

CONSOLIDATED FINANCIAL STATEMENTS
FOR THE QUARTER II 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 II of the fiscal year ended 31 December 2026

CONSOLIDATED BALANCE SHEET

(Complete form)

As of 30 June 2026

Unit: VND

ASSETS	Code	Note	Ending balance	Beginning balance
A - CURRENT ASSETS (100=110+120+130+140+150+190)	100		4,545,181,067,996	6,713,045,343,681
I. Cash and cash equivalents	110	IV.1	187,740,087,319	730,008,717,644
1. Cash	111		187,740,087,319	730,008,717,644
2. Cash equivalents	112		-	-
II. Short-term financial investments	120	IV.2	1,225,500,380,026	2,902,148,964,156
1. Trading securities	121	IV.2a	49,362,394,801	104,655,027,001
2. Provision for devaluation of trading securities	122		-	-
3. Investments held to maturity date	123	IV.2a	1,176,137,985,225	2,797,493,937,155
III. Short-term accounts receivable	130		1,402,931,985,419	1,180,670,453,828
1. Short-term receivable from customers	131	IV.3	722,257,975,124	691,887,788,410
1.1 Receivable on insurance policies	131.1		722,257,975,124	691,887,788,410
1.2 Other receivable from customers	131.2		-	-
2. Short-term prepayments to suppliers	132	IV.4	352,017,023,180	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	462,419,776,166	294,578,979,028
7. Provision for short-term bad debts	137	IV.6	(165,762,789,051)	(159,566,198,304)
8. Deficient assets to be treated	139		-	-
IV. Inventories	140		1,035,066,366	903,503,869
1. Inventories	141	V.7	1,035,066,366	903,503,869
2. Provision for devaluation of inventories	149		-	-
V. Other current assets	150		302,045,862,456	280,547,077,214
1. Short-term prepaid expenses	151	IV.8a	293,977,827,141	271,284,960,811
1.1 Unappropriated commission expenses	151.1		206,110,175,955	209,513,399,497
1.2 Other short-term prepaid expenses	151.2		87,867,651,186	61,771,561,314
2. VAT deductible	152		5,211,097,199	4,878,693,208
3. Taxes and accounts receivable from the State	153	IV.9	2,856,938,116	4,383,423,195
4. Transaction of repurchasing the Government's bonds	154		-	-
5. Other current assets	155		-	-
VIII. Reinsurance assets	190		1,425,927,686,410	1,618,766,626,970
1. Reinsurance premium ceded reserve	191	IV.18	570,113,185,926	627,269,005,865
2. Outstanding claim reserve for reinsurance ceded	192	IV.18	855,814,500,484	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 II of the fiscal year ended 31 December 2026

Consolidated balance sheet (cont.)

ASSETS	Code	Note	Ending balance	Beginning balance
B - LONG-TERM ASSETS	200		3,937,284,828,158	1,725,593,322,636
I. Long-term accounts receivable	210		20,192,074,827	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		20,192,074,827	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		12,192,074,827	11,919,692,054
7. Provision for long-term bad debts	219		-	-
II. Fixed assets	220		391,455,159,671	404,503,679,755
1. Tangible assets	221	IV.10	353,171,472,432	362,245,158,474
Historical costs	222		519,919,616,061	518,836,350,531
Accumulated depreciation	223		(166,748,143,629)	(156,591,192,057)
2. Financial leasehold assets	224		-	-
Historical costs	225		-	-
Accumulated depreciation	226		-	-
3. Intangible assets	227	IV.11	38,283,687,239	42,258,521,281
Historical costs	228		70,296,645,120	70,296,645,120
Accumulated depreciation	229		(32,012,957,881)	(28,038,123,839)
III. Investment property	230	IV.12	30,784,809,854	31,348,738,274
Historical costs	231		41,505,826,380	41,505,826,380
Accumulated depreciation	232		(10,721,016,526)	(10,157,088,106)
IV. Long-term assets in progress	240		58,134,339,115	59,737,400,990
1. Long-term operating expenses in progress	241		-	-
2. Construction in progress	242	IV.13	58,134,339,115	59,737,400,990
V. Long-term financial investments	250		3,383,690,992,283	1,179,365,701,714
1. Investments in subsidiaries	251		-	-
2. Investments in associates and joint ventures	252	IV.2b	18,194,568,183	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	3,350,367,024,100	1,146,855,168,168
VI. Other long-term assets	260		53,027,452,408	30,718,109,849
1. Long-term prepaid expenses	261	IV.8b	53,010,011,099	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		8,482,465,896,154	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 II of the fiscal year ended 31 December 2026

Consolidated balance sheet (cont.)

