

CONSOLIDATED FINANCIAL STATEMENTS
FOR THE QUARTER II OF FISCAL YEAR ENDED 31 DECEMBER 2025

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 first 6 months of the fiscal year ended 31 December 2025

CONSOLIDATED BALANCE SHEET

(Complete form)

As of 30 June 2025

Unit: VND

ASSETS	Code	Note	Ending balance	Beginning balance
A - CURRENT ASSETS (100=110+120+130+140+150+190)	100		5,997,919,699,403	6,756,021,842,951
I. Cash and cash equivalents	110	IV.1	333,755,132,368	30,380,550,719
1. Cash	111		333,755,132,368	30,380,550,719
2. Cash equivalents	112		-	-
II. Short-term financial investments	120	IV.2	2,491,183,373,088	3,667,221,984,035
1. Trading securities	121		108,871,577,018	-
2. Provision for devaluation of trading securities	122		(385,660,000)	-
3. Investments held to maturity date	123	IV.2a	2,382,697,456,070	3,667,221,984,035
III. Short-term accounts receivable	130		1,108,384,507,901	1,053,587,782,485
1. Short-term receivable from customers	131	IV.3	457,072,916,312	593,749,977,231
1.1 Receivable on insurance policies	131.1		457,072,916,312	593,749,977,231
1.2 Other receivable from customers	131.2		-	-
2. Short-term prepayments to suppliers	132	IV.4	293,718,510,756	269,379,260,128
3. Short-term inter-company receivable	133		-	-
5. Receivable on short-term loans	135		34,000,000,000	34,000,000,000
6. Other short-term receivable	136	IV.5	460,392,758,391	294,031,502,173
7. Provision for short-term bad debts	137	IV.6	(136,799,677,558)	(137,572,957,047)
8. Deficient assets to be treated	139		-	-
IV. Inventories	140		582,176,837	627,726,443
1. Inventories	141	V.7	582,176,837	627,726,443
2. Provision for devaluation of inventories	149		-	-
V. Other current assets	150		315,534,739,657	341,260,751,141
1. Short-term prepaid expenses	151	IV.8a	308,426,239,869	333,189,067,331
1.1 Unappropriated commission expenses	151.1		235,002,331,866	242,815,443,918
1.2 Other short-term prepaid expenses	151.2		73,423,908,003	90,373,623,413
2. VAT deductible	152		2,955,351,752	5,858,407,023
3. Taxes and accounts receivable from the State	153	IV.9	4,153,148,036	2,213,276,787
4. Transaction of repurchasing the Government's bonds	154		-	-
5. Other current assets	155		-	-
VIII. Reinsurance assets	190		1,748,479,769,552	1,662,943,048,128
1. Reinsurance premium ceded reserve	191	IV.18	630,758,634,380	665,698,926,324
2. Outstanding claim reserve for reinsurance ceded	192	IV.18	1,117,721,135,172	997,244,121,804

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 first 6 months of the fiscal year ended 31 December 2025

Consolidated balance sheet (cont.)

ASSETS		Code	Note	Ending balance	Beginning balance
B -	LONG-TERM ASSETS	200		2,598,052,901,183	1,668,282,568,939
I.	Long-term accounts receivable	210		19,280,549,178	13,931,347,831
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		19,280,549,178	13,931,347,831
6.1	Insurance deposit	216.1		8,000,000,000	8,000,000,000
6.2	Other long-term receivable	216.2		11,280,549,178	5,931,347,831
7.	Provision for long-term bad debts	219		-	-
II.	Fixed assets	220		409,001,365,009	440,008,988,797
1.	Tangible assets	221	IV.10	362,403,166,380	395,229,044,533
	Historical costs	222		514,495,586,827	554,036,641,341
	Accumulated depreciation	223		(152,092,420,447)	(158,807,596,808)
2.	Financial leasehold assets	224		-	-
	Historical costs	225		-	-
	Accumulated depreciation	226		-	-
3.	Intangible assets	227	IV.11	46,598,198,629	44,779,944,264
	Historical costs	228		70,296,645,120	64,639,890,396
	Accumulated depreciation	229		(23,698,446,491)	(19,859,946,132)
III.	Investment property	230	IV.12	31,912,666,694	36,935,595,114
	Historical costs	231		41,505,826,380	45,964,826,380
	Accumulated depreciation	232		(9,593,159,686)	(9,029,231,266)
IV.	Long-term assets in progress	240		40,637,307,337	62,511,748,383
1.	Long-term operating expenses in progress	241		-	-
2.	Construction in progress	242	IV.13	40,637,307,337	62,511,748,383
V.	Long-term financial investments	250		2,053,393,222,726	1,092,988,008,152
1.	Investments in subsidiaries	251		-	-
2.	Investments in associates and joint ventures	252	IV.2b	25,915,692,986	26,781,618,385
3.	Investment, capital contribution in other entities	253	IV.2c	54,629,400,000	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	1,987,848,129,740	1,051,076,989,767
VI.	Other long-term assets	260		43,827,790,239	21,906,880,662
1.	Long-term prepaid expenses	261	IV.8b	43,810,348,930	21,889,439,353
2.	Deferred income tax assets	262		17,441,309	17,441,309
4.	Other long-term assets	268		-	-
5.	Goodwill	269		-	-
TOTAL ASSETS		270		8,595,972,600,586	8,424,304,411,890

