SEPERATE FINANCIAL STATEMENTS

FOR THE QUARTER III OF THE FISCAL YEAR ENDED 31 DECEMBER 2026

POST - TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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SEPARATE BALANCE SHEET

(Complete form)

As of 30 September 2026

Unit: VND

	ASSETS	Code	Note	Ending balance	Beginning balance
A -	**CURRENT ASSETS (100=110+120+130+140+150+190)**	**100**		**6,641,905,468,511**	**6,568,358,092,286**
I.	**Cash and cash equivalents**	**110**	**IV.1**	**137,248,534,016**	**727,992,721,617**
1.	Cash	111		137,248,534,016	727,992,721,617
2.	Cash equivalents	112			
II.	**Short-term financial investments**	**120**	**IV.2**	**3,367,475,225,553**	**2,887,315,941,200**
1.	Trading securities	121		-	-
2.	Provision for devaluation of trading securities	122		-	-
3.	Investment held to maturity date	123	IV.2a	3,367,475,225,553	2,887,315,941,200
III.	**Short-term accounts receivable**	**130**		**1,209,305,550,083**	**1,055,844,547,210**
1.	Short-term receivable from customers	131	IV.3	838,334,416,777	691,887,788,410
1.1	*Receivable on insurance policies*	*131.1*		*838,334,416,777*	*691,887,788,410*
1.2	*Other receivable from customers*	*131.2*		-	
2.	Short-term prepayments to suppliers	132	IV.4	230,170,726,866	314,468,858,694
3.	Short-term inter-company receivable	133		-	-
6.	Other short-term receivable	136	IV.5	245,388,212,057	150,784,719,403
7.	Provision for short-term bad debts	137	IV.6	(104,587,805,617)	(101,296,819,297)
IV.	**Inventories**	**140**	**IV.7**	**2,703,848,620**	**903,503,869**
1.	Inventories	141		2,703,848,620	903,503,869
2.	Provision for devaluation of invetories	149		-	-
V.	**Other current assets**	**150**		**409,947,550,286**	**277,534,751,420**
1.	Short-term prepaid expenses	151	IV.8a	404,366,261,986	271,284,960,811
1.1	*Unappropriated commission expenses*	*151.1*		*251,630,256,285*	*209,513,399,497*
1.2	*Other short-term prepaid expenses*	*151.2*		*152,736,005,701*	*61,771,561,314*
2.	VAT deductible	152		4,591,791,951	3,773,159,573
3.	Taxes and accounts receivable from the State budget	153	V.9	989,496,349	2,476,631,036
4.	Transaction of repurchasing the Government's bonds	154		-	-
5	Other current assets	155		-	-
VIII.	**Reinsurance assets**	**190**		**1,515,224,759,953**	**1,618,766,626,970**
1	Reinsurance premium ceded reserve	191	IV.16a	614,279,668,325	627,269,005,865
2	Outstanding claim reserve for reinsurance ceded	192	IV.16a	900,945,091,628	991,497,621,105

For the quarter III of the fiscal year ended 30 September 2026

Combined balance sheet (cont.)

	ASSETS	Code	Note	Ending balance	Beginning balance
B -	**LONG-TERM ASSETS**	**200**		**2,312,840,796,424**	**1,858,820,033,375**
I.	**Long-term accounts receivable**	**210**		**20,562,951,987**	**19,919,692,054**
1.	Long-term accounts 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		20,562,951,987	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*		*12,562,951,987*	*11,919,692,054*
7.	Provision for long-term bad debts	219		-	-
II.	**Fixed assets**	**220**		**391,809,173,986**	**404,503,679,755**
1.	Tangible assets	221	IV.9	355,409,111,508	362,245,158,474
	Historical costs	*222*		*527,007,247,541*	*518,836,350,531*
	Accumulated depreciation	*223*		*(171,598,136,033)*	*(156,591,192,057)*
2.	Financial leasehold assets	224		-	-
	Historical costs	*225*		-	-
	Accumulated depreciation	*226*		-	-
3.	Intangible assets	227	IV.10	36,400,062,478	42,258,521,281
	Historical costs	*228*		*70,296,645,120*	*70,296,645,120*
	Accumulated depreciation	*229*		*(33,896,582,642)*	*(28,038,123,839)*
III.	**Investment property**	**230**	IV.11	**11,554,155,644**	**12,400,048,274**
	Historical costs	231		22,557,136,380	22,557,136,380
	Accumulated depreciation	232		(11,002,980,736)	(10,157,088,106)
IV.	**Long-term assets in progress**	**240**		**21,263,896,002**	**31,237,338,585**
1.	Long-term operating expenses in progress	241		-	
2.	Construction in progress	242		21,263,896,002	31,237,338,585
V.	**Long-term financial investments**	**250**		**1,726,523,269,532**	**1,360,041,164,858**
1.	Investments in subsidiaries	251	IV.2b	176,400,000,000	176,400,000,000
2.	Investments in associates and joint ventures	252	IV.2b	14,292,700,000	14,292,700,000
3.	Investment, capital contribution in other entities	253	IV.2b	30,129,400,000	30,129,400,000
4.	Provision for devaluation of long-term financial investments	254	IV.2c	(22,845,398,166)	(24,880,221,662)
5.	Investments held until maturity date	255	IV.2a	1,528,546,567,698	1,164,099,286,520
VI.	**Other long-term assets**	**260**		**141,127,349,273**	**30,718,109,849**
1.	Long-term prepaid expenses	261	IV.8b	141,109,907,964	30,700,668,540
2.	Deferred income tax assets	262		17,441,309	17,441,309
4.	Other long-term assets	268		-	-
	TOTAL ASSETS	**270**		**8,954,746,264,935**	**8,427,178,125,661**