CAPITAL SOURCES		Code	Note	Ending balance	Beginning balance
C - LIABILITIES		300		5,699,900,459,182	5,777,800,151,420
I. Current liabilities		310		5,679,663,067,628	5,775,809,107,088
1. Short-term payable to suppliers		311	IV.14	823,139,824,812	733,125,874,367
1.1 Payable on insurance policies		311.1		777,618,657,126	652,713,561,443
1.2 Other payable to suppliers		311.2		45,521,167,686	80,412,312,924
2. Prepayments from customers		312	IV.15	32,770,378,083	14,375,779,210
3. Taxes and other obligations to the State budget		313	IV.16	45,279,141,504	57,912,887,460
4. Payable to employees		314		144,995,349,229	200,521,382,109
5. Short-term accrued expenses		315		142,048,729	3,432,843,351
7. Short-term unrealized revenue		318.1		71,171,466,189	118,103,532,270
8. Unearned commission		318.2		144,415,182,833	153,577,342,804
9. Other short-term payable		319	IV.17	145,237,127,981	117,939,627,315
10. Short-term loans and financial lease debts		320		170,000,000,000	288,000,000,000
11. Provision for current liabilities		321		-	-
12. Bonus and welfare funds		322		17,939,220,269	9,594,693,587
13. Transaction of repurchasing the Government's bonds		327		-	-
14. Technical reserve		329		4,084,573,327,999	4,079,225,144,615
14.1 Written premium and reinsurance assumed reserve		329.1	IV.18a	2,186,437,546,513	2,102,818,424,557
14.2 Outstanding claim reserve for written insurance and reinsurance assumed		329.2	IV.18a	1,657,018,453,777	1,752,500,636,177
14.3 Catastrophe reserve		329.3	IV.18b	241,117,327,709	223,906,083,881
II. Long-term liabilities		330		20,237,391,554	1,991,044,332
6. Long-term Unearned Revenue		336		-	-
7. Other long-term payable		337		18,261,347,222	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		2,782,565,436,972	2,660,838,514,897
I. Owner's equity		410	IV.19	2,782,565,436,972	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		1,023,417,186,671	901,740,212,361
- Retained profit after tax accumulated to the end of previous period		421a		891,023,504,803	624,347,794,040
- Retained profit after tax of the current period		421b		132,393,681,868	277,392,418,321
13. Interest of non-controlling shareholders		429		4,146,662,843	4,096,715,078
TOTAL CAPITAL SOURCES		440		8,482,465,896,154	8,438,638,666,317

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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CONSOLIDATED FINANCIAL STATEMENTS

For the quarter II 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		108,254,117,816	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 29 July 2026

General Director



Hoàng 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 II of the fiscal year ended 31 December 2026

CONSOLIDATED INCOME STATEMENT

(Complete form)

For the quarter II 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		1,779,757,044,522	1,654,732,590,465
2. Sales of trading investment property	11		2,238,818,181	41,557,283,784
3. Financial income	12	V.2	103,770,322,084	127,799,341,170
4. Other income	13		837,213,214	5,304,100,228
5. Total expenses for insurance operation	20		1,650,633,946,181	1,457,072,980,518
6. Costs of investment property	21		80,719,697	32,443,131,039
7. Financial expenses	22	V.3	12,175,205,065	82,426,353,478
8.1 Selling expenses	23.1		3,206,248	-
8. Administrative overheads	23.2	V.4	56,907,376,160	60,523,466,297
9. Other expenses	24		2,023,672,616	2,445,768,861
10.1 Profit in joint ventures, associates	50.1		813,434,637	690,089,775
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		165,592,706,671	195,171,705,229
11. Current corporate income tax	51		33,149,077,038	39,064,653,823
12. Deferred corporate income tax	52		-	(1,169,089,063)
13. Profit after corporate income tax	60		<u>132,443,629,633</u>	<u>157,276,140,469</u>
13.1 Profit after tax of non-controlling shareholders	60.1		49,947,765	147,953,733
13.2 Profit after tax of the Holding Company's shareholders	60.2		132,393,681,868	157,128,186,736
14. Basic earnings per share	70	VI.3	<u>1,098</u>	<u>1,304</u>