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 first 6 months of the fiscal year ended 31 December 2025

Consolidated balance sheet (cont.)

CAPITAL SOURCES		Code	Note	Ending balance	Beginning balance
C - LIABILITIES		300		6,051,317,619,461	6,038,351,160,010
I. Current liabilities		310		6,024,957,366,399	6,029,068,165,104
1. Short-term payable to suppliers		311	IV.14	658,629,867,616	583,091,429,376
1.1 Payable on insurance policies		311.1		640,796,315,516	489,229,005,138
1.2 Other payable to suppliers		311.2		17,833,552,100	93,862,424,238
2. Prepayments from customers		312	IV.15	15,612,698,531	5,723,175,750
3. Taxes and other obligations to the State budget		313	IV.16	43,857,898,810	41,869,484,162
4. Payable to employees		314		264,184,112,941	170,463,066,290
5. Short-term accrued expenses		315		760,699,750	8,452,187,444
7. Short-term unrealized revenue		318.1		77,923,451,901	136,021,242,850
8. Unearned commission		318.2		151,958,309,441	175,796,385,085
9. Other short-term payable		319	IV.17	329,783,526,954	182,096,837,895
10. Short-term loans and financial lease debts		320		295,000,000,000	301,659,453,071
11. Provision for current liabilities		321		-	-
12. Bonus and welfare funds		322		43,513,466	43,513,466
13. Transaction of repurchasing the Government's bonds		327		-	-
14. Technical reserve		329		4,187,203,286,989	4,423,851,389,715
14.1 Written premium and reinsurance assumed reserve		329.1	IV.18a	2,202,905,289,968	2,284,466,445,222
14.2 Outanding claim reserve for written insurance and reinsurance assumed		329.2	IV.18a	1,773,861,461,366	1,942,795,192,972
14.3 Catastrophe reserve		329.3	IV.18b	210,436,535,655	196,589,751,521
II. Long-term liabilities		330		26,360,253,062	9,282,994,906
6. Long-term Unearned Revenue		336		-	-
7. Other long-term payable		337		25,605,347,219	7,359,000,000
8. Long-term loans and financial lease debts		338		-	-
11. Deferred income tax payable		341		754,905,843	1,923,994,906
D - OWNER'S EQUITY		400		2,544,654,981,125	2,385,953,251,880
I. Owner's equity		410	IV.19	2,544,654,981,125	2,385,953,251,880
1. Owner's contribution capital		411		1,205,921,290,000	803,957,090,000
- Common shares with voting right		411a		1,205,921,290,000	803,957,090,000
- Preferred shares		411b		-	-
2. Share premiums		412		425,978,852,804	827,943,052,804
8. Business promotion fund		418		28,642,118,155	28,642,118,155
9. Compulsory reserved fund		419		80,395,709,000	80,395,709,000
10. Other Funds Under Owners' Equity		420		-	-
11. Retained profit after tax		421		799,483,100,265	640,921,418,484
- Retained profit after tax accumulated to the end of previous period		421a		640,635,830,963	319,169,128,651
- Retained profit after tax of the current period		421b		158,847,269,302	321,752,289,833
13. Interest of non-controlling shareholders		429		4,233,910,901	4,093,863,437
TOTAL CAPITAL SOURCES		440		8,595,972,600,586	8,424,304,411,890

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 first 6 months of the fiscal year ended 31 December 2025

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		75,554,722,178	154,275,958,588
5. Foreign currencies			
US Dollar (USD)		308,350.58	324,785.64
Euro (EUR)		9,606.27	22.27
Pound Sterling (£)		1,855.27	1,858.57

Prepared by

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Nguyen Thi Huyen Trang

Chief Accountant

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Le Trong Hiep

Prepared on 30 July 2025

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 first 6 months of the fiscal year ended 31 December 2025