Combined balance sheet (cont.)

	CAPITAL SOURCES	Code	Note	Ending balance	Beginning balance
C -	**LIABILITIES**	**300**		**6,114,851,035,093**	**5,771,877,003,954**
I.	**Current liabilities**	**310**		**6,114,836,035,093**	**5,771,862,003,954**
1.	Short-term payable and loan to suppliers	311	IV.12	983,708,715,946	729,727,401,827
1	Short-term payable	311			
1.1	*Payable on insurance policies*	*311.1*		*894,571,180,642*	*652,713,561,443*
1.2	*Other payable to suppliers*	*311.2*		*89,137,535,304*	*77,013,840,384*
2.	Prepayments from customers	312	IV.13	66,673,002,707	14,375,779,210
3.	Taxes and other obligations to the State budget	313	IV.14	36,848,656,300	57,857,878,457
4.	Payable to employees	314		57,694,342,341	200,521,382,109
5.	Short-term accrued expenses	315		193,996,641	3,432,843,351
6.	Short-term inter-company payable	316		34,500,000	-
7.	Short-term unrealized revenue	318.1		90,126,066,532	118,103,532,270
8.	Short-term unearned commission	318.2		163,606,899,954	153,577,342,804
9.	Other short-term payable	319	IV.15	162,922,352,796	117,489,519,190
10.	Short-term loans and financial lease debts	320		369,000,000,000	288,000,000,000
11.	Provision for current liabilities	321		-	-
12.	Bonus and welfare funds	322		17,895,706,803	9,551,180,121
13.	Price stabilization fund	323		-	-
14.	Transaction of repurchasing the Government's bonds	327		-	-
15	Technical reserve	329		4,166,131,795,073	4,079,225,144,615
15.1	*Written premium and reinsurance assumed reserve*	*329.1*	*V.16a*	*2,263,551,547,137*	*2,102,818,424,557*
15.2	*Outstanding claim reserve for written insurance and reinsurance assumed*	*329.2*	*V.16a*	*1,654,418,547,968*	*1,752,500,636,177*
15.3	*Catastrophe reserve*	*329.3*	*V.16b*	*248,161,699,968*	*223,906,083,881*
II.	**Long-term liabilities**	**330**		**15,000,000**	**15,000,000**
1	Long-term Unearned Revenue	336		-	-
2	Long-term Internal Payables	332		-	-
3	Other Long-term Payables	337	V.17	15,000,000	15,000,000
4	Long-term Borrowings and Liabilities	334		-	-
5	Deferred Income Tax Liabilities	335		-	-
6	Provision for Severance Allowance	336		-	-
7	Long-term Provisions			-	-
8	Unearned Revenue	338		-	-
9	Science and Technology Development Fund	339		-	-

D -	**OWNER'S EQUITY**	**400**		**2,839,895,229,842**	**2,655,301,121,707**
I.	**Owner's equity**	**410**	**IV.18**	**2,839,895,229,842**	**2,655,301,121,707**
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 Premium / Capital Surplus	412		425,978,852,804	425,978,852,804
3.	Other Owners' Equity	413		-	-
4.	Treasury Stock	414		-	-
5.	Asset Revaluation Surplus	415		-	-
6.	Foreign Exchange Differences	416		-	-
7.	Development Investment Fund	418		28,642,118,155	28,642,118,155
8.	Mandatory Reserve Fund	419		94,459,326,499	94,459,326,499
9.	Other Funds Under Owners' Equity	420		-	-
11.	Retained profit after tax	421		1,084,893,642,384	900,299,534,249
-	*Retained profit after tax accumulated to the end of previous period*	*421a*		*891,907,047,567*	*634,613,595,675*
-	*Retained profit after tax of the current period*	*421b*		*192,986,594,817*	*265,685,938,574*
12	Other Funds and Financial Sources	430		-	-
	TOTAL CAPITAL SOURCES	**440**		**8,954,746,264,935**	**8,427,178,125,661**

OFF-INTERIM COMBINED 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		160,579,057,181	110,858,015,198
5.	Foreign currencies		-	
	US Dollar (USD)		291,794.11	300,855.09
	Euro (EUR)		106,557.38	32,369.77
	Pound Sterling (£)		1,847.02	1,851.97