Prepared by

Do Thi Chinh

Chief Accountant

Le Trong Hiep

Prepared on 29 June 2026

General Director



POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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

CONSOLIDATED FINANCIAL STATEMENTS

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

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

ITEMS		Code	Note	QII.2026	QII.2025	Unit: VND	
						Accumulated from the beginning of the year to the end of the period	Previous year
1.	Sales of insurance premium (01 = 01.1 + 01.2 - 01.3)	01	V.1	1,023,239,165,219	955,117,263,160	2,152,351,199,264	2,078,168,192,630
	In which						
	- Written premium	01.1		1,075,577,521,767	885,991,633,076	2,215,744,029,863	1,944,329,841,758
	- Reinsurance premium assumed	01.2		12,981,360,177	24,075,724,108	20,226,291,357	49,170,443,982
	- Increase (decrease) in reserve for written premium and reinsurance assumed	01.3		65,319,716,725	(45,049,905,976)	83,619,121,956	(84,667,906,890)
2.	Reinsurance premium ceded (02 = 02.1 - 02.2)	02		261,306,449,476	313,052,603,424	572,001,758,448	648,165,458,965
	In which						
	- Reinsurance premium ceded	02.1		243,055,122,861	254,612,467,205	514,845,938,509	611,658,169,417
	- Increase (decrease) in reserve for reinsurance premium ceded	02.2		(18,251,326,615)	(58,440,136,219)	(57,155,819,939)	(36,507,289,548)
3.	Net sales of premium (03 = 01 - 02)	03		761,932,715,743	642,064,659,736	1,580,349,440,816	1,430,002,733,665
4.	Commission of reinsurance ceded and other income from insurance operation (04 = 04.1 + 04.2)	04		118,488,043,359	149,488,735,912	199,407,603,706	224,729,856,800
	In which						
	- Commission on reinsurance ceded	04.1		50,775,703,019	83,246,160,321	122,346,439,054	154,461,706,697
	- Other income from insurance operation	04.2		67,712,340,340	66,242,575,591	77,061,164,652	70,268,150,103
5.1	Net sales of insurance operation (10 = 03 + 04)	10.1		880,420,759,102	791,553,395,648	1,779,757,044,522	1,654,732,590,465
5.2	Net sales of selling other goods and providing other services	10.2				-	-
6.	Claim expenses (11 = 11.1 - 11.2)	11		527,618,601,874	465,549,639,431	955,851,732,442	902,601,358,893
	In which						
	- Total claim expenses	11.1		535,168,352,974	464,115,103,591	964,614,755,803	911,504,510,122
	- Deductions (Subrogation recovery, receipt from disposal of loss paid 100%)	11.2		7,549,751,100	(1,434,535,840)	8,763,023,361	8,903,151,229
7.	Recovery from reinsurance ceded	12		199,650,342,830	122,470,448,578	310,358,834,506	238,357,944,960

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 II of the fiscal year ended 31 December 2026