CONSOLIDATED INCOME STATEMENT

(Complete form)

For the first 6 months of the fiscal year ended 31 December 2025

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		1,660,959,855,094	2,083,191,548,927
2. Sales of trading investment property	11		41,557,283,784	1,181,090,911
3. Financial income	12	V.2	133,745,064,837	98,864,884,997
4. Other income	13		7,627,704,552	4,575,636,313
5. Total expenses for insurance operation	20		1,476,780,625,570	1,848,641,020,353
6. Costs of investment property	21		32,443,131,039	620,056,551
7. Financial expenses	22	V.3	75,412,974,610	13,029,262,273
8.1 Selling expenses	23.1		-	-
8. Administrative overheads	23.2	V.4	57,551,399,392	69,593,605,404
9. Other expenses	24		4,769,373,185	567,871,073
10.1 Profit in joint ventures, associates	50.1		675,755,578	2,464,962,824
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		197,608,160,049	257,826,308,318
11. Current corporate income tax	51		39,929,979,810	51,180,905,115
12. Deferred corporate income tax	52		(1,169,089,063)	(12,021,475)
13. Profit after corporate income tax	60		158,847,269,302	206,657,424,678
13.1 Profit after tax of non-controlling shareholders	60.1		140,047,464	(9,856,080)
13.2 Profit after tax of the Holding Company's shareholders	60.2		158,707,221,838	206,667,280,758
14. Basic earnings per share	70	VI.3	1,316	2,571

Prepared on 30 July 2025

Prepared by

Nguyen Thi Huyen Trang

Chief Accountant

Le Trong Hiep

General Director



Hoang Thi Yen

This statement should be read in conjunction with the notes to the interim 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 first 6 months of the fiscal year ended 31 December 2025

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

ITEMS		Code	Note	QII.2025		QII.2024		Accumulated from the beginning of the year to the end of the period		Previous year
				QII.2025		QII.2024		Current year		
1.	Sales of insurance premium (01 = 01.1 + 01.2 - 01.3)	01	V.1	957,793,288,226		1,201,138,596,560		2,080,844,217,696	2,549,449,191,977	
	In which									
	- Written premium	01.1		891,774,409,778		963,571,994,796		1,950,112,618,460	2,077,402,926,221	
	- Reinsurance premium assumed	01.2		24,075,724,108		25,709,057,069		49,170,443,982	38,176,232,404	
	- Increase (decrease) in reserve for written premium and reinsurance assumed	01.3		(41,943,154,340)		(211,857,544,695)		(81,561,155,254)	(433,870,033,352)	
2.	Reinsurance premium ceded (02 = 02.1 - 02.2)	02		314,432,085,387		411,077,420,998		649,544,940,928	797,889,610,011	
	In which									
	- Reinsurance premium ceded	02.1		257,558,946,772		387,318,671,543		614,604,648,984	686,822,242,197	
	- Increase (decrease) in reserve for reinsurance premium ceded	02.2		(56,873,138,615)		(23,758,749,455)		(34,940,291,944)	(111,067,367,814)	
3.	Net sales of premium (03 = 01 - 02)	03		643,361,202,839		790,061,175,562		1,431,299,276,768	1,751,559,581,966	
4.	Commission of reinsurance ceded and other income from insurance operation (04 = 04.1 + 04.2)	04		154,419,457,438		206,361,624,019		229,660,578,326	331,631,966,961	
	In which									
	- Commission on reinsurance ceded	04.1		81,079,450,769		104,845,315,482		152,294,997,145	201,241,232,460	
	- Other income from insurance operation	04.2		73,340,006,669		101,516,308,537		77,365,581,181	130,390,734,501	
5.1	Net sales of insurance operation (10= 03+04)	10.1		797,780,660,277		996,422,799,581		1,660,959,855,094	2,083,191,548,927	
5.2	Net sales of selling other goods and providing other services	10.2		-		-		-	-	

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 first 6 months of the fiscal year ended 31 December 2025

Consolidated income statement (cont.)

