

**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
<b>A - CURRENT ASSETS</b> (100=110+120+130+140+150+190)	<b>100</b>		<b>7,635,723,530,350</b>	<b>6,713,045,343,681</b>
<b>I. Cash and cash equivalents</b>	<b>110</b>	<b>IV.1</b>	<b>730,008,717,644</b>	<b>730,008,717,644</b>
1. Cash	111		367,164,228,062	730,008,717,644
2. Cash equivalents	112		-	-
<b>II. Short-term financial investments</b>	<b>120</b>	<b>IV.2</b>	<b>3,948,618,472,324</b>	<b>2,902,148,964,156</b>
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
<b>III. Short-term accounts receivable</b>	<b>130</b>		<b>1,313,666,418,501</b>	<b>1,180,670,453,828</b>
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		-	-
<b>IV. Inventories</b>	<b>140</b>		<b>1,463,304,104</b>	<b>903,503,869</b>
1. Inventories	141	V.7	1,463,304,104	903,503,869
2. Provision for devaluation of inventories	149		-	-
<b>V. Other current assets</b>	<b>150</b>		<b>269,873,807,472</b>	<b>280,547,077,214</b>
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		-	-
<b>VIII. Reinsurance assets</b>	<b>190</b>		<b>1,296,687,325,704</b>	<b>1,618,766,626,970</b>
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

# 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>B - LONG-TERM ASSETS</b>		<b>200</b>		<b>1,718,422,131,880</b>	<b>1,725,593,322,636</b>
<b>I. Long-term accounts receivable</b>		<b>210</b>		<b>19,947,664,054</b>	<b>19,919,692,054</b>
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		-	-
<b>II. Fixed assets</b>		<b>220</b>		<b>397,918,052,408</b>	<b>404,503,679,755</b>
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)
<b>III. Investment property</b>		<b>230</b>	IV.12	<b>31,066,774,064</b>	<b>31,348,738,274</b>
Historical costs		231		41,505,826,380	41,505,826,380
Accumulated depreciation		232		(10,439,052,316)	(10,157,088,106)
<b>IV. Long-term assets in progress</b>		<b>240</b>		<b>61,343,192,306</b>	<b>59,737,400,990</b>
1. Long-term operating expenses in progress		241		-	-
2. Construction in progress		242	IV.13	61,343,192,306	59,737,400,990
<b>V. Long-term financial investments</b>		<b>250</b>		<b>1,165,047,892,704</b>	<b>1,179,365,701,714</b>
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
<b>VI. Other long-term assets</b>		<b>260</b>		<b>43,098,556,344</b>	<b>30,718,109,849</b>
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		-	-
<b>TOTAL ASSETS</b>		<b>270</b>		<b>8,401,686,887,949</b>	<b>8,438,638,666,317</b>



# **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	Ending balance	Beginning balance
<b>C - LIABILITIES</b>		<b>300</b>		<b>5,674,638,141,988</b>	<b>5,777,800,151,420</b>
<b>I. Current liabilities</b>		<b>310</b>		<b>5,654,400,750,437</b>	<b>5,775,809,107,088</b>
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
<b>II. Long-term liabilities</b>		<b>330</b>		<b>20,237,391,551</b>	<b>1,991,044,332</b>
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
<b>D - OWNER'S EQUITY</b>		<b>400</b>		<b>2,727,048,745,961</b>	<b>2,660,838,514,897</b>
<b>I. Owner's equity</b>		<b>410</b>	<b>IV.19</b>	<b>2,727,048,745,961</b>	<b>2,660,838,514,897</b>
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
<b>TOTAL CAPITAL SOURCES</b>		<b>440</b>		<b>8,401,686,887,949</b>	<b>8,438,638,666,317</b>

**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.)****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		66,499,628,445	69,897,903,226
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	551	579

