

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

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: 2392/2026/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 consolidate 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	82.979	108.668	(25.689)	(23,6%)
Profit after tax	65.944	87.378	(21.434)	(24,5%)

The profit after corporate income tax (CIT) in the Consolidated Financial Statements for Q2/2026 was VND 65.944 million, compared to VND 87.378 million in the Consolidated Financial Statements for Q2/2025, a decrease of VND 21.434 million, equivalent to a 24,5% 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 Consolidate 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. 2391/2026/PTI-FINCON dated July 29, 2026.

Post - Telecommunication Joint - Stock Insurance Corporation respectfully reports.

Recipients:

- As above;
- Archive at FINCON.

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