PART II: CONSOLIDATED INCOME STATEMENT PER OPERATION

ITEMS		Code	Note	QII.2025		QII.2024		Accumulated from the beginning of the year to the end of the period		Unit: VND
								Current year	Previous year	
6.	Claim expenses (11 = 11.1 - 11.2)	11		465,549,639,431		607,157,919,764		902,601,358,893	1,117,132,908,259	
	In which									
	- Total claim expenses	11.1		464,115,103,591		609,203,175,759		911,504,510,122	1,120,812,569,777	
	- Deductions (Subrogation recovery, receipt from disposal of loss paid 100%)	11.2		(1,434,535,840)		2,045,255,995		8,903,151,229	3,679,661,518	
7.	Recovery from reinsurance ceded	12		122,470,448,578		(84,780,298,400)		238,357,944,960	293,783,700,379	
8.	Increase/decrease in outstanding claim reserve for written premium and reinsurance assumed	13		(46,231,988,132)		(202,124,802,048)		(168,933,731,606)	(203,270,194,624)	
9.	Increase/decrease in outstanding claim reserve for reinsurance ceded	14		45,663,144,397		(24,734,063,598)		120,477,013,368	(76,753,248,927)	
10.	Total claim expenses (15 = 11 - 12 + 13 - 14)	15		251,184,058,324		514,547,479,714		374,832,668,959	696,832,262,183	
11.	Increase/decrease in catastrophe reserve	16		6,582,911,871		6,019,623,804		13,846,784,134	14,287,569,165	
12.	Other operating expenses (17 = 17.1 + 17.2)	17		406,446,132,559		252,746,931,054		1,088,101,172,477	1,137,521,189,005	
	In which:									
	- Commission	17.1		102,163,783,038		131,827,221,480		214,966,656,454	253,684,635,209	
	- Others	17.2		304,282,349,521		120,919,709,574		873,134,516,023	883,836,553,796	
13.	Total insurance operating expenses (18.1 = 15 + 16 + 17)	18.1		664,213,102,754		773,314,034,572		1,476,780,625,570	1,848,641,020,353	
13.2	Costs of providing other goods, services	18.2						-	-	

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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

CONSOLIDATED FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ended 31 December 2025

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

ITEMS	Code	Note	QII.2025	QII.2024	Unit: VND	
					Accumulated from the beginning of the year to the end of the period	Previous year
14. Gross profit of insurance operation (19.1 = 10.1 - 18.1)	19.1		133,567,557,523	223,108,765,009	184,179,229,524	234,550,528,574
14.2 Gross profit of providing other goods, services (19.2 = 10.2 - 18.2)	19.2				-	-
15. Sales of trading investment property	20		10,345,883,154	154,386,364	41,557,283,784	1,181,090,911
16. Costs of investment property	21		7,493,884,128	(94,935,793)	32,443,131,039	620,056,551
17. Profit from investment property (22 = 20 - 21)	22		2,851,999,026	249,322,157	9,114,152,745	561,034,360
18. Financial income	23	V.2	50,925,147,694	5,142,952,749	133,745,064,837	98,864,884,997
19. Financial expenses	24	V.3	48,218,073,116	10,278,716,753	75,412,974,610	13,029,262,273
20. Gross profit of financial activities (25 = 23 - 24)	25		2,707,074,578	(5,135,764,004)	58,332,090,227	85,835,622,724
21.1 Selling expenses	26.1				-	-
21.2 Administrative overheads	26.2	V.4	33,414,402,825	48,176,819,896	57,551,399,392	69,593,605,404
22. Net operating income (30 = 19.1 + 22 + 25 - 26.1 - 26.2)	30		105,712,228,302	170,045,503,266	194,074,073,104	251,353,580,254
23. Other income	31		7,052,433,275	2,496,373,893	7,627,704,552	4,575,636,313
24. Other expenses	32		2,376,580,792	436,997,785	4,769,373,185	567,871,073
25.1 Other profit (40 = 31 - 32)	40		4,675,852,483	2,059,376,108	2,858,331,367	4,007,765,240
25.2 Profit in joint ventures, associates	41		716,507,546	536,058,238	675,755,578	2,464,962,824

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 first 6 months of the fiscal year ended 31 December 2025

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

ITEMS	Code	Note	QII.2025	QII.2024	Accumulated from the beginning of the year to the end of the period	
					Current year	Previous year
26. Total profit before corporate income tax (50= 30 + 40)	50		111,104,588,331	172,640,937,612	197,608,160,049	257,826,308,318
27. Current corporate income tax	51		23,324,311,318	34,442,926,185	39,929,979,810	51,180,905,115
28. Deferred corporate income tax	52		(1,169,089,063)	(12,021,475)	(1,169,089,063)	(12,021,475)
29. Profit after corporate income tax	60		88,949,366,076	138,210,032,902	158,847,269,302	206,657,424,678
29.1 Profit after tax of the non-controlling shareholders	61.1		42,440,372	11,632,190	140,047,464	(9,856,080)
29.2 Profit after tax of the Holding Company's shareholders	61.2		88,906,925,704	138,198,400,712	158,707,221,838	206,667,280,758
30. Basic earnings per share	70	V.5			1,316	2,571