Prepared on 29 October 2026

Prepared by	Chief Accountant	General Director
Do Thi Chinh	Le Trong Hiep	Hoang Thi Yen

SEPARATE INCOME STATEMENT

(Complete form)

For the quarter III of the fiscal year ended 30 September 2026

PART I: COMBINED 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	V.1	2,500,239,913,718	2,413,928,220,068
2.	Sales of investment property	11		3,308,318,181	1,967,527,272
3.	Financial income	12	V.2	188,889,678,934	194,141,219,802
4.	Other income	13		1,160,796,602	10,601,671,350
5.	Total expenses for insurance operation	20		2,329,486,311,445	2,160,906,648,413
6.	Costs of investment property	21		121,079,545	84,474,101
7.	Financial expenses	22	V.3	20,686,658,064	81,535,596,416
8.	Administrative overheads	23	V.4	99,187,923,279	96,277,928,832
9.	Other expenses	24		2,120,770,477	6,537,431,897
10.	Profit before tax (50=10+20+23+31-18-21-24-26-32)	50		241,995,964,625	275,296,558,833
11.	Current corporate income tax	51		49,009,369,808	57,000,000,000
12.	Deferred corporate income tax	52		-	-
13.	Profit after tax (60=50-51-52)	60		192,986,594,817	218,296,558,833
14.	Declined interest per share	70	V.5	-	-

PART II: INCOME STATEMENT PER OPERATION

Unit: VND

	ITEMS	Code	Note	QIII.2026	QIII.2025	Accumulated from the beginning of the year to the end of the period: Current year	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**	**957,600,897,475**	**935,616,014,825**	**3,109,952,096,739**	**3,013,784,207,455**
	In which						
	- Written premium	01.1		1,022,998,690,859	831,597,417,481	3,238,742,720,722	2,775,927,259,239
	- Reinsurance premium assumed	01.2		11,716,207,240	17,921,266,016	31,942,498,597	67,091,709,998
	- Increase (decrease) in reserve for written premium and reinsurance assumed	01.3		77,114,000,624	(86,097,331,328)	160,733,122,580	(170,765,238,218)
2.	**Reinsurance premium ceded (02 = 02.1 - 02.2)**	**02**		**286,111,192,655**	**266,857,887,901**	**858,112,951,103**	**915,023,346,866**
	In which						
	- Reinsurance premium ceded	02.1		330,277,675,054	237,144,634,078	845,123,613,563	848,802,803,495
	- Increase (decrease) in reserve for reinsurance premium ceded	02.2		44,166,482,399	(29,713,253,823)	(12,989,337,540)	(66,220,543,371)
3.	**Net sales of premium** (03 = 01 - 02)	**03**		**671,489,704,820**	**668,758,126,924**	**2,251,839,145,636**	**2,098,760,860,589**
4.	**Commission of reinsurance ceded and other income from insurance operation** (04 = 04.1 + 04.2)	**04**		**51,420,010,810**	**90,437,502,679**	**248,400,768,082**	**315,167,359,479**
	In which						
	- Commission on reinsurance ceded	04.1		34,466,669,946	61,091,912,538	156,813,109,000	215,553,619,235
	- Other income from insurance operation	04.2		16,953,340,864	29,345,590,141	91,587,659,082	99,613,740,244
5	**Net sales of insurance operation** (10= 03+04)	**10**		**722,909,715,630**	**759,195,629,603**	**2,500,239,913,718**	**2,413,928,220,068**
6.	**Claim expenses (11 = 11.1 - 11.2)**	**11**		**592,347,724,801**	**555,374,181,848**	**1,548,199,457,243**	**1,457,975,540,741**
	In which						
	- Total claim expenses	11.1		625,155,784,182	564,660,316,795	1,589,770,539,985	1,476,164,826,917
	- Deductions (Subrogation recovery, receipt from disposal of loss paid 100%)	11.2		32,808,059,381	9,286,134,947	41,571,082,742	18,189,286,176
7.	**Recovery from reinsurance ceded**	**12**		**165,095,541,668**	**261,665,071,311**	**475,454,376,174**	**500,023,016,271**
8.	**Increase/decrease in outstanding claim reserve for written premium and reinsurance assumed**	**13**		**(185,107,865)**	**(97,425,155,105)**	**(95,667,290,265)**	**(266,358,886,711)**
9.	**Increase/decrease in outstanding claim reserve for reinsurance ceded**	**14**		**47,545,389,088**	**(234,909,965,741)**	**(88,137,731,533)**	**(114,432,952,373)**
10.	**Total claim expenses** (15 = 11 - 12 + 13 - 14)	**15**		**379,521,686,180**	**431,193,921,173**	**1,065,215,522,337**	**806,026,590,032**
11.	**Increase/decrease in catastrophe reserve**	**16**		**7,044,372,259**	**6,140,313,732**	**24,255,616,087**	**19,942,161,646**
12.	**Other operating expenses** (17 = 17.1 + 17.2)	**17**		**300,073,307,613**	**266,499,432,990**	**1,240,015,173,021**	**1,334,937,896,635**
	In which:						
	- Commission	17.1		62,871,621,710	93,303,993,955	272,069,426,995	307,925,239,951
	- Others	17.2		237,201,685,903	173,195,439,035	967,945,746,026	1,027,012,656,684

Combined income statement (cont.)