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

ITEMS	Code	Note	QII.2026	QII.2025	Unit: VND	
					Accumulated from the beginning of the year to the end of the period	Previous year
8. Increase/decrease in outstanding claim reserve for written premium and reinsurance assumed	13		(22,461,551,486)	(46,231,988,132)	(95,482,182,400)	(168,933,731,606)
9. Increase/decrease in outstanding claim reserve for reinsurance ceded	14		(65,169,676,205)	45,663,144,397	(135,683,120,621)	120,477,013,368
10. Total claim expenses (15 = 11 - 12 + 13 - 14)	15		370,676,383,763	251,184,058,324	685,693,836,157	374,832,668,959
11. Increase/decrease in catastrophe reserve	16		8,455,037,591	6,537,975,651	17,211,243,828	13,801,847,914
12. Other operating expenses (17 = 17.1 + 17.2) In which:	17		408,496,470,346	386,783,423,727	947,728,866,196	1,068,438,463,645
- Commission	17.1		102,663,861,968	101,818,372,580	209,197,805,285	214,621,245,996
- Others	17.2		305,832,608,378	284,965,051,147	738,531,060,911	853,817,217,649
13. Total insurance operating expenses (18.1 = 15 + 16 + 17)	18.1		787,627,891,700	644,505,457,702	1,650,633,946,181	1,457,072,980,518
13.2 Costs of providing other goods, services	18.2				-	-
14. Gross profit of insurance operation (19.1 = 10.1 - 18.1)	19.1		92,792,867,402	147,047,937,946	129,123,098,341	197,659,609,947
14.2 Gross profit of providing other goods, services (19.2 = 10.2 - 18.2)	19.2				-	-
15. Sales of trading investment property	20		1,169,318,181	10,345,883,154	2,238,818,181	41,557,283,784
16. Costs of investment property	21		40,359,849	7,493,884,128	80,719,697	32,443,131,039
17. Profit from investment property (22 = 20 - 21)	22		1,128,958,332	2,851,999,026	2,158,098,484	9,114,152,745
18. Financial income	23	V.2	26,410,732,469	44,979,424,027	103,770,322,084	127,799,341,170

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 II of the fiscal year ended 31 December 2026

Consolidated income statement (cont.)

PART II: CONSOLIDATED INCOME STATEMENT PER OPERATION

ITEMS	Code	Note	QIII.2026	QIII.2025	Accumulated from the beginning of the year to the end of the period	
					Current year	Previous year
19. Financial expenses	24	V.3	5,541,223,753	55,231,451,984	12,175,205,065	82,426,353,478
20. Gross profit of financial activities (25 = 23 - 24)	25		20,869,508,716	(10,252,027,957)	91,595,117,019	45,372,987,692
21.1 Selling expenses	26.1		-	-	3,206,248	-
21.2 Administrative overheads	26.2	V.4	31,200,040,391	36,386,469,730	56,907,376,160	60,523,466,297
22. Net operating income (30 = 19.1 + 22 + 25 - 26.1 - 26.2)	30		83,591,294,059	103,261,439,285	165,965,731,436	191,623,284,087
23. Other income	31		332,005,310	4,728,828,951	837,213,214	5,304,100,228
24. Other expenses	32		1,713,912,668	52,976,468	2,023,672,616	2,445,768,861
25.1 Other profit (40 = 31 - 32)	40		(1,381,907,358)	4,675,852,483	(1,186,459,402)	2,858,331,367
25.2 Profit in joint ventures, associates	41		769,617,009	730,841,743	813,434,637	690,089,775
26. Total profit before corporate income tax (50 = 30 + 40)	50		82,979,003,710	108,668,133,511	165,592,706,671	195,171,705,229
27. Current corporate income tax	51		17,035,002,522	22,458,985,331	33,149,077,038	39,064,653,823
28. Deferred corporate income tax	52		-	(1,169,089,063)	-	(1,169,089,063)
29. Profit after corporate income tax	60		65,944,001,188	87,378,237,243	132,443,629,633	157,276,140,469
29.1 Profit after tax of the non-controlling shareholders	61.1		2,042,657	50,346,641	49,947,765	147,953,733

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 II 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
29.2 Profit after tax of the Holding Company's shareholders	61.2		QII.2026	QII.2025	
			65,941,958,531	87,327,890,602	
30. Basic earnings per share	70	V.5	-	-	
				1,098	1,304

Prepared by



Do Thi Chinh

Chief Accountant



Le Trong Hiep

Prepared on 29 July 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 II of the fiscal year ended 31 December 2026

CONSOLIDATED CASH FLOW STATEMENT

(Complete form)

(Under the indirect method)

