112,855,541	310,695,308,972
In which					
- Reinsurance premium ceded	02.1		271,790,815,648	357,045,702,212	271,790,815,648
- Increase (decrease) in reserve for reinsurance premium ceded	02.2		(38,904,493,324)	21,932,846,671	(38,904,493,324)
3. Net sales of premium (03 = 01 - 02)	03		818,416,725,073	787,938,073,929	818,416,725,073
4. Commission of reinsurance ceded and other income from insurance operation (04 = 04.1 + 04.2)	04		80,919,560,347	75,241,120,888	80,919,560,347
In which					
- Commission on reinsurance ceded	04.1		71,570,736,035	71,215,546,376	71,570,736,035
- Other income from insurance operation	04.2		9,348,824,312	4,025,574,512	9,348,824,312
5.1 Net sales of insurance operation (10 = 03+04)	10.1		899,336,285,420	863,179,194,817	899,336,285,420
5.2 Net sales of selling other goods and providing other services	10.2				
6. Claim expenses (11 = 11.1 - 11.2)	11		428,233,130,568	437,051,719,462	428,233,130,568
In which					
- Total claim expenses	11.1		429,446,402,829	447,389,406,531	429,446,402,829
- Deductions (Subrogation recovery, receipt from disposal of loss paid 100%)	11.2		1,213,272,261	10,337,687,069	1,213,272,261
7. Recovery from reinsurance ceded	12		110,708,491,676	115,887,496,382	110,708,491,676
8. Increase/decrease in outstanding claim reserve for written premium and reinsurance assumed	13		(73,020,630,914)	(122,701,743,474)	(73,020,630,914)

This statement should be read in conjunction with the notes to the consolidated financial statements

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

Address: No. 95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City

CONSOLIDATED FINANCIAL STATEMENTS

For the quarter I of the fiscal year ended 31 December 2026

Consolidated income statement (cont.)**PART II: CONSOLIDATED INCOME STATEMENT PER OPERATION**

ITEMS	Code	Note	Accumulated from the beginning of the year to the end of the period		Previous year
			Q1.2026	Q1.2025	
9. Increase/decrease in outstanding claim reserve for reinsurance ceded	14		(70,513,444,416)	74,813,868,971	74,813,868,971
10. Total claim expenses (15 = 11 - 12 + 13 - 14)	15		315,017,452,394	123,648,610,635	123,648,610,635
11. Increase/decrease in catastrophe reserve	16		8,756,206,237	7,263,872,263	7,263,872,263
12. Other operating expenses (17 = 17.1 + 17.2)	17		539,232,395,850	681,655,039,918	681,655,039,918
		In which:			
- Commission	17.1		106,533,943,317	112,802,873,416	112,802,873,416
- Others	17.2		432,698,452,533	568,852,166,502	568,852,166,502
13. Total insurance operating expenses (18.1 = 15 + 16 + 17)	18.1		863,006,054,481	812,567,522,816	812,567,522,816
13.2 Costs of providing other goods, services	18.2		-	-	-
14. Gross profit of insurance operation (19.1 = 10.1 - 18.1)	19.1		36,330,230,939	50,611,672,001	50,611,672,001
14.2 Gross profit of providing other goods, services (19.2 = 10.2 - 18.2)	19.2		-	-	-
15. Sales of trading investment property	20		1,069,500,000	31,211,400,630	31,211,400,630
16. Costs of investment property	21		40,359,848	24,949,246,911	24,949,246,911

Unit: VND

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

Address: No. 95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City

CONSOLIDATED FINANCIAL STATEMENTS

For the quarter I of the fiscal year ended 31 December 2026

Consolidated income statement (cont.)