ITEMS	Code	Note	QIII.2026	QIII.2025	Accumulated from the beginning of the year to the end of the period: Current year	Accumulated from the beginning of the year to the end of the period: Previous year
13. Total insurance operating expenses (18.1 = 15 + 16 + 17)	18		686,639,366,052	703,833,667,895	2,329,486,311,445	2,160,906,648,413
14. Gross profit of insurance operation (19.1 = 10.1 - 18.1)	19		36,270,349,578	55,361,961,708	170,753,602,273	253,021,571,655
15. Sales of investment property	20		1,069,500,000	649,500,000	3,308,318,181	1,967,527,272
16. Costs of investment property	21		40,359,848	28,158,033	121,079,545	84,474,101
17. Profit from investment property (22= 20 -21)	22		1,029,140,152	621,341,967	3,187,238,636	1,883,053,171
18. Financial income	23	V.2	87,822,611,440	66,699,027,728	188,889,678,934	194,141,219,802
19. Financial expenses	24	V.3	8,640,157,934	6,881,092,851	20,686,658,064	81,535,596,416
20. Gross profit of financial activities (25 = 23 -24)	25		79,182,453,506	59,817,934,877	168,203,020,870	112,605,623,386
21 Administrative overheads	26	V.4	37,355,012,350	35,852,128,749	99,187,923,279	96,277,928,832
22. Net operating income (30= 19.1 + 22 + 25 – 26.1 - 26.2)	30		79,126,930,886	79,949,109,803	242,955,938,500	271,232,319,380
23. Other income	31		323,583,388	5,297,571,122	1,160,796,602	10,601,671,350
24. Other expenses	32		133,231,375	4,101,737,546	2,120,770,477	6,537,431,897
25.1 Other profit (40 = 31 - 32)	40		190,352,013	1,195,833,576	(959,973,875)	4,064,239,453
26. Total profit before corporate income tax (50= 30 + 40)	50		79,317,282,899	81,144,943,379	241,995,964,625	275,296,558,833
27. Current corporate income tax	51		15,863,456,580	17,935,346,177	49,009,369,808	57,000,000,000
28. Deferred corporate income tax	52		-	-	-	-
29. Profit after corporate income tax (60 = 50-51-52)	60		63,453,826,319	63,209,597,202	192,986,594,817	218,296,558,833
30. Basic earnings per share	70	VI.5				

Prepared on 29 October 2026

Prepared by	Chief Accountant	General Director
Do Thi Chinh	Le Trong Hiep	Hoang Thi Yen

SEPARATE CASH FLOW STATEMENT

(Complete form)

(Under the indirect method)

For the quarter III of the fiscal year ended 30 September 2026

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year to the end of the period	
			Current year	Previous year
I. Cash flows from operating activities				
1. Profit before tax	*01*		*241,995,964,625*	*275,296,558,833*
2. Adjustments				
- Depreciation of fixed asseets and investment property	02		21,711,295,409	(809,087,584)
- Provisions	03		191,704,680,299	(243,147,192,341)
- Gain/loss from foreign exchange rate differences due to revaluation of monetary items in foreign currencies	04		-	-
- Gain/loss from investing activities	05		(149,412,752,011)	(108,000,729,266)
- Loan interest expenses	06		12,266,689,556	10,560,893,817
- Adjustments	07		-	-
3. Operating profit/loss before changes of working capital	*08*		*318,265,877,878*	*(66,099,556,541)*
- Increase/decrease of accounts receivable	09		(197,508,679,145)	-65,803,701,113
- Increase/decrease of inventories	10		(1,800,344,751)	-1,765,579,866
- Increase/decrease of accounts payable	11		161,094,498,359	29,226,066,101
- Increase/decrease of prepaid expenses	12		(243,490,540,599)	44,803,441,118
- Increase/decrease of trading securities	13		-	
- Loan interests already paid	14		(12,218,433,392)	-9,737,896,557
- Corporate income tax already paid	15		(33,141,516,391)	-32,000,000,000
- Other gains	16		8,344,526,682	
- Other disbursements	17		-	
Net cash flows from operating activities	*20*		*(454,611,359)*	*(101,377,226,858)*
II. Cash flows from investing activities				
1. Purchases and construction of fixed assets and other long-term assets	21		(795,097,293)	(15,048,614,470)
2. Gains from disposals and liquidation of fixed assets and other long-term assets	22		-	9,080,559,998.00
3. Loans given and purchases of debt instruments of other entities	23		(1,877,001,257,112)	-508,175,229,903
4. Recovery of loans given and disposals of debt instruments of other entities	24		1,032,394,691,581	524,626,109,835
5. Investments into other entities	25		-	-
6. Withdrawals of investments in other entities	26		-	20,152,200,000
7. Receipts of loan interests, dividends and profit shared	27		141,180,018,850	105,543,795,790
Net cash flows from investing activities	*30*		*(704,221,643,974)*	*136,178,821,250*