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

Unit: VND

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

ITEMS	Code	Note	Current year	Previous year
I. Cash flows from operating activities				
1. Profit before tax	01		165,592,706,671	195,171,705,229
2. Adjustments				
- Depreciation of fixed assets and investment property	02		14,695,714,034	15,089,269,403
- Provisions	03		204,383,714,691	(317,143,133,891)
- Gain/loss from foreign exchange rate differences due to revaluation of monetary items in foreign currencies	04		-	3,166,397,131
- Gain/loss from investing activities	05		57,984,322,291	(192,211,386,503)
- Loan interest expenses	06		7,826,063,015	6,669,861,681
3. Operating profit/loss before changes of working capital	08		450,482,520,702	(289,257,286,950)
- Increase/decrease of accounts receivable	09		(191,817,610,560)	(91,926,707,673)
- Increase/decrease of inventories	10		(131,562,497)	45,549,606
- Increase/decrease of accounts payable	11		18,549,705,068	279,920,795,294
- Increase/decrease of prepaid expenses	12		(45,002,208,889)	31,273,491,395
- Increase/decrease of trading securities	13		55,292,632,200	(108,871,577,018)
- Loan interests already paid	14		(7,777,806,851)	(6,536,619,216)
- Corporate income tax already paid	15		-	(35,059,907,528)
- Other gains	16		8,344,526,682	-
Net cash flows from operating activities	20		287,940,195,855	(220,412,262,090)
II. Cash flows from investing activities				
1. Purchases and construction of fixed assets and other long-term assets	21		(1,083,265,530)	(12,381,991,831)
2. Gains from disposals and liquidation of fixed assets and other long-term assets	22		-	49,960,749,999
3. Loans given and purchases of debt instruments of other entities	23		(1,522,774,904,002)	(3,664,041,030,140)
4. Recovery of loans given and disposals of debt instruments of other entities	24		940,619,000,000	4,021,598,472,927
5. Investments into other entities	25		-	(24,500,000,000)
6. Withdrawals of investments in other entities	26		-	-
7. Receipts of loan interests, dividends and profit shared	27		(126,776,185,178)	160,241,325,143
Net cash flows from investing activities	30		(710,015,354,710)	530,877,526,098

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		170,000,000,000	295,000,000,000
4. Loan principal amounts repaid	34		(288,000,000,000)	(301,659,453,071)
5. Payments for financial leasehold assets	35		-	-
6. Dividends and profit already paid to the owners	36		(158,647,974)	(65,283,315)
Net cash flows from financial activities	40		(118,158,647,974)	(6,724,736,386)
Net cash flows during the year	50		(542,268,630,325)	303,740,527,623
Beginning cash and cash equivalents	60	V.1	730,008,717,644	30,380,550,719
Effects of fluctuations in foreign exchange rates	61		-	155,152,896
Ending cash and cash equivalents	70	V.1	187,740,087,319	334,276,231,238

Prepared by



Do Thi Chinh

Chief Accountant



Le Trong Hiep

Prepared on 29 July 2026

General Director



Hoang Thi Yen

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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CONSOLIDATED FINANCIAL STATEMENTS

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

Notes to the consolidated financial statements (cont.)**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****For the quarter II 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

<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 committed</i>	<i>Rate of 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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CONSOLIDATED FINANCIAL STATEMENTS

For the quarter II 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. 99/2025/TT-BTC dated 27 October 2025 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. 99/2025/TT-BTC dated 27 October 2025, 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	187,740,063,391	730,008,693,716
Total	187,740,087,319	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>	49,362,394,801	49,362,394,801	104,655,027,001	104,269,367,001
<i>Investments held to maturity date</i>				
<i>Short-term</i>	4,526,505,009,325	4,526,505,009,325	3,944,349,105,323	3,944,349,105,323
Short termed deposits	1,176,137,985,225	1,176,137,985,225	2,797,493,937,155	2,797,493,937,155
Bonds	1,176,137,985,225	1,176,137,985,225	2,486,756,985,225	2,486,756,985,225
<i>Long-term</i>				
Long termed deposits	3,350,367,024,100	3,350,367,024,100	1,146,855,168,168	1,146,855,168,168
Bonds	2,657,000,000,000	2,657,000,000,000	402,000,000,000	402,000,000,000
Bonds	693,367,024,100	693,367,024,100	744,855,168,168	744,855,168,168
Total	4,575,867,404,126	4,575,867,404,126	4,049,004,132,324	4,049,004,132,324

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)	17,381,133,546	813,434,637	-	-	18,194,568,183
Total	17,381,133,546	813,434,637	-	-	18,194,568,183

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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	540,588,999,674	297,527,642,272
Receivable on reinsurance	181,668,975,450	394,360,146,138
Total	722,257,975,124	691,887,788,410

