

CONSOLIDATED FINANCIAL STATEMENTS
FOR THE QUARTER III OF FISCAL YEAR ENDED 31 DECEMBER 2026

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 quarter III of the fiscal year ended 30 September 2026

CONSOLIDATED BALANCE SHEET

(Complete form)

As of 30 Sep 2026

Unit: VND

ASSETS	Code	Note	Ending balance	Beginning balance
A - CURRENT ASSETS (100=110+120+130+140+150+190)	100		6,788,310,136,437	6,695,801,225,329
I. Cash and cash equivalents	110	IV.1	140,325,108,403	730,008,717,644
1. Cash	111		140,325,108,403	730,008,717,644
2. Cash equivalents	112		-	-
II. Short-term financial investments	120	IV.2	3,416,837,620,354	2,991,970,968,201
1. Trading securities	121		49,362,394,801	104,655,027,001
2. Provision for devaluation of trading securities	122		-	-
3. Investments held to maturity date	123	IV.2a	3,367,475,225,553	2,887,315,941,200
III. Short-term accounts receivable	130		1,299,674,762,876	1,073,604,331,431
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	230,172,881,266	321,769,884,694
3. Short-term inter-company receivable	133		-	-
5. Receivable on short-term loans	135		32,000,000,000	32,000,000,000
6. Other short-term receivable	136	IV.5	364,024,649,457	187,512,856,631
7. Provision for short-term bad debts	137	IV.6	(164,857,184,624)	(159,566,198,304)
8. Deficient assets to be treated	139		-	-
IV. Inventories	140		2,703,848,620	903,503,869
1. Inventories	141	V.7	2,703,848,620	903,503,869
2. Provision for devaluation of inventories	149		-	-
V. Other current assets	150		413,544,036,231	280,547,077,214
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		5,734,351,192	4,878,693,208
3. Taxes and accounts receivable from the State	153	IV.9	3,443,423,053	4,383,423,195
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.18	614,279,668,325	627,269,005,865
2 Outstanding claim reserve for reinsurance ceded	192	IV.18	900,945,091,628	991,497,621,105

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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CONSOLIDATED FINANCIAL STATEMENTS

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

Consolidated balance sheet (cont.)

ASSETS		Code	Note	Ending balance	Beginning balance
B -	LONG-TERM ASSETS	200		2,195,766,361,235	1,742,837,440,988
I.	Long-term accounts receivable	210		20,562,951,987	19,919,692,054
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		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.10	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.11	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.12	30,502,845,644	31,348,738,274
	Historical costs	231		41,505,826,380	41,505,826,380
	Accumulated depreciation	232		(11,002,980,736)	(10,157,088,106)
IV.	Long-term assets in progress	240		49,763,958,407	59,737,400,990
1.	Long-term operating expenses in progress	241		-	-
2.	Construction in progress	242	IV.13	49,763,958,407	59,737,400,990
V.	Long-term financial investments	250		1,562,000,081,938	1,196,609,820,066
1.	Investments in subsidiaries	251		-	-
2.	Investments in associates and joint ventures	252	IV.2b	18,324,114,240	17,381,133,546
3.	Investment, capital contribution in other entities	253	IV.2c	30,129,400,000	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	1,528,546,567,698	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		-	-
5.	Goodwill	269		-	-
TOTAL ASSETS		270		8,984,076,497,672	8,438,638,666,317

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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

CONSOLIDATED FINANCIAL STATEMENTS

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

Consolidated balance sheet (cont.)

