

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

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

No: 3679 /PTI-FINCON

RE Explanation of changes in business results
for the quarter 3 of 2026

Hanoi, October, 29, 2026

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 the quarter 3 of 2026 varied by 10% compared to the quarter 3 of 2025, as follows:

Unit: Million Dong

Indicator	Quarter 3 of 2026	Quarter 3 of 2025	Increase/Decrease	
			+/-	%
Profit before tax	79,431	92,912	(13,481)	(14.5%)
Profit after tax	63,571	74,947	(11,376)	(15.2%)

The profit after corporate income tax (CIT) in the Consolidated Financial Statements for first half of 2026 was VND 63,571 million, compared to VND 74,947 million in the Consolidated Financial Statements for first half of 2025, a decrease of VND 11,376 million, equivalent to a 15.2% reduction. The main reason is a decrease of VND 10,368 million in profit in joint ventures, associates in quarter 3 of 2026 compared to quarter 3 of 2025 (attributable to gains from the sale of a subsidiary).

Post - Telecommunication Joint - Stock Insurance Corporation respectfully reports.

Recipients:

- As above;
- Archive at FINCON.

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



Le Trong Hiep



Người ký: Tổng Công ty cổ phần bảo hiểm
Bưu điện
Email: congbothongtin@pti.com.vn
Ký ngày: 29/10/2026 14:57:00