POST - TELECOMMUNICATION JOINT - STOCK INSURANCE CORPORATION	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No:2885 /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 fluctuation in after-tax profit for the first half of 2026 (according to the Financial Statements reviewed by Deloitte Vietnam Audit Company Limited), which changed by more than 10% compared to the first half of 2025, as follows:

Unit: Million Dong

Indicator	First half of 2026	First half of 2025	Increase/Decrease	
			+/-	%
Profit before tax	162,679	194,152	(31,473)	(16.2%)
Profit after tax	129,533	155,087	(25,554)	(16.5%)

According to the financial statements for first half of 2026, the profit after tax reached VND 129,533 million, a decrease of VND 25,554 million (equivalent to a 16.5% reduction) compared to the profit after tax for first half of 2025, which was VND 155,087 million.

The main reasons for the decrease in the profit after tax indicator due to the fluctuations in the following indicators: Financial income in first half of 2026 reached VND 101,067 million, a decrease of VND 26,375 million compared to the same period in 2025.

The above are the main reasons leading to the decrease in the profit after tax for first half of 2026 of the Corporation 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

TỔNG CÔNG TY CỔ PHẦN BẢO HIỂM BƯU ĐIỆN

Le Trong Hiep