PART II: CONSOLIDATED INCOME STATEMENT PER OPERATION

ITEMS	Code	Note	Q1.2026	Q1.2025	Accumulated from the beginning of the year to the end of the period		Previous year
					Current year	Previous year	
17. Profit from investment property (22= 20 -21)	22		1,029,140,152	6,262,153,719	1,029,140,152	6,262,153,719	
18. Financial income	23	V.2	77,359,589,615	82,819,917,143	77,359,589,615	82,819,917,143	
19. Financial expenses	24	V.3	6,633,981,312	27,194,901,494	6,633,981,312	27,194,901,494	
20. Gross profit of financial activities (25 = 23 -24)	25		70,725,608,303	55,625,015,649	70,725,608,303	55,625,015,649	
21.1 Selling expenses	26.1		3,206,248		3,206,248		
21.2 Administrative overheads	26.2	V.4	25,707,335,769	24,136,996,567	25,707,335,769	24,136,996,567	
22. Net operating income (30= 19.1 + 22 + 25 - 26.1 - 26.2)	30		82,374,437,377	88,361,844,802	82,374,437,377	88,361,844,802	
23. Other income	31		505,207,904	575,271,277	505,207,904	575,271,277	
24. Other expenses	32		309,759,948	2,392,792,393	309,759,948	2,392,792,393	
25.1 Other profit (40 = 31 - 32)	40		195,447,956	(1,817,521,116)	195,447,956	(1,817,521,116)	
25.2 Profit in joint ventures, associates	41		43,817,628	(40,751,968)	43,817,628	(40,751,968)	
26. Total profit before corporate income tax (50= 30 + 40)	50		82,613,702,961	86,503,571,718	82,613,702,961	86,503,571,718	
27. Current corporate income tax	51		16,114,074,516	16,605,668,492	16,114,074,516	16,605,668,492	
28. Deferred corporate income tax	52		-	-	-	-	
29. Profit after corporate income tax	60		66,499,628,445	69,897,903,226	66,499,628,445	69,897,903,226	
29.1 Profit after tax of the non-controlling shareholders	61.1		47,905,108	97,607,092	47,905,108	97,607,092	

This statement should be read in conjunction with the notes to the consolidated financial statements

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

Address: No. 95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City

CONSOLIDATED FINANCIAL STATEMENTS

For the quarter I of the fiscal year ended 31 December 2026

Consolidated income statement (cont.)

PART II: CONSOLIDATED INCOME STATEMENT PER OPERATION

ITEMS	Code	Note	Unit: VND		
			Q1.2026	Q1.2025	Accumulated from the beginning of the year to the end of the period
29.2 Profit after tax of the Holding Company's shareholders	61.2		66,451,723,337	69,800,296,134	66,451,723,337
30. Basic earnings per share	70	V.5	-	-	551
					579

Prepared by



Do Thi Chinh

Chief Accountant



Le Trong Hiep

Prepared on 28 April 2026

General Director



Hoang Thi Yen

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

Address: No. 95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City

CONSOLIDATED FINANCIAL STATEMENTS

For the quarter I of the fiscal year ended 31 December 2026

CONSOLIDATED CASH FLOW STATEMENT

(Complete form)

(Under the indirect method)

For the quarter I of the fiscal year ended 31 December 2026

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year to the end of the period	
			Current year	Previous year
I. Cash flows from operating activities				
1. Profit before tax	01		82,613,702,961	86,503,571,718
2. Adjustments				
- Depreciation of fixed assets and investment property	02		7,629,039,407	7,812,391,468
- Provisions	03		71,427,222,325	(242,388,858,750)
- Gain/loss from foreign exchange rate differences due to revaluation of monetary items in foreign currencies	04		-	-
- Gain/loss from investing activities	05		(76,866,467,203)	(74,225,081,018)
- Loan interest expenses	06		4,383,969,863	934,424,658
- Adjustments	07		-	-
3. Operating profit/loss before changes of working capital	08		89,187,467,353	(221,363,551,924)
- Increase/decrease of accounts receivable	09		(125,150,729,871)	7,839,355,243
- Increase/decrease of inventories	10		(559,800,235)	(394,491,788)
- Increase/decrease of accounts payable	11		158,079,830,828	(13,215,616,890)
- Increase/decrease of prepaid expenses	12		3,223,069,751	(11,067,620,410)
- Increase/decrease of trading securities	13		4,002,340,000	(232,398,652,100)
- Loan interests already paid	14		(4,335,713,699)	(934,424,658)
- Corporate income tax already paid	15		-	(16,571,316,006)
- Other gains	16		(47,960,000)	-
- Other disbursements	17		-	-
Net cash flows from operating activities	20		124,398,504,127	(488,106,318,533)
II. Cash flows from investing activities				
1. Purchases and construction of fixed assets and other long-term assets	21		(761,447,850)	(1,027,615,155)
2. Gains from disposals and liquidation of fixed assets and other long-term assets	22		-	421,100,000
3. Loans given and purchases of debt instruments of other entities	23		(776,901,421,432)	(1,205,819,753,940)
4. Recovery of loans given and disposals of debt instruments of other entities	24		255,000,000,000	1,803,232,356,165
5. Investments into other entities	25		-	-
6. Withdrawals of investments in other entities	26		-	(24,459,248,032)
7. Receipts of loan interests, dividends and profit shared	27		35,539,140,686	110,719,445,733
Net cash flows from investing activities	30		(487,123,728,596)	683,066,284,771