4. Prepayments to suppliers

	Ending balance	Beginning balance
Prepayment of claim for written premium	308,329,071,260	292,090,929,376
Other prepayments of written premium activity	19,423,478,123	5,221,465,217
Prepayments to other suppliers	24,264,473,797	24,457,490,101
Total	352,017,023,180	321,769,884,694

5. Other short-term receivable

	Ending balance	Beginning balance
Estimated interest receivable from financial incomes	216,905,909,757	148,114,046,870
Advances for business activities	27,502,633,028	20,646,276,516
Other Receivable	218,011,233,381	125,818,655,642
Total	462,419,776,166	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	6,196,590,747	21,993,241,257
Ending balance	165,762,789,051	159,566,198,304

7. Inventories

	Ending balance	Beginning balance
Materials, supplies	619,577,462	672,487,030
Tools, instruments	415,488,904	231,016,839
Total	1,035,066,366	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 (*)	206,110,175,955	209,513,399,497
Other sales expense to be allocated	86,847,651,188	50,542,562,038
Other prepaid expenses	1,019,999,998	11,228,999,276
Total	293,977,827,141	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	205,794,581,743	381,287,265,961
Amount already allocated into expenses during the period	(209,197,805,285)	(414,589,310,382)
Ending balance	206,110,175,955	209,513,399,497

8b. Long-term prepaid expenses

	Ending balance	Beginning balance
Tools, instruments	1,940,341,418	388,248,756
Housing rental	1,837,699,598	31,000,000
Office repair and improvement expenses	18,193,952,342	15,748,142,156
Others	31,038,017,741	14,533,277,628
Total	53,010,011,099	30,700,668,540

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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**

	Ending balance	Beginning balance
Value added tax	46,886,877	-
Corporate income tax	2,344,288,082	1,797,153,537
Personal income tax	356,124,535	2,409,302,107
Other taxes	109,638,622	176,967,551
Total	2,856,938,116	4,383,423,195

10. Increases, decreases in tangible fixed assets

	Buildings and structures	Transportation and transmission means	Management equipment and tools	Total
Historical costs				
Beginning balance	369,088,592,339	67,753,984,418	81,993,773,774	518,836,350,531
Increase during the period	-	-	1,083,265,530	1,083,265,530
Reclassification	-	-	-	-
Decrease during the period	-	-	-	-
Ending balance	369,088,592,339	67,753,984,418	83,077,039,304	519,919,616,061
Depreciation				
Beginning balance	54,690,354,657	45,531,793,441	56,369,043,959	156,591,192,057
Depreciation during the period	4,285,650,756	2,538,510,776	3,332,790,040	10,156,951,572
Reclassification	-	-	-	-
Decrease during the period	-	-	-	-
Ending balance	58,976,005,413	48,070,304,217	59,701,833,999	166,748,143,629
Net book value				
Beginning balance	314,398,237,682	22,222,190,977	25,624,729,815	362,245,158,474
Ending balance	310,112,586,926	19,683,680,201	23,375,205,305	353,171,472,432

11. Increases, decreases in intangible fixed assets

	Land use right	Computer software	Total
Historical costs			
Beginning balance	27,564,441,158	42,732,203,962	70,296,645,120
Increase during the period	-	-	-
Ending balance	27,564,441,158	42,732,203,962	70,296,645,120
Amortization			
Beginning balance	-	28,038,123,839	28,038,123,839
Amortization during period	-	3,974,834,042	3,974,834,042
Ending balance	-	32,012,957,881	32,012,957,881
Net book value			
Beginning balance	27,564,441,158	14,694,080,123	42,258,521,281
Ending balance	27,564,441,158	10,719,246,081	38,283,687,239

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	-	563,928,420	563,928,420
Decrease during the period	-	-	-
Ending balance	-	10,721,016,526	10,721,016,526
Net book value			
Beginning balance	-	31,348,738,274	31,348,738,274
Ending balance	-	30,784,809,854	30,784,809,854

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	4,785,893,680	6,388,955,555	22,589,804,805
Total	59,737,400,990	4,785,893,680	6,388,955,555	58,134,339,115