ITEMS	Code	Note	Accumulated from the beginning of the year to the end of the 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	V.20	369,000,000,000	513,000,000,000
4. Loan principal amounts repaid	34	V.20	(288,000,000,000)	(439,000,000,000)
5. Payments for financial leasehold assets	35		-	-
6. Dividends and profit already paid to the owners	36	V.22c	(209,448,659)	(74,795,749)
Net cash flows from financial activitites	***40***		***80,790,551,341***	***73,925,204,251***
Net cash flows during the year	**50**		**(623,885,703,992)**	**108,726,798,643**
Beginning cash and cash equivalents	**60**	**V.1**	**727,992,721,617**	**27,428,247,745**
Effects of fluctuations in foreign exchange rates	61		-	-
Ending cash and cash equivalents	**70**	**V.1**	**104,107,017,625**	**136,155,046,388**

Prepared on 29 October 2026

Prepared by	Chief Accountant	General Director
Do Thi Chinh	Le Trong Hiep	Hoang Thi Yen

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
For the quarter III of the fiscal year ended 31 March 2026

I. OPERATION FEATURES

1. Business ownership form
Post-Telecommunication Joint Stock Insurance Corporation (hereinafter called "the Corporation") is a joint stock company.

2. Operating field
Non-life insurance.

3. Business operations
The Corporation's main operations include: Trading 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. Statement on comparison of information in the interim Separate financial statements
The corresponding figures in the previous period can be compared with those in the current period.

II. FISCAL YEAR AND STANDARD CURRENCY UNIT USED IN ACCOUNTING

1. Fiscal year
The fiscal year of the Corporation is from 1 January to 31 December annually.

2. Standard currency unit
The standard currency unit used in accounting is Vietnam Dong (VND) as most of transactions are mainly carried out in VND.

III. ACCOUNTING STANDARDS AND SYSTEM APPLIED

1. Accounting standards and system
The Corporation has been applying the Accounting System applied 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 giving guidance for the implementation of accounting system as well as the Circulars giving the guidance for the implementation of accounting standards and system of the Ministry of Finance in the preparation and presentation of the interim Separate financial statements.

2. Statement on the compliance with the accounting standards and system
The General Directors ensure to follow all the requirements of the Vietnamese Accounting Standards and Accounting System applied for insurance companies issued together with the Circular No. 232/2012/TT-BTC dated 28 December 2012, No. 99/2025/TT-BTC dated 27 October 2025 giving guidance on the implementation of accounting system as well as the legal regulations related to the preparation and presentation of these interim Separate financial statements.

IV. ADDITIONAL INFORMATION ON THE ITEMS OF THE SEPARATE BALANCE SHEET

1. Cash and cash equivalents

	Ending balance	Beginning balance
Cash on hand	-	-
Demand deposits in banks	137,248,534,016	727,992,721,617
Total	**137,248,534,016**	**727,992,721,617**

2. Financial investments

The Corporation's financial investments include trading securities, investments held to maturity date and capital contribution in other entities, Information on the Corporation's financial investments is as follows:

2a. Trading securities & investments held to maturity date

	Ending balance		Beginning balance	
	Historical costs	Net book value	Historical costs	Net book value
Tranding Securities				
Investments held to maturity date	**4,896,021,793,251**	**4,794,437,409,692**	**4,051,415,227,720**	**4,051,415,227,720**
Short-term	***3,367,475,225,553***	***3,367,475,225,553***	***2,887,315,941,200***	***2,887,315,941,200***
Short termed deposits	3,367,475,225,553	3,367,475,225,553	2,573,769,787,215	2,573,769,787,215
Bonds	-	-	313,546,153,985	313,546,153,985
Long-term	***1,528,546,567,698***	***1,528,546,567,698***	***1,164,099,286,520***	***1,164,099,286,520***
Long termed deposits	409,584,383,562	409,584,383,562	414,903,835,616	414,903,835,616
Bonds	1,118,962,184,136	1,118,962,184,136	749,195,450,904	749,195,450,904
Total	**4,896,021,793,251**	**4,896,021,793,251**	**4,051,415,227,720**	**4,051,415,227,720**

2b. Capital contribution in other entities

	Ending balance		Beginning balance	
	Historical costs	**Provision**	**Historical costs**	**Provision**
Investments in subsidiaries	***176,400,000,000***	***7,845,398,166***	***176,400,000,000***	***9,880,221,662***
Post Real Estate Joint Stock Company	176,400,000,000	7,845,398,166	176,400,000,000	9,880,221,662
Investments in associates	***14,292,700,000***	-	***14,292,700,000***	-
+ Kasati Joint Stock Company	14,292,700,000	-	14,292,700,000	-
Capital contribution in other entities	***30,129,400,000***	***15,000,000,000***	***30,129,400,000***	***15,000,000,000***
+ Ut Xi Aquatic Products Processing Corporation	15,000,000,000	15,000,000,000	15,000,000,000	15,000,000,000
+ Post and Telecommunications Tourism Joint Stock Company	2,940,000,000	-	2,940,000,000	-
+ Global Data Service Joint Stock Company	5,699,400,000	-	5,699,400,000	-
+ Huawei Vietnam Joint Stock Company	5,800,000,000	-	5,800,000,000	-
+ Phuong Nam Real Estate Investment Joint Stock Company	65,000,000	-	65,000,000	-
+ Technology and Media Investment Development Joint Stock Company	625,000,000	-	625,000,000	-
Total	**220,822,100,000**	**22,845,398,166**	**220,822,100,000**	**24,880,221,662**

