POST - TELECOMMUNICATION JOINT - STOCK INSURANCE CORPORATION

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: 2391 /2026/PTI-FINCON
RE Explanation of changes in business results for Q2/2026

Ha Noi, July 29, 2026

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 separate financial statement Q2/2026, which varied by more than 10% compared to Q2/2025, as follows:

Unit: Million Dong

Indicator	**Q2/2026**	**Q2/2025**	**Increase/Decrease**	
			+/-	**%**
Profit before tax	82.124	111.681	(29.557)	(26,5%)
Profit after tax	65.089	89.222	(24.133)	(27,0%)

According to the financial statements for Q2/2026, the profit after tax for Q2/2026 reached VND 65.089 million, a decrease of VND 24.133 million (equivalent to a 27.0% reduction) compared to the profit after tax for Q2/2025, which was VND 89.222 million.
The main reasons for the decrease in the profit after tax indicator for Q2 are due to the fluctuations in the following indicators:

- Financial income in Q2/2026 reached VND 23.060 million, a decrease of VND 21.872 million compared to the same period in 2025.
- Other expenses in Q2/2026 reached VND 1.677 million, an increase of VND 1.634 million compared to the same period in 2025.

Post - Telecommunication Joint - Stock Insurance Corporation respectfully reports.

Recipients:

- As above;
- Archive at FINCON

FOR AND ON BEHALF OF
GENERAL DIRECTOR
CHIEF ACCOUNTANT

S.G. P.C.T.T.P. TỔNG CÔNG TY CỔ PHẦN BẢO HIỂM BƯU ĐIỆN P.CẦU GIẤY - T.P HÀ NỘI

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