Prepared by



Nguyen Thi Huyen Trang

Chief Accountant



Le Trong Hiep

Prepared on 30 July 2025

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 first 6 months of the fiscal year ended 31 December 2025

CONSOLIDATED CASH FLOW STATEMENT

(Complete form)

(Under the indirect method)

For the first 6 months of the fiscal year ended 31 December 2025

Unit: VND

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

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		197,608,160,049	257,826,308,318
2. Adjustments				
- Depreciation of fixed assets and investment property	02		(2,312,747,582)	14,589,041,907
- Provisions	03		(322,572,443,639)	(534,718,097,383)
- Gain/loss from foreign exchange rate differences due to revaluation of monetary items in foreign currencies	04		(42,804,664)	709,674,234
- Gain/loss from investing activities	05		(64,377,645,367)	(186,462,643,858)
- Loan interest expenses	06		5,680,642,299	3,115,532,175
- Adjustments	07		-	-
3. Operating profit/loss before changes of working capital	08		(186,016,838,904)	(444,940,184,607)
- Increase/decrease of accounts receivable	09		(18,748,968,094)	(24,846,926,021)
- Increase/decrease of inventories	10		45,549,606	(513,861,440)
- Increase/decrease of accounts payable	11		248,113,121,584	223,843,933,225
- Increase/decrease of prepaid expenses	12		2,841,917,885	95,544,731,823
- Increase/decrease of trading securities	13		(108,871,577,018)	-
- Loan interests already paid	14		(5,680,642,299)	(3,112,636,500)
- Corporate income tax already paid	15		(31,563,755,367)	(51,667,489,994)
- Other gains	16		-	-
- Other disbursements	17		-	-
Net cash flows from operating activities	20		(99,881,192,607)	(205,692,433,514)
II. Cash flows from investing activities				
1. Purchases and construction of fixed assets and other long-term assets	21		(13,391,393,651)	(2,181,534,815)
2. Gains from disposals and liquidation of fixed assets and other long-term assets	22		5,637,045,453	5,088,863,959
3. Loans given and purchases of debt instruments of other entities	23		(891,478,968,173)	(2,800,588,890,351)
4. Recovery of loans given and disposals of debt instruments of other entities	24		1,239,232,356,165	2,747,447,234,894
5. Investments into other entities	25		(23,634,074,601)	-
6. Withdrawals of investments in other entities	26		-	-
7. Receipts of loan interests, dividends and profit shared	27		93,572,740,785	265,586,508,745
Net cash flows from investing activities	30		409,937,705,978	215,352,182,432

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		392,340,546,929	480,000,000,000
4. Loan principal amounts repaid	34		(399,000,000,000)	(448,596,928,581)
5. Payments for financial leasehold assets	35		-	-
6. Dividends and profit already paid to the owners	36		(65,283,315)	(55,714,399)
Net cash flows from financial activitites	40		(6,724,736,386)	31,347,357,020
Net cash flows during the year	50		303,331,776,985	41,007,105,938
Beginning cash and cash equivalents	60	V.1	30,380,550,719	704,507,364,233
Effects of fluctuations in foreign exchange rates	61		42,804,664	(709,674,234)
Ending cash and cash equivalents	70	V.1	333,755,132,368	744,804,795,937

Prepared by



Nguyen Thi Huyen Trang

Chief Accountant



Le Trong Hiep

Prepared on 30 July 2025

General Director



Hoang Thi Yen

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**For the first 6 months of the fiscal year ended 31 December 2025****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%
Lanexang Assurance Public Insurance JSC. (LAP)	No. 13, Suphanuvong Road, Vientiane City, Lao People's Democratic Republic	50.00%	50.00%

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.

7. Personnel

As of the balance sheet date, the Group had 2.046 employees (at the end of the previous year, the Group had 2.017 employees).

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CONSOLIDATED FINANCIAL STATEMENTS

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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. 200/2014/TT-BTC dated 22 December 2014 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. 200/2014/TT-BTC dated 22 December 2014, 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	17,328,188	15,478,585
Deposits in banks	333,737,804,180	30,365,072,134
Cash in transit	-	-
Cash equivalents (<i>Under-3-month deposits</i>)	-	-
Total	333,755,132,368	30,380,550,719