This statement should be read in conjunction with the notes to the consolidated financial statements

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Consolidated cash flow statement (cont.)

ITEMS	Code	Note	Accumulated from the beginning of the year to the end of the current period	
			Current year	Previous year
III. Cash flows from financial activities				
1. Gains from stock issuance and capital contributions from shareholders	31		-	-
2. Repayment for capital contributors and re-purchase of stocks already issued	32		-	-
3. Receipts from loans	33		-	187,340,546,929
4. Loan principal amounts repaid	34		-	(250,000,000,000)
5. Payments for financial leasehold assets	35		-	-
6. Dividends and profit already paid to the owners	36		(119,265,113)	(58,509,205)
<i>Net cash flows from financial activities</i>	40		(119,265,113)	(62,717,962,276)
Net cash flows during the year	50		(362,844,489,582)	132,242,003,962
Beginning cash and cash equivalents	60	V.1	730,008,717,644	30,380,550,719
Effects of fluctuations in foreign exchange rates	61		-	-
Ending cash and cash equivalents	70	V.1	367,164,228,062	162,622,554,681

Prepared on 28 April 2026

Prepared by



Do Thi Chinh

Chief Accountant



Le Trong Hiep

General Director



HOANG THI YEN

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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Notes to the consolidated financial statements (cont.)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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I. OPERATION FEATURES

1. Business ownership form

Post-Telecommunication Joint Stock Insurance Corporation (hereinafter called “the Corporation” or “the Holding Company”) is a joint stock company.

2. **Operating field** : Non-life insurance.

3. **Business operations** : Providing services of non-life insurance, reinsurance, financial investment and other activities in accordance with the legal regulations.

4. Ordinary cycle of business

The Corporation’s ordinary course of business does not exceed 12 months.

5. Structure of the Group

The Group includes the Holding Company and 1 subsidiary which are controlled by the Holding Company. The subsidiary is consolidated in these consolidated financial statements.

5a. List of subsidiaries consolidated

<i>Name of companies</i>	<i>Address of head office</i>	<i>Main operations</i>	<i>Rate of interest</i>		<i>Rate of voting right</i>	
			<i>Ending balance</i>	<i>Beginning balance</i>	<i>Ending balance</i>	<i>Beginning balance</i>
Post Real Estate Joint Stock Company	95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City	Real estate	97,60%	97,60%	97,60%	97,60%

5b. List of associates reflected in the consolidated financial statements in accordance with the owner’s equity method

<i>Name of companies</i>	<i>Address of head office</i>	<i>Rate of ownership as</i>	<i>Rate of</i>
		<i>committed</i>	<i>interest</i>
Kasati JSC.	270A Ly Thuong Kiet, Ward 14, District 10, Ho Chi Minh City	21.30%	21.30%

6. Statement on comparison of information in the consolidated financial statements

The corresponding figures in the previous period can be compared with those in the current period.

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Notes to the consolidated financial statements (cont.)

II. FISCAL YEAR AND STANDARD CURRENCY UNIT USED IN ACCOUNTING

1. Fiscal year

The fiscal year of the Group is from 1 January to 31 December annually.

2. Standard currency unit

The standard currency unit used in accounting is Vietnam Dong (VND).