2c, Provision for devaluation of long-term financial investments

	Current year	**Previous year**
Beginning balance	24,880,221,662	24,619,974,531
Additional appropriation of provision	-	260,247,131
Refund of provision	(2,034,823,496)	-
Ending balance	**22,845,398,166**	**24,880,221,662**

3. Receivable on insurance policies

	Ending balance	**Beginning balance**
Receivable on written premium	577,258,264,963	297,527,642,272
Receivable on reinsurance	261,076,151,814	394,360,146,138
Total	**838,334,416,777**	**691,887,788,410**

4. Short-term prepayments to suppliers

	Ending balance	Beginning balance
Prepayment of claim for written premium	182,261,995,903	292,090,929,376
Other prepayments of written premium activity	19,628,454,670	5,221,465,217
Prepayments to other suppliers	28,280,276,293	17,156,464,101
Total	**230,170,726,866**	**314,468,858,694**

5. Other receivable

	Ending balance	Beginning balance
Estimated interest receivable from financial incomes	49,280,657,634	41,047,924,473
Others receivables	163,228,665,108	81,451,241,411
Advances for business activities	32,873,889,315	19,273,253,519
Short-term deposits and mortgages	5,000,000	9,012,300,000
Total	**245,388,212,057**	**150,784,719,403**

6. Provision for short-term bad debts

	Ending balance	Beginning balance
Provision for overdue debts	104,587,805,617	101,296,819,297
Provision for overdue debts under 1 year	*4,513,627,567*	*1,063,408,399*
Provision for overdue debts from 1 years to under 2 years	*2,358,434,191*	*1,141,522,122*
Provision for overdue debts from 2 years to under 3 years	*1,310,392,784*	*1,397,893,540*
Provision for overdue debts over 3 years	*96,405,351,075*	*97,693,995,235*
Total	**104,587,805,617**	**101,296,819,297**

Situation of fluctuations in provision for bad debts is as follows:

	Accumulated from the beginning of the year to the end of the period	
	Current year	Previous year
Beginning balance	101,296,819,297	97,747,578,040
Additional appropriation of provision	3,290,986,320	3,549,241,257
Refund of provision	-	-
Ending balance	**104,587,805,617**	**101,296,819,297**

7. Inventories

	Ending balance	Beginning balance
Materials, supplies	527,754,785	672,487,030
Tools, instruments	2,176,093,835	231,016,839
Total	**2,703,848,620**	**903,503,869**

8. Short-term/Long-term 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 (*)	251,630,256,285	209,513,399,497
Sales expense to be allocated (**)	106,519,648,405	50,542,562,039
Other prepaid expenses	46,216,357,296	11,228,999,275
Total	**404,366,261,986**	**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	314,186,283,783	381,287,265,962
Amount already allocated into expenses during the period	(272,069,426,995)	(414,589,310,382)
Ending balance	**251,630,256,285**	**209,513,399,497**

(**) Other sales expense arising from warranty credit insurance unallocated during the year. These sales expense are recorded and amortized in proportion to the rate of unearned premium reserve of this line of business.

8b. Long-term prepaid expenses

	Ending balance	**Beginning balance**
Tools, instruments	1,940,341,418	388,248,756
Housing rental	1,481,111,605	31,000,000
Office repair and improvement expenses	18,106,035,920	15,748,142,156
Others	119,582,419,021	14,533,277,628
Total	**141,109,907,964**	**30,700,668,540**

9. 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
Purchase during the period	-	-	795,097,293	795,097,293
Decrease during the period	-	-	-	-
Reclassification	-	-	-	-
Basic construction investment completed	6,657,777,777	-	718,021,940	7,375,799,717
Ending balance	**375,746,370,116**	**67,753,984,418**	**83,506,893,007**	**527,007,247,541**
Depreciation				
Beginning balance	54,690,354,657	45,531,793,441	56,369,043,959	156,591,192,057
Depreciation during the period	6,491,883,542	3,769,724,312	4,745,336,122	15,006,943,976
Reclassification	-	-	-	-
Decrease during the period	-	-	-	-
Ending balance	**61,182,238,199**	**49,301,517,753**	**61,114,380,081**	**171,598,136,033**
Net book value				
Beginning balance	314,398,237,682	22,222,190,977	25,624,729,815	362,245,158,474
Ending balance	**314,564,131,917**	**18,452,466,665**	**22,392,512,926**	**355,409,111,508**