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>	108,871,577,018	108,485,917,018	-	-
<i>Investments held to maturity date</i>				
<i>Short-term</i>	4,370,545,585,810	4,370,545,585,810	4,718,298,973,802	4,718,298,973,802
Short termed deposits	2,382,697,456,070	2,382,697,456,070	3,667,221,984,035	3,667,221,984,035
Bonds	2,382,697,456,070	2,382,697,456,070	3,621,929,812,235	3,621,929,812,235
<i>Long-term</i>				
Long termed deposits	-	-	45,292,171,800	45,292,171,800
Bonds	1,987,848,129,740	1,987,848,129,740	1,051,076,989,767	1,051,076,989,767
Total	659,000,000,000	659,000,000,000	450,000,000,000	450,000,000,000
Bonds	1,328,848,129,740	1,328,848,129,740	601,076,989,767	601,076,989,767
Total	4,479,417,162,828	4,479,031,502,828	4,718,298,973,802	4,718,298,973,802

2b. Investments in associates

	Ending balance			Beginning balance		
	Historical costs	Provision	Total	Historical costs	Provision	Total
LAP ⁽¹⁾	20,152,200,000	-	20,152,200,000	20,152,200,000	-	20,152,200,000
Kasati JSC ⁽²⁾	14,292,700,000	-	14,292,700,000	14,292,700,000	-	14,292,700,000
Total	34,444,900,000	-	34,444,900,000	34,444,900,000	-	34,444,900,000

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)	10,212,750,095	(1,871,597,362)	-	2,499,083,859	10,840,236,592
(2)	16,568,868,290	48,269,081	(1,396,140,920)	(145,540,057)	15,075,456,394
Total	26,781,618,385	(1,823,328,281)	(1,396,140,920)	2,353,543,802	25,915,692,986

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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	-	17,080,000,000	-
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	-
Anvie Nine South JSC.	24,500,000,000	-	-	-
Total	54,629,400,000	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	242,044,086,562	253,965,898,382
Receivable on reinsurance	215,028,829,750	339,784,078,849
Total	457,072,916,312	593,749,977,231

4. Prepayments to suppliers

	Ending balance	Beginning balance
Prepayment of claim for written premium	259,888,146,249	228,037,814,472
Other prepayments of written premium activity	11,960,120,265	3,804,106,277
Prepayments to other suppliers	21,870,244,242	37,537,339,379
Total	293,718,510,756	269,379,260,128

5. Other short-term receivable

	Ending balance	Beginning balance
Estimated interest receivable from financial incomes	180,920,634,472	210,115,729,890
Advances for business activities	24,687,170,820	17,756,200,660
Other Receivable	254,784,953,099	66,159,571,623
Total	460,392,758,391	294,031,502,173

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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	137,572,957,047	132,921,941,124
Additional appropriation of provision	-	4,651,015,923
Refund of provision	(773,279,489)	-
Ending balance	136,799,677,558	137,572,957,047

7. Inventories

	Ending balance	Beginning balance
Materials, supplies	531,190,927	529,431,441
Tools, instruments	50,985,910	98,295,002
Total	582,176,837	627,726,443

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 (*)	235,002,331,866	242,815,443,918
Other sales expense to be allocated	73,423,908,003	90,373,623,413
Total	308,426,239,869	333,189,067,331

(*) Fluctuations in increases, decreases in commission to be allocated during the period are:

	Current year	Previous year
Beginning balance	242,815,443,918	316,726,457,512
Increase during the period	207,153,544,401	419,631,603,056
Amount already allocated into expenses during the period	(214,966,656,453)	(493,542,616,650)
Ending balance	235,002,331,866	242,815,443,918

8b. Long-term prepaid expenses

	Ending balance	Beginning balance
Tools, instruments	1,654,380,277	3,738,303,830
Housing rental	3,647,050,061	3,002,322,436
Expenses for agency development	1,176,564	280,389,608
Others	38,507,742,028	14,868,423,479
Total	43,810,348,930	21,889,439,353

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Notes to the consolidated financial statements (cont.)**9. Taxes and accounts receivable from the State**

	Ending balance	Beginning balance
Corporate income tax	1,572,910,810	102,545,455
Personal income tax	2,470,598,604	1,993,798,483
Other taxes	109,638,622	116,932,849
Total	4,153,148,036	2,213,276,787

10. Increases, decreases in tangible fixed assets

	Buildings and structures	Transportation and transmission means	Management equipment and tools	Total
Historical costs				
Beginning balance	406,779,310,372	93,359,369,878	53,897,961,091	554,036,641,341
Increase during the period	-	-	7,734,638,927	7,734,638,927
Decrease during the period	(29,109,910,926)	(18,165,782,515)	-	(47,275,693,441)
Ending balance	377,669,399,446	75,193,587,363	61,632,600,018	514,495,586,827
Depreciation				
Beginning balance	47,931,660,421	63,184,169,139	47,691,767,248	158,807,596,808
Depreciation during the period	4,659,078,595	3,540,715,238	2,546,926,953	10,746,720,786
Decrease during the period	(1,619,718,956)	(15,842,178,191)	-	(17,461,897,147)
Ending balance	50,971,020,060	50,882,706,186	50,238,694,201	152,092,420,447
Net book value				
Beginning balance	358,847,649,951	30,175,200,739	6,206,193,843	395,229,044,533
Ending balance	326,698,379,386	24,310,881,177	11,393,905,817	362,403,166,380