III. ACCOUNTING STANDARDS AND SYSTEM APPLIED

1. Accounting standards and system

The Group has been applying the Accounting System for insurance companies issued together with the Circular No. 232/2012/TT-BTC dated 28 December 2012 of the Ministry of Finance, the Circular No. 200/2014/TT-BTC dated 22 December 2014 on guidelines for accounting policies for enterprises, the Circular No. 202/2014/TT-BTC dated 22 December 2014 giving guidance on the preparation and presentation of consolidated financial statements as well as the Circulars giving guidance for the implementation of accounting standards and system of the Ministry of Finance in the preparation and presentation of the interim consolidated financial statements.

2. Statement on the compliance with the accounting standards and system

The Management Board ensures to follow all the requirements of the accounting system applied for insurance companies issued together with the Circular No. 232/2012/TT-BTC dated 28 December 2012, the Circular No. 200/2014/TT-BTC dated 22 December 2014, the Circular No. 202/2014/TT-BTC dated 22 December 2014 as well as other Circulars giving guidance for the implementation of accounting standards and system of the Ministry of Finance in the preparation and presentation of these interim consolidated financial statements.

IV. ADDITIONAL INFORMATION ON THE ITEMS OF THE INTERIM CONSOLIDATED BALANCE SHEET

1. Cash and cash equivalents

	Ending balance	Beginning balance
Cash on hand	23,928	23,928
Deposits in banks	367,164,204,134	730,008,693,716
Total	367,164,228,062	730,008,717,644

2. Short-term investments

The Group's financial investments include trading securities, investments held to maturity date and capital contribution in other entities. Information on the Group's financial investments is as follows:

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Notes to the consolidated financial statements (cont.)

2a. Trading securities and investments held to maturity date

	Ending balance		Beginning balance	
	Historical costs	Net book value	Historical costs	Net book value
<i>Trading securities</i>	100,652,687,001	100,652,687,001	104,655,027,001	104,655,027,001
<i>Investments held to maturity date</i>				
<i>Short-term</i>	4,466,250,526,755	4,466,250,526,755	3,944,349,105,323	3,944,349,105,323
Short termed deposits	3,333,756,985,225	3,333,756,985,225	2,697,493,937,155	2,697,493,937,155
Bonds	3,333,756,985,225	3,333,756,985,225	2,486,756,985,225	2,486,756,985,225
<i>Long-term</i>				
Long termed deposits	1,132,493,541,530	1,132,493,541,530	1,246,855,168,168	1,246,855,168,168
Bonds	300,000,000,000	300,000,000,000	402,000,000,000	402,000,000,000
Total	4,049,004,132,324	4,048,618,472,324	4,049,004,132,324	4,048,618,472,324

2b. Investments in associates

	Ending balance			Beginning balance		
	Historical costs	Provision	Total	Historical costs	Provision	Total
Kasati JSC ⁽¹⁾	14,292,700,000	-	14,292,700,000	14,292,700,000	-	14,292,700,000
Total	14,292,700,000	-	14,292,700,000	14,292,700,000	-	14,292,700,000

The ownership value of the Corporation in associates is as follows:

	Ownership value at the beginning of the year	Gains or losses during the period	Decrease due to stop of consolidation under owner's equity method	Other increase, decrease	Ownership value at the end of the period
(1)	17,458,138,300	43,817,628	-	-	17,501,955,928
Total	17,458,138,300	43,817,628	-	-	17,501,955,928

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Notes to the consolidated financial statements (cont.)**2c. Capital contribution in other entities**

	Ending balance		Beginning balance	
	Historical costs	Provision	Historical costs	Provision
UTXI Aquatic Products Processing Corporation	15,000,000,000	15,000,000,000	15,000,000,000	15,000,000,000
Post and Telecommunications				
Tourism JSC.	2,940,000,000	-	2,940,000,000	-
Global Data Service JSC. ⁽ⁱ⁾	5,699,400,000	-	5,699,400,000	-
Huawei Vietnam JSC.	5,800,000,000	-	5,800,000,000	-
Phuong Nam Real Estate Investment JSC.	65,000,000	-	65,000,000	-
Communication Technology Development Investment JSC.	625,000,000	-	625,000,000	-
Total	30,129,400,000	15,000,000,000	30,129,400,000	15,000,000,000