CAPITAL SOURCES		Code	Note	Ending balance	Beginning balance
C - LIABILITIES		300		6,137,940,343,562	5,777,800,151,420
I. Current liabilities		310		6,117,702,952,011	5,775,809,107,088
1. Short-term payable to suppliers		311	IV.14	986,779,264,886	733,125,874,367
1.1 Payable on insurance policies		311.1		894,571,180,642	652,713,561,443
1.2 Other payable to suppliers		311.2		92,208,084,244	80,412,312,924
2. Prepayments from customers		312	IV.15	66,673,002,707	14,375,779,210
3. Taxes and other obligations to the State budget		313	IV.16	36,807,402,683	57,912,887,460
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
7. Short-term unrealized revenue		318.1		90,126,066,532	118,103,532,270
8. Unearned commission		318.2		163,606,899,954	153,577,342,804
9. Other short-term payable		319	IV.17	162,750,960,925	117,939,627,315
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		17,939,220,269	9,594,693,587
13. Transaction of repurchasing the Government's bonds		327		-	-
14. Technical reserve		329		4,166,131,795,073	4,079,225,144,615
14.1 Written premium and reinsurance assumed reserve		329.1	IV.18a	2,263,551,547,137	2,102,818,424,557
14.2 Outstanding claim reserve for written insurance and reinsurance assumed		329.2	IV.18a	1,654,418,547,968	1,752,500,636,177
14.3 Catastrophe reserve		329.3	IV.18b	248,161,699,968	223,906,083,881
II. Long-term liabilities		330		20,237,391,551	1,991,044,332
6. Long-term Unearned Revenue		336		-	-
7. Other long-term payable		337		18,261,347,219	15,000,000
8. Long-term loans and financial lease debts		338		-	-
11. Deferred income tax payable		341		1,976,044,332	1,976,044,332
D - OWNER'S EQUITY		400		2,846,136,154,110	2,660,838,514,897
I. Owner's equity		410	IV.19	2,846,136,154,110	2,660,838,514,897
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 premiums		412		425,978,852,804	425,978,852,804
8. Business promotion fund		418		28,642,118,155	28,642,118,155
9. Compulsory reserved fund		419		94,459,326,499	94,459,326,499
10. Other Funds Under Owners' Equity		420		-	-
11. Retained profit after tax		421		1,086,987,903,809	901,740,212,361
- Retained profit after tax accumulated to the end of previous period		421a		890,973,557,037	624,347,794,040
- Retained profit after tax of the current period		421b		196,014,346,772	277,392,418,321
13. Interest of non-controlling shareholders		429		4,146,662,843	4,096,715,078
TOTAL CAPITAL SOURCES		440		8,984,076,497,672	8,438,638,666,317

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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CONSOLIDATED FINANCIAL STATEMENTS

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

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		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 by



Do Thi Chinh

Chief Accountant



Le Trong Hiep

Prepared on 29 October 2026

General Director



Hoàng 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 quarter III of the fiscal year ended 30 September 2026

CONSOLIDATED INCOME STATEMENT

(Complete form)

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

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		2,500,239,913,718	2,413,928,220,068
2. Sales of trading investment property	11		3,308,318,181	49,523,518,427
3. Financial income	12	V.2	194,019,779,958	194,641,839,102
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	38,330,160,079
7. Financial expenses	22	V.3	21,205,247,264	89,637,446,329
8.1 Selling expenses	23.1		3,206,248	-
8. Administrative overheads	23.2	V.4	101,675,324,081	96,382,308,493
9. Other expenses	24		2,156,903,990	6,560,156,407
10.1 Profit in joint ventures, associates	50.1		942,980,694	11,205,655,277
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		245,023,716,580	288,084,184,503
11. Current corporate income tax	51		49,009,369,808	57,000,000,000
12. Deferred corporate income tax	52		-	(1,169,089,063)
13. Profit after corporate income tax	60		196,014,346,772	232,253,273,566
13.1 Profit after tax of non-controlling shareholders	60.1		49,947,765	177,948,929
13.2 Profit after tax of the Holding Company's shareholders	60.2		195,964,399,007	232,075,324,637
14. Basic earnings per share	70	VI.3	1,625	1,924

Prepared by

Do Thi Chinh

Chief Accountant

Le Trong Hiep

Prepared on 29 October 2026

General Director



Hoang Thi Yen

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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CONSOLIDATED FINANCIAL STATEMENTS

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

Consolidated income statement (cont.)**PART II: CONSOLIDATED 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	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		48,993,164,376	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		14,526,494,430	29,345,590,141	91,587,659,082	99,613,740,244
5.1 Net sales of insurance operation (10 = 03 + 04)	10.1		720,482,869,196	759,195,629,603	2,500,239,913,718	2,413,928,220,068
5.2 Net sales of selling other goods and providing other services	10.2		-	-	-	-
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

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 quarter III of the fiscal year ended 30 September 2026

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

Unit: VND						
ITEMS	Code	Note	Accumulated from the beginning of the year to the end of the period		Previous year	
			QHIII.2026	QHIII.2025		
- 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	806,026,590,132
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		292,286,306,825	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		229,414,685,115	173,195,439,035	967,945,746,026	1,027,012,656,684
13. Total insurance operating expenses (18.1 = 15 + 16 + 17)	18.1		678,852,365,264	703,833,667,895	2,329,486,311,445	2,160,906,648,413
13.2 Costs of providing other goods, services	18.2				-	-
14. Gross profit of insurance operation (19.1 = 10.1 - 18.1)	19.1		41,630,503,932	55,361,961,708	170,753,602,273	253,021,571,655
14.2 Gross profit of providing other goods, services	19.2					

This statement should be read in conjunction with the notes to the consolidated financial statements

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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CONSOLIDATED FINANCIAL STATEMENTS

