



TỔNG CÔNG TY CỔ PHẦN
TÁI BẢO HIỂM QUỐC GIA VIỆT NAM
VIETNAM NATIONAL REINSURANCE CORPORATION

No: 86 /2026/CV-VNR-TCKT

Subject: Explanation of the Consolidated Financial Statements
for the first six months of 2026.

Hanoi, 26 August 2026

**ATTN: - STATE SECURITIES COMMISSION OF VIET NAM
- THE HANOI STOCK EXCHANGE**

- Company name: Vietnam National Reinsurance Corporation
- Address: No 141 Le Duan, Cua Nam Ward, Hanoi
- Stock code: VNR

According to Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding the disclosure of information on the securities market, Vietnam National Reinsurance Corporation (VINARE) would like to explain the fluctuations in business results for the first six months of 2026 compared with the same period of 2025 as follows:

Unit	First six months of 2026 (VND billion)	First six months of 2025 (VND billion)	Difference (VND billion)	Increase/ (decrease) (%)
Net profit after tax	239.4	213.5	25.9	12.1%

Consolidated profit after tax increased by VND 25.9 billion, equivalent to 12.1% compared with the same period of the previous year, for the following reasons:

- The parent company's profit after tax increased by VND 20.1 billion;
- The subsidiary's profit after tax increased by VND 2.0 billion;
- VINARE's share of profit from the associate increased by VND 2.4 billion;
- Consolidation adjustments to revenue and expense items increased consolidated profit by VND 1.4 billion compared with the same period of the previous year.

The above is an explanation of the Consolidated Financial Statements for the first six months of 2026 of the Vietnam National Reinsurance Corporation.

Sincerely./.

Receivers :

- As above,
- Filling: Account, G/A.



Mai Xuan Dung