3. Short-term receivable from customers

	Ending balance	Beginning balance
Receivable on written premium	381,675,451,554	297,527,642,272
Receivable on reinsurance	148,493,889,926	394,360,146,138
Total	530,169,341,480	691,887,788,410

4. Prepayments to suppliers

	Ending balance	Beginning balance
Prepayment of claim for written premium	262,640,741,548	292,090,929,376
Other prepayments of written premium activity	28,412,216,220	5,221,465,217
Prepayments to other suppliers	16,518,619,404	24,457,490,101
Total	307,571,577,172	321,769,884,694

5. Other short-term receivable

	Ending balance	Beginning balance
Estimated interest receivable from financial incomes	189,441,373,387	148,114,046,870
Advances for business activities	27,542,570,635	20,646,276,516
Other Receivable	394,482,058,162	125,818,655,642
Total	611,466,002,184	294,578,979,028

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Notes to the consolidated financial statements (cont.)**6. Provision for short-term bad debts**

	Accumulated from the beginning of the year to the end of the period	
	Current period	Previous period
Beginning balance	159,566,198,304	137,572,957,047
Additional appropriation of provision	7,974,304,031	21,993,241,257
Ending balance	167,540,502,335	159,566,198,304

7. Inventories

	Ending balance	Beginning balance
Materials, supplies	381,480,887	672,487,030
Tools, instruments	1,081,823,217	231,016,839
Total	1,463,304,104	903,503,869

8. Prepaid expenses**8a. Short-term prepaid expenses**

	Accumulated from the beginning of the year to the end of the period	
	Ending balance	Beginning balance
Commission to be allocated (*)	198,749,966,209	209,513,399,497
Other sales expense to be allocated	56,016,978,232	50,542,562,038
Other prepaid expenses	914,500,124	11,228,999,276
Total	255,681,444,565	271,284,960,811

(*) Fluctuations in increases, decreases in commission to be allocated during the period are:

	Current year	Previous year
Beginning balance	209,513,399,497	242,815,443,918
Increase during the period	95,770,510,029	381,287,265,961
Amount already allocated into expenses during the period	(106,533,943,317)	(414,589,310,382)
Ending balance	198,749,966,209	209,513,399,497

8b. Long-term prepaid expenses

	Ending balance	Beginning balance
Tools, instruments	3,198,962,757	388,248,756
Housing rental	4,402,506,661	31,000,000
Office repair and improvement expenses	14,789,024,059	15,748,142,156
Others	20,690,621,558	14,533,277,628
Total	43,081,115,035	30,700,668,540

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Notes to the consolidated financial statements (cont.)**9. Taxes and accounts receivable from the State**

	<u>Ending balance</u>	<u>Beginning balance</u>
Value added tax	-	-
Corporate income tax	1,973,648,729	1,797,153,537
Personal income tax	3,353,080,972	2,409,302,107
Other taxes	109,638,622	176,967,551
Total	<u>5,436,368,323</u>	<u>4,383,423,195</u>

10. Increases, decreases in tangible fixed assets

	<u>Buildings and structures</u>	<u>Transportation and transmission means</u>	<u>Management equipment and tools</u>	<u>Total</u>
Historical costs				
Beginning balance	369,088,592,339	67,753,984,418	81,993,773,774	518,836,350,531
Increase during the period	-	-	761,447,850	761,447,850
Reclassification	-	-	-	-
Decrease during the period	-	-	-	-
Ending balance	<u>369,088,592,339</u>	<u>67,753,984,418</u>	<u>82,755,221,624</u>	<u>519,597,798,381</u>
Depreciation				
Beginning balance	54,690,354,657	45,531,793,441	56,369,043,959	156,591,192,057
Depreciation during the period	2,142,825,378	1,351,655,912	1,805,255,228	5,299,736,518
Reclassification	-	-	-	-
Decrease during the period	-	-	-	-
Ending balance	<u>56,833,180,035</u>	<u>46,883,449,353</u>	<u>58,174,299,187</u>	<u>161,890,928,575</u>
Net book value				
Beginning balance	314,398,237,682	22,222,190,977	25,624,729,815	362,245,158,474
Ending balance	<u>312,255,412,304</u>	<u>20,870,535,065</u>	<u>24,580,922,437</u>	<u>357,706,869,806</u>