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

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

ITEMS (19.2 = 10.2 - 18.2)		Code	Note	QIII.2026	QIII.2025	Accumulated from the beginning of the year to the end of the period		Unit: VND
						Current year	Previous year	
15.	Sales of trading investment property	20		1,069,500,000	7,966,234,643	3,308,318,181	49,523,518,427	
16.	Costs of investment property	21		40,359,848	5,887,029,040	121,079,545	38,330,160,079	
17.	Profit from investment property (22= 20 -21)	22		1,029,140,152	2,079,205,603	3,187,238,636	11,193,358,348	
18.	Financial income	23	V.2	90,249,457,874	66,842,497,932	194,019,779,958	194,641,839,102	
19.	Financial expenses	24	V.3	9,030,042,199	7,211,092,851	21,205,247,264	89,637,446,329	
20.	Gross profit of financial activities (25 = 23 -24)	25		81,219,415,675	59,631,405,081	172,814,532,694	105,004,392,773	
21.1	Selling expenses	26.1		-	-	3,206,248	-	
21.2	Administrative overheads	26.2	V.4	44,767,947,921	35,858,842,196	101,675,324,081	96,382,308,493	
22.	Net operating income (30= 19.1 + 22 + 25 - 26.1 - 26.2)	30		79,111,111,838	81,213,730,196	245,076,843,274	272,837,014,283	
23.	Other income	31		323,583,388	5,297,571,122	1,160,796,602	10,601,671,350	
24.	Other expenses	32		133,231,374	4,114,387,546	2,156,903,990	6,560,156,407	
25.1	Other profit (40 = 31 - 32)	40		190,352,014	1,183,183,576	(996,107,388)	4,041,514,943	
25.2	Profit in joint ventures, associates	41		129,546,057	10,515,565,502	942,980,694	11,205,655,277	
26.	Total profit before corporate income tax (50= 30 + 40)	50		79,431,009,909	92,912,479,274	245,023,716,580	288,084,184,503	

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 quarter III of the fiscal year ended 30 September 2026

Consolidated income statement (cont.)

PART II: CONSOLIDATED INCOME STATEMENT PER OPERATION

ITEMS	Code	Note	QIII.2026	QIII.2025	Accumulated from the beginning of the year to the end of the period		Unit: VND
					Current year	Previous year	
27. Current corporate income tax	51		15,860,292,770	17,935,346,177	49,009,369,808	57,000,000,000	
28. Deferred corporate income tax	52		-	-	-	(1,169,089,063)	
29. Profit after corporate income tax	60		63,570,717,139	74,977,133,097	196,014,346,772	232,253,273,566	
29.1 Profit after tax of the non-controlling shareholders	61.1		47,905,108	97,607,092	49,947,765	177,948,929	
29.2 Profit after tax of the Holding Company's shareholders	61.2		63,522,812,031	74,879,526,005	195,964,399,007	232,075,324,637	
30. Basic earnings per share	70	V.5	-	-	1,625	1,924	

Prepared by

[Signature]

Do Thi Chinh

Chief Accountant

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Le Trong Hiep

Prepared on 29 October 2026

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 quarter III of the fiscal year ended 30 September 2026

CONSOLIDATED 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		245,023,716,580	288,084,184,503
2. Adjustments				
- Depreciation of fixed assets and investment property	02		21,711,295,409	(809,087,584)
- Provisions	03		195,739,503,795	(236,916,087,028)
- Gain/loss from foreign exchange rate differences due revaluation of monetary items in foreign currencies	04		-	-
- Gain/loss from investing activities	05		(154,449,286,873)	(119,908,084,955)
- Loan interest expenses	06		12,266,689,556	10,560,893,817
- Adjustments	07		-	-
3. Operating profit/loss before changes of working capital	08		320,291,918,467	(58,988,181,247)
- Increase/decrease of accounts receivable	09		(242,974,163,433)	(124,123,564,532)
- Increase/decrease of inventories	10		(1,800,344,751)	(1,765,599,866)
- Increase/decrease of accounts payable	11		178,406,869,747	46,693,520,095
- Increase/decrease of prepaid expenses	12		(243,490,540,599)	44,803,441,118
- Increase/decrease of trading securities	13		55,292,632,200	(44,858,740,000)
- 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	9,563,938,386
- Other disbursements	17		-	7,754,348,082
Net cash flows from operating activities	20		28,710,948,530	(162,658,714,521)
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
3. Loans given and purchases of debt instruments of other entities	23		(1,877,001,257,112)	(417,590,886,303)
4. Recovery of loans given and disposals of debt instruments of other entities	24		1,032,394,691,581	479,333,938,035
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		146,216,553,712	176,187,040,610
Net cash flows from investing activities	30		(699,185,109,112)	252,114,237,870

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		369,000,000,000	513,000,000,000
4. Loan principal amounts repaid	34		(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		(209,448,659)	(74,795,749)
<i>Net cash flows from financial activities</i>	<i>40</i>		<i>80,790,551,341</i>	<i>73,925,204,251</i>
Net cash flows during the year	50		(589,683,609,241)	163,380,727,600
Beginning cash and cash equivalents	60	V.1	730,008,717,644	30,380,550,719
Effects of fluctuations in foreign exchange rates	61		-	-
Ending cash and cash equivalents	70	V.1	140,325,108,403	193,761,278,319

Prepared by



Do Thi Chinh

Chief Accountant



Le Trong Hiep

Prepared on 29 October 2026

General Director



Hoàng Thi Yen

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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CONSOLIDATED FINANCIAL STATEMENTS

For the quarter III of the fiscal year ended 31 December 2026

Notes to the consolidated financial statements (cont.)**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****For the quarter III of the fiscal year ended 31 December 2026****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%	

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.

