

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

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

No. 2024 /2025/PTI-FINCON

RE Explanation of changes in 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 and Telecommunication Joint Stock Insurance Corporation hereby explains the reasons for the changes in profit after corporate income tax 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	115.858	170.970	(55.112)	(32,2%)
Profit after tax	92.534	136.362	(43,828)	(32,14%)

The profit after tax for Quarter 2 of 2025 reached VND 92.534 million compared to the profit after tax for Quarter 2 of 2024 which was 136.362 million, a decrease of VND 43.828 million, corresponding to a decrease of 32.14% compared to the same period in 2024.

The main reason is that the gross profit of insurance operation in Quarter 2 of 2025 reached VND 133.568 million, a decrease of VND 89.542 million compared to the same period in 2024, and the financial income in Quarter 2 of 2025 reached VND 52.275 million, an increase of VND 49.292 million compared to the same period in 2024.

Additionally, some other indicators also showed discrepancies, leading to a total after-tax profit decrease of 43.828 billion VND for PTI.

Post - Telecommunication Joint - Stock Insurance Corporation respectfully reports.

**Recipients:**

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

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