10. 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
Purchase 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	-	5,858,458,803	5,858,458,803
Ending balance	**-**	**33,896,582,642**	**33,896,582,642**
Net book value			
Beginning balance	27,564,441,158	14,694,080,123	42,258,521,281
Ending balance	**27,564,441,158**	**8,835,621,320**	**36,400,062,478**

11. Investment property

	Land use right	Buildings &Structures	Total
Historical costs			
Beginning balance	-	22,557,136,380	22,557,136,380
Purchase during the period	-	-	-
Decrease during the period		-	-
Ending balance	**-**	**22,557,136,380**	**22,557,136,380**
Depreciation			
Beginning balance	-	10,157,088,106	10,157,088,106
Depreciation during the period	-	845,892,630	845,892,630
Decrease during the period	-	-	-
Ending balance	**-**	**11,002,980,736**	**11,002,980,736**
Net book value			
Beginning balance	-	12,400,048,274	12,400,048,274
Ending balance	**-**	**11,554,155,644**	**11,554,155,644**

12. Short-term payable to suppliers

	Ending balance	Beginning balance
Payable on written premium	275,961,776,852	225,774,938,872
Payable on reinsurance activity	587,411,715,052	400,720,854,266
Payable for co-insurer	31,197,688,738	26,217,768,305
Payable to other suppliers	89,137,535,304	77,013,840,384
Total	**983,708,715,946**	**729,727,401,827**

13. Short-term prepayments from customers

Including the prepayments from customers for written premium.

14. Taxes and other obligations to the State budget

	Ending balance	Beginning balance
VAT on local sales	19,584,594,625	32,966,911,948
Corporate income tax	15,863,456,580	18,418,138,963
Personal income tax	-	6,472,827,546
Other taxes	1,400,605,095	-
Total	**36,848,656,300**	**57,857,878,457**

Value added tax (VAT)

The Corporation has to pay VAT in accordance with the deduction method.

Corporate income tax

The Corporation has to pay corporate income tax for taxable income at the rate of 20%.

Corporate income tax payable during the period is estimated as follows:

	Accumulated from the beginning of the year to the end of the period	
	Current year	**Previous year**
Total accounting profit before tax	241,995,964,625	275.296.558.833
Increase/decrease adjustments of accounting profit to determine profit subject to corporate income tax:	3,050,884,416	-
- *Decrease non- deductible expense*	*3,050,884,416*	-
- *Increase dividends and profits received*	-	-
- *Reversal of provision for impairment of investments of prior year deductibles*	-	-
Income subject to tax	245,046,849,041	275,296,558,833
Taxable income	245,046,849,041	275,296,558,833
Corporate income tax rate	20%	20%
Corporate income tax payable at the common tax rate	***49,009,369,808***	***57,000,000,000***
Corporate income tax payable	***49,009,369,808***	***57,000,000,000***
Adjustment of corporate income tax payable for privious years	-	-
Total corporate income tax payable	**49,009,369,808**	**57,000,000,000**

Other taxes

The Corporation has declared and paid these taxes in line with the prevailing regulations.

15. Other short-term payable

	Ending balance	Beginning balance
Social insurance, health insurance, unemployment insurance, trade Union's expenditure	7,403,915,257	9,519,133,164
Dividend payable	8,774,133,007	8,983,581,666
Foreign Contractor withholding tax	171,562,732	-
Unreconciled insurance premium collections	1,675,530,270	10,016,848,651
Others	144,931,711,530	88,969,955,709
Total	**162,956,852,796**	**117,489,519,190**

16. Technical reserve

16a. Outstanding claim and unearned premium 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)
1. Outstanding claim reserve [i]	*1,654,418,547,968*	*900,945,091,628*	*753,473,456,340*	*1,752,500,636,177*	*991,497,621,105*	*761,003,015,072*
Claim reserve for case claims	1,567,860,447,022	869,861,556,293	697,998,890,729	1,677,969,700,183	957,259,150,955	720,710,549,228
Claim reserve for IBNR	86,558,100,946	31,083,535,335	55,474,565,611	74,530,935,994	34,238,470,150	40,292,465,844
2. Unearned premium reserve [ii]	*2,263,551,547,137*	*614,279,668,325*	*1,649,271,878,812*	*2,102,818,424,557*	*627,269,005,865*	*1,475,549,418,692*
Total	**3,917,970,095,105**	**1,515,224,759,953**	**2,402,745,335,152**	**3,855,319,060,734**	**1,618,766,626,970**	**2,236,552,433,764**
In which:						
[i] Outstanding claim reserve						
Beginning balance	1,752,500,636,177	991,497,621,105	761,003,015,072	1,942,795,192,972	997,244,121,804	945,551,071,168
Appropriation during the period	(98,082,088,209)	(90,552,529,477)	(7,529,558,732)	(190,294,556,795)	(5,746,500,699)	(184,548,056,096)
Ending balance	**1,654,418,547,968**	**900,945,091,628**	**753,473,456,340**	**1,752,500,636,177**	**991,497,621,105**	**761,003,015,072**
[ii] Unearned premium reserve						
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	160,733,122,580	(12,989,337,540)	173,722,460,120	(181,648,020,665)	(38,429,920,459)	(143,218,100,206)
Ending balance	**2,263,551,547,137**	**614,279,668,325**	**1,649,271,878,812**	**2,102,818,424,557**	**627,269,005,865**	**1,475,549,418,692**

16b. 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	24,255,616,087	27,316,332,360
Use of CAT reserve	-	-
Ending balance	**248,161,699,968**	**223,906,083,881**

17. Other long-term payable

Including long-term deposits and mortgages.