11. Increases, decreases in intangible fixed assets

	<u>Land use right</u>	<u>Computer software</u>	<u>Total</u>
Historical costs			
Beginning balance	27,564,441,158	42,732,203,962	70,296,645,120
Increase during the period	-	-	-
Ending balance	<u>27,564,441,158</u>	<u>42,732,203,962</u>	<u>70,296,645,120</u>
Amortization			
Beginning balance	-	28,038,123,839	28,038,123,839
Amortization during period	-	2,047,338,679	2,047,338,679
Ending balance	<u>-</u>	<u>30,085,462,518</u>	<u>30,085,462,518</u>
Net book value			
Beginning balance	27,564,441,158	14,694,080,123	42,258,521,281
Ending balance	<u>27,564,441,158</u>	<u>12,646,741,444</u>	<u>40,211,182,602</u>

These notes form an integral part of and should be read in conjunction with the consolidated financial statements

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Notes to the consolidated financial statements (cont.)

12. Investment property

	Land use right	Buildings & Structures	Total
Historical costs			
Beginning balance	-	41,505,826,380	41,505,826,380
Increase during the period	-	-	-
Decrease during the period	-	-	-
Ending balance	-	41,505,826,380	41,505,826,380
Depreciation			
Beginning balance	-	10,157,088,106	10,157,088,106
Depreciation during the period	-	281,964,210	281,964,210
Decrease during the period	-	-	-
Ending balance	-	10,439,052,316	10,439,052,316
Net book value			
Beginning balance	-	31,348,738,274	31,348,738,274
Ending balance	-	31,066,774,064	31,066,774,064

13. Construction in progress

	Beginning balance	Increase during the period	Other Decrease during the period	Ending balance
<i>Purchasing fixed assets</i>	35,544,534,310	-	-	35,544,534,310
<i>Construction in progress</i>	24,192,866,680	2,447,787,311	841,995,995	25,798,657,996
Total	59,737,400,990	2,447,787,311	1,683,991,990	61,343,192,306

14. Short-term payable to suppliers

	Ending balance	Beginning balance
Payable on written premium	296,705,100,748	225,774,938,872
Payable on reinsurance activity	419,288,086,436	400,720,854,266
Payable for co-insurer	19,045,153,169	26,217,768,305
Payable to other suppliers	25,018,814,897	80,412,312,924
Total	760,057,155,250	733,125,874,367

15. Prepayments from customers

	Ending balance	Beginning balance
Prepayments from customers for written premium	56,071,493,198	14,375,779,210
Total	56,071,493,198	14,375,779,210

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Notes to the consolidated financial statements (cont.)**16. Taxes and other obligations to the State budget**

	<u>Ending balance</u>	<u>Beginning balance</u>
VAT on local sales	28,210,672,491	32,966,911,948
Corporate income tax	16,065,943,206	18,466,270,273
Personal income tax	6,877,693	6,479,705,239
Other taxes	15,231,543	-
Total	<u>44,298,724,933</u>	<u>57,912,887,460</u>

Value added tax (VAT)

The Companies in the Group have to pay VAT in accordance with the deduction method

Corporate income tax

The Companies in the Group have to pay corporate income tax on taxable income at the rate of 20%.

Other taxes

The Companies in the Group have declared and paid these taxes in line with the prevailing regulations.

17. Other short-term payable

	<u>Ending balance</u>	<u>Beginning balance</u>
Social insurance, health insurance, unemployment insurance, Trade Union's expenditure	6,884,480,803	9,519,133,164
Dividends payable	8,864,316,553	8,983,581,666
Contribution to insurance fund	1,675,530,270	10,016,848,651
Others	218,152,170,373	89,420,063,834
Total	<u>235,748,060,730</u>	<u>117,939,627,315</u>

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Notes to the consolidated financial statements (cont.)