Prepared on 28 April 2026

Prepared by

Chief Accountant

General Director



Do Thi Chinh

Le Trong Hiep

Hoang Thi Yen

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



# **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		
9. Increase/decrease in outstanding claim reserve for reinsurance ceded	14		(70,513,444,416)	74,813,868,971	(70,513,444,416)		74,813,868,971
10. Total claim expenses (15 = 11 - 12 + 13 - 14)	15		315,017,452,394	123,648,610,635	315,017,452,394		123,648,610,635
11. Increase/decrease in catastrophe reserve	16		8,756,206,237	7,263,872,263	8,756,206,237		7,263,872,263
12. Other operating expenses (17 = 17.1 + 17.2)	17		539,232,395,850	681,655,039,918	539,232,395,850		681,655,039,918
In which:							
- Commission	17.1		106,533,943,317	112,802,873,416	106,533,943,317		112,802,873,416
- Others	17.2		432,698,452,533	568,852,166,502	432,698,452,533		568,852,166,502
13. Total insurance operating expenses (18.1 = 15 + 16 + 17)	18.1		863,006,054,481	812,567,522,816	863,006,054,481		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	36,330,230,939		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	1,069,500,000		31,211,400,630
16. Costs of investment property	21		40,359,848	24,949,246,911	40,359,848		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	Unit: VND		
			Q1.2026	Q1.2025	Accumulated from the beginning of the year to the end of the period
			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
18. Financial income	23	V.2	77,359,589,615	82,819,917,143	77,359,589,615
19. Financial expenses	24	V.3	6,633,981,312	27,194,901,494	6,633,981,312
20. Gross profit of financial activities (25 = 23 -24)	25		70,725,608,303	55,625,015,649	70,725,608,303
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
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
23. Other income	31		505,207,904	575,271,277	505,207,904
24. Other expenses	32		309,759,948	2,392,792,393	309,759,948
25.1 Other profit (40 = 31 - 32)	40		195,447,956	(1,817,521,116)	195,447,956
25.2 Profit in joint ventures, associates	41		43,817,628	(40,751,968)	43,817,628
26. Total profit before corporate income tax (50= 30 + 40)	50		82,613,702,961	86,503,571,718	82,613,702,961
27. Current corporate income tax	51		16,114,074,516	16,605,668,492	16,114,074,516
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
29.1 Profit after tax of the non-controlling shareholders	61.1		47,905,108	97,607,092	47,905,108

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

Prepared by

*[Signature]*

Do Thi Chinh

Chief Accountant

*[Signature]*

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
<b>I. Cash flows from operating activities</b>				
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)
<b>II. Cash flows from investing activities</b>				
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

# 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 (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)
Net cash flows from financial activities	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

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.)

### NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

#### 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

Name of companies	Address of head office	Main operations	Rate of interest		Rate of voting right	
			Ending balance	Beginning balance	Ending balance	Beginning balance
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

Name of companies	Address of head office	Rate of ownership as committed		Rate of interest
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.



## 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.)

## 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
<b>Total</b>	<b>367,164,228,062</b>	<b>730,008,717,644</b>

### 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:

# 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

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
Long-term	-	-	210,736,951,930	210,736,951,930
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	100,000,000,000	100,000,000,000	844,855,168,168	844,855,168,168
<b>Total</b>	<b>4,049,004,132,324</b>	<b>4,048,618,472,324</b>	<b>4,049,004,132,324</b>	<b>4,048,618,472,324</b>

## 2b. Investments in associates

	Ending balance			Beginning balance		
	Historical costs	Provision	Total	Historical costs	Provision	Total
Kasati JSC <sup>(1)</sup>	14,292,700,000	-	14,292,700,000	14,292,700,000	-	14,292,700,000
<b>Total</b>	<b>14,292,700,000</b>	<b>-</b>	<b>14,292,700,000</b>	<b>14,292,700,000</b>	<b>-</b>	<b>14,292,700,000</b>

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
<b>Total</b>	<b>17,458,138,300</b>	<b>43,817,628</b>	<b>-</b>	<b>-</b>	<b>17,501,955,928</b>



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**CONSOLIDATED FINANCIAL STATEMENTS**

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

**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. <sup>(i)</sup>	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	-
<b>Total</b>	<b>30,129,400,000</b>	<b>15,000,000,000</b>	<b>30,129,400,000</b>	<b>15,000,000,000</b>

**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
<b>Total</b>	<b>530,169,341,480</b>	<b>691,887,788,410</b>

**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
<b>Total</b>	<b>307,571,577,172</b>	<b>321,769,884,694</b>

**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
<b>Total</b>	<b>611,466,002,184</b>	<b>294,578,979,028</b>



**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

**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
<b>Ending balance</b>	<b>167,540,502,335</b>	<b>159,566,198,304</b>

**7. Inventories**

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

**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
<b>Total</b>	<b>255,681,444,565</b>	<b>271,284,960,811</b>

(\*) 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)
<b>Ending balance</b>	<b>198,749,966,209</b>	<b>209,513,399,497</b>

**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
<b>Total</b>	<b>43,081,115,035</b>	<b>30,700,668,540</b>

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**CONSOLIDATED FINANCIAL STATEMENTS**

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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
<b>Total</b>	<b><u>5,436,368,323</u></b>	<b><u>4,383,423,195</u></b>