18. Owner's equity

18a. Statement of fluctuations in owner's equity

	Owner's investment capital	Share premiums	Business promotion fund	Compulsory reserve fund	Retained profit after tax	Total
Beginning balance of the previous year	803,957,090,000	827,943,052,804	28,642,118,155	80,395,709,000	650,556,826,316	2,391,494,796,275
Increase in Equity	401,964,200,000	(401,964,200,000)		-	-	-
Profit in the previous period	-	-	-	-	279,749,556,073	279,749,556,073
Compulsory reverse fund	-	-	-	14,063,617,499	(14,063,617,499)	-
Bonus and welfare fund	-	-	-	-	(9,565,938,384)	(9,565,938,384)
Board of executive bonus	-	-	-	-	(6,377,292,257)	(6,377,292,257)
Ending balance of the previous period	**1,205,921,290,000**	**425,978,852,804**	**28,642,118,155**	**94,459,326,499**	**900,299,534,249**	**2,655,301,121,707**
Beginning balance of the current year	1,205,921,290,000	425,978,852,804	28,642,118,155	94,459,326,499	900,299,534,249	2,655,301,121,707
Increase in Equity	-	-	-	-	-	-
Profit in the current period	-	-	-	-	192,986,594,817	192,986,594,817
Compulsory reverse fund	-	-	-	-	(8,392,486,682)	(8,392,486,682)
Bonus and welfare fund	-	-	-	-	-	-
Board of executive bonus	-	-	-	-	-	-
Ending balance of the current period	**1,205,921,290,000**	**425,978,852,804**	**28,642,118,155**	**94,459,326,499**	**1,084,893,642,384**	**2,839,895,229,842**

18b. 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.

V. ADDITIONAL INFORMATION ON THE ITEMS OF THE INTERIM SEPARATE 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	3,291,788,719,316	2,801,937,894,454
Deductions of written premium	(53,045,998,594)	(26,010,635,215)
Reinsurance premium assumed	31,942,498,597	67,091,709,998
Deductions of reinsurance assumed	-	-
Increase/decrease in reserve for written premium and reinsurance assumed	(160,733,122,580)	170,765,238,218
Sales of insurance premium	**3,109,952,096,739**	**3,013,784,207,455**

2. Financial income

	Accumulated from the beginning of the year to the end of the period	
	Current year	Previous year
Termed deposit interest	149,277,512,011	100,805,841,002
Demand deposit interest	3,026,767,556	1,382,954,359
Gain on trading securities	35,747,437,072	75,074,043,936
Dividends and profit shared	135,240,000	2,000,000,000
Gain on realized exchange rate differences	185,055,010	720,195,894
Other	517,667,286	14,158,184,611
Total	**188,889,678,934**	**194,141,219,802**

3. Financial expenses

	Accumulated from the beginning of the year to the end of the period	
	Current year	**Previous year**
Loan interest expenses	12,266,689,556	10,560,893,817
Loss from realized exchange rate differences	5,288,378,427	4,579,535,447
Loss from trading securities	4,653,653,850	71,286,034,800
Appropriation of provision for devaluation of trading securities and financial investments	(2,034,823,496)	(5,845,445,313)
Others	512,759,727	954,577,665
Total	**20,686,658,064**	**81,535,596,416**

4. Administrative overheads

	Accumulated from the beginning of the year to the end of the period	
	Current year	**Previous year**
Expenses for staff	5,642,688,525	18,857,805,075
Expenses for materials, supplies	605,212,815	552,592,893
Expenses for managing tools	2,177,430,828	4,120,057,662
Depreciation of fixed assets	18,436,346,617	26,352,976,266
Taxes, fees and duties	30,331,168,750	691,589,211
Provision for bad debts expense	4,257,858,142	(773,279,489)
External services hired	36,529,323,964	37,850,890,871
Other expenses in cash	1,207,893,638	8,625,296,343
Total	**99,187,923,279**	**96,277,928,832**

5. Earnings per share

According to the regulations of Vietnamese Accounting Standard No, 30 – "Basic earnings per share", the Corporation has not presented this item in the separate financial statements but presented information on basic earnings per share in the interim consolidated financial statements.

Prepared on 29 October 2026

Prepared by	Chief Accountant	General Director
Do Thi Chinh	Le Trong Hiep	Hoang Thi Yen