

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

**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence – Freedom – Happiness**

No: 2205 /2025/PTI-FINCON

RE Explanation of changes in consolidated business results  
for Quarter 2 of 2025

Hanoi, July 30, 2025

**To:** State Securities Commission of Vietnam;

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 Consolidated Financial Statements for Quarter 2 of 2025, which varied by more than 10% compared to Quarter 2 of 2024, as follows:

*Unit: Million Dong*

Indicator	Q2/2025	Q2/2024	Increase/Decrease	
			+/-	%
Profit before tax	111.105	172.641	(61.536)	(35,64%)
Profit after tax	88.949	138.210	(49.261)	(35,64%)

The profit after corporate income tax (CIT) in the Consolidated Financial Statements for Quarter 2 of 2025 was VND 88.949 million, compared to VND 138.210 million in the Consolidated Financial Statements for Quarter 2 of 2024, a decrease of VND 49.261 million, equivalent to a 35,64% 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 Consolidated 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. 2204 /2025/PTI-FINCON dated July 30, 2025.

Post - Telecommunication Joint - Stock Insurance Corporation respectfully reports.

**Recipients:**

- As above;
- Archive at: Office, FINCON.

**FOR AND ON BEHALF OF GENERAL DIRECTOR**

**CHIEF ACCOUNTANT**