**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>
<b>Historical costs</b>				
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	-	-	-	-
<b>Ending balance</b>	<b><u>369,088,592,339</u></b>	<b><u>67,753,984,418</u></b>	<b><u>82,755,221,624</u></b>	<b><u>519,597,798,381</u></b>
<b>Depreciation</b>				
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	-	-	-	-
<b>Ending balance</b>	<b><u>56,833,180,035</u></b>	<b><u>46,883,449,353</u></b>	<b><u>58,174,299,187</u></b>	<b><u>161,890,928,575</u></b>
<b>Net book value</b>				
Beginning balance	314,398,237,682	22,222,190,977	25,624,729,815	362,245,158,474
<b>Ending balance</b>	<b><u>312,255,412,304</u></b>	<b><u>20,870,535,065</u></b>	<b><u>24,580,922,437</u></b>	<b><u>357,706,869,806</u></b>

**11. Increases, decreases in intangible fixed assets**

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

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



# 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

### Notes to the consolidated financial statements (cont.)

#### 12. Investment property

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

#### 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
<b>Total</b>	<b>59,737,400,990</b>	<b>2,447,787,311</b>	<b>1,683,991,990</b>	<b>61,343,192,306</b>

#### 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
<b>Total</b>	<b>760,057,155,250</b>	<b>733,125,874,367</b>

#### 15. Prepayments from customers

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



**POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION**

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**CONSOLIDATED FINANCIAL STATEMENTS**

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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	-
<b>Total</b>	<b>44,298,724,933</b>	<b>57,912,887,460</b>

**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
<b>Total</b>	<b>235,748,060,730</b>	<b>117,939,627,315</b>

# **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.)**

#### **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	Reinsurance ceded reserve	Net reserve	Written premium and reinsurance assumed reserve	Reinsurance ceded reserve	Net reserve
	(1)	(2)	(3) = (1) – (2)	(4)	(5)	(6) = (4) – (5)
<b>18a. Outstanding claim and unearned premium reserve</b>						
<b>1. Outstanding claim reserve <sup>(i)</sup></b>						
Claim reserve for case claims	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 IBNR	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
<b>2. Unearned premium reserve <sup>(ii)</sup></b>						
	78,125,068,665	20,507,735,980	57,617,332,685	74,516,350,076	34,238,470,150	40,277,879,926
	2,121,117,829,788	588,364,512,541	1,532,753,317,247	2,102,818,424,557	627,269,005,865	1,475,549,418,692
<b>Total</b>	<b>3,587,936,471,525</b>	<b>1,296,687,325,704</b>	<b>2,291,249,145,821</b>	<b>3,855,319,060,734</b>	<b>1,618,766,626,970</b>	<b>2,236,552,433,764</b>
<b>In which:</b>						
<b><sup>(i)</sup> Outstanding claim reserve</b>						
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)
<b>Ending balance</b>	<b>1,466,818,641,737</b>	<b>885,116,431,363</b>	<b>758,495,828,574</b>	<b>1,752,500,636,177</b>	<b>991,497,621,105</b>	<b>761,003,015,072</b>
<b><sup>(ii)</sup> Unearned premium reserve</b>						
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)
<b>Ending balance</b>	<b>2,121,117,829,788</b>	<b>588,364,512,541</b>	<b>1,532,753,317,247</b>	<b>2,102,818,424,557</b>	<b>627,269,005,865</b>	<b>1,475,549,418,692</b>

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.)**

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



# **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

### **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>	803,957,090,000	827,943,052,804	28,642,118,155	80,395,709,000	319,322,298,187	4,014,040,105	2,064,274,308,251
Beginning balance of the previous year	401,964,200,000	(401,964,200,000)	-	-	-	-	-
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)
<b>Ending balance of the previous year</b>	<b>1,205,921,290,000</b>	<b>425,978,852,804</b>	<b>28,642,118,155</b>	<b>94,459,326,499</b>	<b>901,740,212,361</b>	<b>4,093,863,437</b>	<b>2,660,838,514,897</b>
<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	-	-	-	-	-	-	-
<b>Ending balance of the current period</b>	<b>1,205,921,290,000</b>	<b>425,978,852,804</b>	<b>28,642,118,155</b>	<b>94,459,326,499</b>	<b>967,902,538,317</b>	<b>4,135,380,393</b>	<b>2,727,048,745,961</b>

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**

	<b>Ending balance</b>	<b>Beginning balance</b>
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**

	<b>Accumulated from the beginning of the year to the end of the period</b>	
	<b>Current year</b>	<b>Previous year</b>
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
<b>Sales of insurance premium</b>	<b>1,129,112,034,045</b>	<b>1,123,050,929,470</b>

**2. Financial income**

	<b>Accumulated from the beginning of the year to the end of the period</b>	
	<b>Current year</b>	<b>Previous year</b>
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
<b>Total</b>	<b>77,359,589,615</b>	<b>82,819,917,143</b>