18. Technical reserve

Accumulated from the beginning of the year to the end of the period

	Current year			Previous year		
	Written premium and reinsurance assumed reserve (1)	Reinsurance ceded reserve (2)	Net reserve (3) = (1) - (2)	Written premium and reinsurance assumed reserve (4)	Reinsurance ceded reserve (5)	Net reserve (6) = (4) - (5)
1. Outstanding claim and unearned premium reserve						
1. <i>Outstanding claim reserve</i> ⁽ⁱ⁾	1,466,818,641,737	708,322,813,163	758,495,828,574	1,752,500,636,177	991,497,621,105	761,003,015,072
Claim reserve for case claims	1,388,693,573,072	687,815,077,183	700,878,495,889	1,677,984,286,101	957,259,150,955	720,725,135,146
Claim reserve for IBNR	78,125,068,665	20,507,735,980	57,617,332,685	74,516,350,076	34,238,470,150	40,277,879,926
2. <i>Unearned premium reserve</i> ⁽ⁱⁱ⁾	2,121,117,829,788	588,364,512,541	1,532,753,317,247	2,102,818,424,557	627,269,005,865	1,475,549,418,692
Total	3,587,936,471,525	1,296,687,325,704	2,291,249,145,821	3,855,319,060,734	1,618,766,626,970	2,236,552,433,764
<i>In which:</i>						
⁽ⁱ⁾ <i>Outstanding claim reserve</i>						
Beginning balance	1,752,500,636,177	997,244,121,804	761,003,015,072	1,942,795,192,972	997,244,121,804	945,551,071,168
Appropriation during the period	(285,681,994,440)	(112,127,690,441)	(2,507,186,498)	(190,294,556,795)	(5,746,500,699)	(184,548,056,096)
Ending balance	1,466,818,641,737	885,116,431,363	758,495,828,574	1,752,500,636,177	991,497,621,105	761,003,015,072
⁽ⁱⁱ⁾ <i>Unearned premium reserve</i>						
Beginning balance	2,102,818,424,557	627,269,005,865	1,475,549,418,692	2,284,466,445,222	665,698,926,324	1,618,767,518,898
Appropriation during the period	18,299,405,231	(38,904,493,324)	57,203,898,555	(181,648,020,665)	(38,429,920,459)	(143,218,100,206)
Ending balance	2,121,117,829,788	588,364,512,541	1,532,753,317,247	2,102,818,424,557	627,269,005,865	1,475,549,418,692

These notes form an integral part of and should be read in conjunction with the consolidated financial statements

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Notes to the consolidated financial statements (cont.)

18b. Catastrophe reserve	Accumulated from the beginning of the year to the end of the period	
	Current year	Previous year
Beginning balance	223,906,083,881	196,589,751,521
Additional appropriation during the period	8,756,206,237	27,316,332,360
Ending balance	232,662,290,118	223,906,083,881

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Notes to the consolidated financial statements (cont.)

19. Owner's equity

19a. Statement of fluctuations in owner's equity

	Owner's investment capital	Share premiums	Business promotion fund	Compulsory reserve fund	Retained profit after tax	Interest of non-controlling shareholders	Total
<i>Previous year</i>							
Beginning balance of the previous year	803,957,090,000 401,964,200,000	827,943,052,804 (401,964,200,000)	28,642,118,155	80,595,709,000	319,322,298,187	4,014,040,105	2,064,274,308,251
Profit for the year	-	-	-	-	291,455,675,820	2,851,641	291,458,527,461
Compulsory reverse fund	-	-	-	14,063,617,499	(14,063,617,499)	-	-
Bonus and welfare fund	-	-	-	-	(9,565,938,384)	-	(9,565,938,384.00)
Board of executive bonus	-	-	-	-	(6,377,292,257)	-	(6,377,292,257)
Decrease due to appropriation of bonus and welfare funds in associates	-	-	-	-	(145,540,057)	-	(145,540,057)
Other	-	-	-	-	(484,493,746)	-	(484,493,746)
Ending balance of the previous year	1,205,921,290,000	425,978,852,804	28,642,118,155	94,459,326,499	901,740,212,361	4,093,863,437	2,660,838,514,897
<i>Current year</i>							
Beginning balance of the current year	1,205,921,290,000	425,978,852,804	28,642,118,155	94,459,326,499	901,740,212,361	4,093,863,437	2,660,838,514,897
Increase in capital during the period	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	66,162,325,956	38,665,315	66,210,231,064
Compulsory reverse fund	-	-	-	-	-	-	-
Bonus and welfare fund	-	-	-	-	-	-	-
Board of executive bonus	-	-	-	-	-	-	-
Decrease due to appropriation of bonus and welfare funds in associates	-	-	-	-	-	-	-
Ending balance of the current period	1,205,921,290,000	425,978,852,804	28,642,118,155	94,459,326,499	967,902,538,317	4,135,380,393	2,727,048,745,961