11. Increases, decreases in intangible fixed assets

	Land use right	Computer software	Total
Historical costs			
Beginning balance	27,564,441,158	37,075,449,238	64,639,890,396
Increase during the period	-	5,656,754,724	5,656,754,724
Ending balance	27,564,441,158	42,732,203,962	70,296,645,120
Amortization			
Beginning balance	-	19,859,946,132	19,859,946,132
Amortization during period	-	3,838,500,359	3,838,500,359
Ending balance	-	23,698,446,491	23,698,446,491
Net book value			
Beginning balance	27,564,441,158	17,215,503,106	44,779,944,264
Ending balance	27,564,441,158	19,033,757,471	46,598,198,629

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For the first 6 months of the fiscal year ended 31 December 2025

Notes to the consolidated financial statements (cont.)**12. Investment property**

	Land use right	Buildings & Structures	Total
Historical costs			
Beginning balance	-	45,964,826,380	45,964,826,380
Increase during the period	-	-	-
Decrease during the period	-	(4,459,000,000)	(4,459,000,000)
Ending balance	-	41,505,826,380	41,505,826,380
Depreciation			
Beginning balance	-	9,029,231,266	9,029,231,266
Depreciation during the period	-	563,928,420	563,928,420
Decrease during the period	-	-	-
Ending balance	-	9,593,159,686	9,593,159,686
Net book value			
Beginning balance	-	36,935,595,114	36,935,595,114
Ending balance	-	31,912,666,694	31,912,666,694

13. Construction in progress

	Beginning balance	Increase during the period	Other Decrease during the period	Ending balance
<i>Purchasing fixed assets</i>	16,904,363,582	6,053,373,925	-	22,957,737,507
<i>Construction in progress</i>	45,607,384,801	-	27,927,814,971	17,679,569,830
Total	62,511,748,383	6,053,373,925	27,927,814,971	40,637,307,337

14. Short-term payable to suppliers

	Ending balance	Beginning balance
Payable on written premium	241,246,071,897	129,974,710,870
Payable on reinsurance activity	373,872,983,439	343,783,478,898
Payable for co-insurer	16,286,207,993	15,470,815,370
Payable to other suppliers	27,224,604,287	93,862,424,238
Total	658,629,867,616	583,091,429,376

15. Prepayments from customers

	Ending balance	Beginning balance
Prepayments from customers for written premium	15,612,698,531	5,723,175,750
Total	15,612,698,531	5,723,175,750

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Notes to the consolidated financial statements (cont.)**16. Taxes and other obligations to the State budget**

	<u>Ending balance</u>	<u>Beginning balance</u>
VAT on local sales	18,047,308,323	18,629,172,726
Corporate income tax	24,978,111,121	16,611,886,678
Personal income tax	732,359,899	6,523,781,835
Other taxes	100,119,467	104,642,923
Total	43,857,898,810	41,869,484,162

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

	<u>Ending balance</u>	<u>Beginning balance</u>
Social insurance, health insurance, unemployment insurance	118,348,272	196,339,719
Trade Union's expenditure	9,934,018,399	10,243,340,657
Dividends payable	9,044,739,310	9,110,022,625
Contribution to insurance fund	9,002,810,593	8,396,723,593
Others	301,683,610,381	154,150,411,301
Total	329,783,526,954	182,096,837,895

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Notes to the consolidated financial statements (cont.)

18. Technical reserve

18a. 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 (1)	Reinsurance ceded reserve (2)	Net reserve (3) = (1) – (2)
1. Outstanding claim reserve ⁽ⁱ⁾			
Claim reserve for case claims	1,773,861,461,366	1,117,721,135,172	656,140,326,194
Claim reserve for IBNR	1,677,911,981,214	1,086,285,417,791	591,626,563,422
	95,949,480,152	31,435,717,381	64,513,762,772
2. Unearned premium reserve ⁽ⁱⁱ⁾	2,202,905,289,968	630,758,634,380	1,572,146,655,588
Total	3,976,766,751,334	1,748,479,769,552	2,228,286,981,782
In which:			
(i) Outstanding claim reserve			
Beginning balance	1,942,795,192,972	997,244,121,804	945,551,071,168
Appropriation during the period	(168,933,731,606)	120,477,013,368	(289,410,744,974)
Ending balance	1,773,861,461,366	1,117,721,135,172	656,140,326,194
(ii) Unearned premium reserve			
Beginning balance	2,284,466,445,222	665,698,926,324	1,618,767,518,898
Appropriation during the period	(81,561,155,254)	(34,940,291,944)	(46,620,863,310)
Ending balance	2,202,905,289,968	630,758,634,380	1,572,146,655,588

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.)