14. Short-term payable to suppliers

	Ending balance	Beginning balance
Payable on written premium	300,501,102,805	225,774,938,872
Payable on reinsurance activity	458,359,606,427	400,720,854,266
Payable for co-insurer	18,757,947,894	26,217,768,305
Payable to other suppliers	45,521,167,686	80,412,312,924
Total	823,139,824,812	733,125,874,367

15. Prepayments from customers

	Ending balance	Beginning balance
Prepayments from customers for written premium	32,770,378,083	14,375,779,210
Total	32,770,378,083	14,375,779,210

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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**

	Ending balance	Beginning balance
VAT on local sales	24,080,908,263	32,966,911,948
Corporate income tax	18,140,271,958	18,466,270,273
Personal income tax	3,053,614,265	6,479,705,239
Other taxes	4,347,018	-
Total	45,279,141,504	57,912,887,460

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

	Ending balance	Beginning balance
Social insurance, health insurance, unemployment insurance, Trade Union's expenditure	7,140,356,666	9,519,133,164
Dividends payable	8,824,933,692	8,983,581,666
Foreign contractor withholding tax	350,163,908	
Contribution to insurance fund	9,728,818,779	10,016,848,651
Others	119,192,854,936	89,420,063,834
Total	145,237,127,981	117,939,627,315

Notes to the consolidated financial statements (cont.)

11/21/67 G.N.M.

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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	17,211,243,828	27,316,332,360
Ending balance	241,117,327,709	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>	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)
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	4,096,715,078	2,660,838,514,897
Increase in capital during the period	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	130,069,460,992	49,947,765	130,119,408,757
Compulsory reverse fund	-	-	-	-	-	-	-
Bonus and welfare fund	-	-	-	-	(8,392,486,682)	-	(8,392,486,682)
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	1,023,417,186,671	4,146,662,843	2,782,565,436,972

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.)**19b. Shares**

	Ending balance	Beginning balance
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	
	Current year	Previous year
Written premium	2,177,961,997,322	1,956,831,781,677
Deductions of written premium	37,782,032,541	(12,501,939,919)
Reinsurance premium assumed	20,226,291,357	49,170,443,982
Deductions of reinsurance assumed	-	-
Increase/decrease in reserve for written premium and reinsurance assumed	(83,619,121,956)	84,667,906,890
Sales of insurance premium	2,152,351,199,264	2,078,168,192,630

2. Financial income

	Accumulated from the beginning of the year to the end of the period	
	Current year	Previous year
Termed deposit interest	74,477,134,775	66,071,639,820
Demand deposit interest	317,873,352	1,607,439,553
Gain on trading securities	23,352,786,547	56,023,411,134
Dividends and profit shared	5,025,038,143	2,149,700,000
Gain on realized exchange rate differences	503,923,105	1,757,221,184
Others	93,566,162	189,929,480
Total	103,770,322,084	127,799,341,170

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CONSOLIDATED FINANCIAL STATEMENTS

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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	7,826,063,015	6,669,861,681
Loss from realized exchange rate differences	2,545,445,974	4,828,965,904
Allowance for decline in value of short-term, long-term investments	(2,034,823,496)	-
Expense from trading securities	3,836,326,015	70,500,091,326
Others	2,193,557	427,434,567
Total	12,175,205,065	82,426,353,478

4. Administrative overheads

	Accumulated from the beginning of the year to the end of the period	
	Current year	Previous year
Expenses for staff	9,973,640,342	11,642,034,867
Expenses for materials, supplies	390,841,656	-
Expenses for managing tools	2,173,830,828	10,883,848,882
Depreciation of fixed assets	12,547,877,471	11,093,076,565
Taxes, fees and duties	14,040,167,047	242,934,782
Provision for bad debts expenses	6,196,590,747	(718,545,971)
External services hired	8,619,262,017	23,333,459,793
Other expenses in cash	2,965,166,051	4,046,657,379
Total	56,907,376,160	60,523,466,297

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	132,393,681,868	157,128,186,736
Profit distributed to common equity holders	132,393,681,868	157,128,186,736
Average number of common shares outstanding during the period	120,592,129	120,592,129
Basic earnings per share	1,098	1,304

Prepared on 29 July 2026

Prepared by

**Do Thi Chinh**

Chief Accountant

**Le Trong Hiep**

General Director



Hoàng Thị Yên