These notes form an integral part of and should be read in conjunction with the consolidated financial statements

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

Address: No. 95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City

CONSOLIDATED FINANCIAL STATEMENTS

For the quarter I of the fiscal year ended 31 December 2026

Notes to the consolidated financial statements (cont.)**19b. Shares**

	<u>Ending balance</u>	<u>Beginning balance</u>
Number of common shares already issued	120,592,129	120,592,129
Number of outstanding common shares	120,592,129	120,592,129
Face value per outstanding share: VND 10,000.		

VI. ADDITIONAL INFORMATION ON THE ITEMS OF THE INTERIM CONSOLIDATED INCOME STATEMENT**1. Sales of insurance premium**

	Accumulated from the beginning of the year to the end of the period	
	<u>Current year</u>	<u>Previous year</u>
Written premium	1,157,756,355,414	1,063,624,537,982
Deductions of written premium	(17,589,847,318)	(5,286,329,300)
Reinsurance premium assumed	7,244,931,180	25,094,719,874
Deductions of reinsurance assumed	-	-
Increase/decrease in reserve for written premium and reinsurance assumed	(18,299,405,231)	39,618,000,914
Sales of insurance premium	<u>1,129,112,034,045</u>	<u>1,123,050,929,470</u>

2. Financial income

	Accumulated from the beginning of the year to the end of the period	
	<u>Current year</u>	<u>Previous year</u>
Termed deposit interest	51,188,036,799	74,225,081,018
Demand deposit interest	77,544,829	579,035
Gain on trading securities	-	7,575,000,000
Dividends and profit shared	25,678,430,404	-
Gain on realized exchange rate differences	187,716,981	1,018,821,918
Others	227,860,602	435,172
Total	<u>77,359,589,615</u>	<u>82,819,917,143</u>

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

Address: No. 95 Tran Thai Tong Street, Cau Giay Ward, Hanoi City

CONSOLIDATED FINANCIAL STATEMENTS

For the quarter I of the fiscal year ended 31 December 2026

Notes to the consolidated financial statements (cont.)**3. Financial expenses**

	Accumulated from the beginning of the year to the end of the period	
	Current year	Previous year
Loan interest expenses	4,383,969,863	934,424,658
Loss from realized exchange rate differences	736,241,058	5,588,570
Expense from trading securities	1,899,062,087	10,414,179,600
Others	-	15,741,305,328
Total	368,304	99,403,338

4. Administrative overheads

	Accumulated from the beginning of the year to the end of the period	
	Current year	Previous year
Expenses for staff	4,905,812,679	6,282,043,844
Expenses for materials, supplies	185,631,627	201,549,496
Expenses for managing tools	6,850,000	3,454,546
Depreciation of fixed assets	6,534,497,614	6,194,982,691
Taxes, fees and duties	305,203,871	269,471,675
Provision for bad debts expenses	7,974,304,031	(1,000,450,583)
External services hired	3,006,566,598	10,372,200,564
Other expenses in cash	2,828,829,197	1,813,744,334
Total	25,747,695,617	24,136,996,567

5. Basic earnings per share

	Accumulated from the beginning of the year to the end of the period	
	Current year	Previous year
Accounting profit after corporate income tax	66,451,723,337	69,800,296,134
Profit distributed to common equity holders	66,451,723,337	69,800,296,134
Average number of common shares outstanding during the period	120,592,129	120,592,129
Basic earnings per share	551	579

Prepared on 28 April 2026

Prepared by

Do Thi Chinh

Chief Accountant

Le Trong Hiep

General Director


Hoang Thi Yen