18b. Catastrophe reserve	Accumulated from the beginning of the year to the end of the period	
	Current year	Previous year
Beginning balance	196,589,751,521	167,368,542,565
Additional appropriation during the period	13,846,784,134	29,221,208,956
Ending balance	210,436,535,655	196,589,751,521

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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>							
Beginning balance of the previous year	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
Profit for the year	-	-	-	-	321,672,466,502	79,823,332	321,752,289,834
Decrease due to appropriation of bonus and welfare funds in associates	-	-	-	-	(73,346,205)	-	(73,346,205)
Ending balance of the previous year	803,957,090,000	827,943,052,804	28,642,118,155	80,395,709,000	640,921,418,484	4,093,863,437	2,385,953,251,880
<i>Current year</i>							
Beginning balance of the current year	803,957,090,000	827,943,052,804	28,642,118,155	80,395,709,000	640,921,418,484	4,093,863,437	2,385,953,251,880
Increase in capital during the period	401,964,200,000	(401,964,200,000)	-	-	-	-	-
Profit for the year	-	-	-	-	158,707,221,838	140,047,464	158,847,269,302
Decrease due to appropriation of bonus and welfare funds in associates	-	-	-	-	(145,540,057)	-	(145,540,057)
Ending balance of the current period	1,205,921,290,000	425,978,852,804	28,642,118,155	80,395,709,000	799,483,100,265	4,233,910,901	2,544,654,981,125

These notes form an integral part of and should be read in conjunction with 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 first 6 months of the fiscal year ended 31 December 2025

Notes to the consolidated financial statements (cont.)**19b. Shares**

	Ending balance	Beginning balance
Number of common shares already issued	120,592,129	80,395,709
Number of outstanding common shares	120,592,129	80,395,709
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	1,962,614,558,379	2,117,648,925,901
Deductions of written premium	(12,501,939,919)	(40,245,999,680)
Reinsurance premium assumed	49,170,443,982	38,176,232,404
Increase/decrease in reserve for written premium and reinsurance assumed	81,561,155,254	433,870,033,352
Sales of insurance premium	2,080,844,217,696	2,549,449,191,977

2. Financial income

	Accumulated from the beginning of the year to the end of the period	
	Current year	Previous year
Termed deposit interest	73,100,286,194	77,083,467,668
Demand deposit interest	1,008,884,341	1,882,359,063
Gain on trading securities	58,336,670,622	17,290,424,887
Dividends and profit shared	603,859,080	66,884,852
Gain on realized exchange rate differences	695,364,600	2,516,351,733
Others	-	25,396,794
Total	133,745,064,837	98,864,884,997

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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CONSOLIDATED FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ended 31 December 2025

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	5,680,642,299	3,115,532,175
Loss from realized exchange rate differences	3,818,036,074	5,174,398,771
Expense from trading securities	64,979,078,841	3,784,859,341
Others	935,217,396	954,471,986
Total	75,412,974,610	13,029,262,273

4. Administrative overheads

	Accumulated from the beginning of the year to the end of the period	
	Current year	Previous year
Expenses for staff	12,528,838,983	22,950,069,311
Expenses for materials, supplies	367,394,756	715,358,972
Expenses for managing tools	3,770,647,771	1,407,936,678
Depreciation of fixed assets	11,938,065,098	10,596,783,903
Taxes, fees and duties	255,036,638	4,510,834,677
Provision for bad debts expenses	(773,279,489)	1,172,471,707
External services hired	25,110,830,195	20,742,976,030
Other expenses in cash	4,353,865,440	7,497,174,126
Total	57,551,399,392	69,593,605,404

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	158,707,221,838	206,667,280,758
Profit distributed to common equity holders	158,707,221,838	206,667,280,758
Average number of common shares outstanding during the period	120,592,129	80,395,709
Basic earnings per share	1,316	2,571

Prepared by



Nguyen Thi Huyen Trang

Chief Accountant



Le Trong Hiep

General Director



Hoàng Thị Yên

Prepared on 30 July 2025