

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

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: 2886 /PTI-FINCON

RE Explanation of changes in business results
for first half of 2026

Hanoi, August, 28, 2026

To: State Securities Commission of Vietnam;

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 statements first half of 2026 (according to the Financial Statements reviewed by Deloitte Vietnam Audit Company Limited), which varied by 10% compared to first half of 2025, as stated in the financial statements for first half of 2026 of the Company, as follows:

Unit: Million Dong

Indicator	First half of 2026	First half of 2025	Increase/Decrease	
			+/-	%
Profit before tax	163,156	195,172	(32,015)	(16.4%)
Profit after tax	130,417	157,276	(26,859)	(17.1%)

The profit after corporate income tax (CIT) in the Consolidated Financial Statements for first half of 2025 was VND 130,417 million, compared to VND 157,276 million in the Consolidated Financial Statements for first half of 2024, a decrease of VND 26,859 million, equivalent to a 17.1% reduction. The main reason is that the profit of the parent company, Post - Telecommunication Joint - Stock Insurance Corporation, decreased compared to the same period last year, leading to a decrease in the profit of the Consolidated Financial Statements.

The fluctuation in the decrease of the parent company's profit after tax has been explained by Post - Telecommunication Joint - Stock Insurance Corporation in Official Letter No. 2885/PTI-FINCON dated Aug 28, 2026.

Post - Telecommunication Joint - Stock Insurance Corporation respectfully reports.

Recipients:

- As above;
- Archive at FINCON.

**FOR AND ON BEHALF OF
GENERAL DIRECTOR
CHIEF ACCOUNTANT**