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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. 99/2025/TT-BTC dated 27 October 2025 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. 99/2025/TT-BTC dated 27 October 2025, 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	23,928	23,928
Deposits in banks	140,325,084,475	730,008,693,716
Total	140,325,108,403	730,008,717,644

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>	49,362,394,801	49,362,394,801	104,655,027,001	104,269,367,001
<i>Investments held to maturity date</i>	4,526,505,009,325	4,526,505,009,325	4,051,415,227,720	4,051,415,227,720
<i>Short-term</i>	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
<i>Long-term</i>	1,528,546,567,698	1,528,546,567,698	1,146,855,168,168	1,146,855,168,168
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	4,945,384,188,052	4,945,384,188,052	4,156,070,254,721	4,156,070,254,721

2b. Investments in associates

	Ending balance			Beginning balance		
	Historical costs	Provision	Total	Historical costs	Provision	Total
Kasati JSC ⁽¹⁾	14,292,700,000	-	14,292,700,000	14,292,700,000	-	14,292,700,000
Total	14,292,700,000	-	14,292,700,000	14,292,700,000	-	14,292,700,000

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)	17,381,133,546	942,980,694	-	-	18,324,114,240
Total	17,381,133,546	942,980,694	-	-	18,324,114,240

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CONSOLIDATED FINANCIAL STATEMENTS

For the quarter III of the fiscal year ended 31 December 2026

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	-	5,699,400,000	-
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	-
Total	30,129,400,000	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	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. 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	28,282,430,693	24,457,490,101
Total	230,172,881,266	321,769,884,694

5. Other short-term receivable

	Ending balance	Beginning balance
Estimated interest receivable from financial incomes	49,280,657,634	41,047,924,473
Advances for business activities	32,873,889,315	20,646,276,516
Other Receivable	281,870,102,508	125,818,655,642
Total	364,024,649,457	187,512,856,631

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CONSOLIDATED FINANCIAL STATEMENTS

For the quarter III of the fiscal year ended 31 December 2026

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	159,566,198,304	137,572,957,047
Additional appropriation of provision	5,290,986,320	21,993,241,257
Ending balance	164,857,184,624	159,566,198,304

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. 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
Other sales expense to be allocated	106,519,648,405	50,542,562,038
Other prepaid expenses	46,216,357,296	11,228,999,276
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	381,287,265,961
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

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

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CONSOLIDATED FINANCIAL STATEMENTS

For the quarter III of the fiscal year ended 31 December 2026

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

	Ending balance	Beginning balance
Value added tax	-	-
Corporate income tax	3,328,333,775	1,797,153,537
Personal income tax	5,450,656	2,409,302,107
Other taxes	109,638,622	176,967,551
Total	3,443,423,053	4,383,423,195

10. Increases, decreases in 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
Increase during the period	-	-	795,097,293	795,097,293
Transfer from construction in progress	6,657,777,777	-	718,021,940	7,375,799,717
Decrease during the period	-	-	-	-
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	49,139,250,535	61,276,647,299	171,598,136,033
Net book value				
Beginning balance	314,398,237,682	22,384,458,195	25,462,462,597	362,245,158,474
Ending balance	314,564,131,917	18,614,733,883	22,230,245,708	355,409,111,508

11. Increases, decreases in 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
Increase 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

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CONSOLIDATED FINANCIAL STATEMENTS

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

	Land use right	Buildings & Structures	Total
Historical costs			
Beginning balance	-	41,505,826,380	41,505,826,380
Increase during the period	-	-	-
Decrease during the period	-	-	-
Ending balance	-	41,505,826,380	41,505,826,380
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	-	31,348,738,274	31,348,738,274
Ending balance	-	30,502,845,644	30,502,845,644

13. Construction in progress

	Beginning balance	Increase during the period	Other Decrease during the period	Ending balance
<i>Purchasing fixed assets</i>	35,544,534,310	-	-	35,544,534,310
<i>Construction in progress</i>	24,192,866,680	4,785,893,680	15,170,900,171	14,219,424,097
Total	59,737,400,990	4,785,893,680	15,170,900,171	49,763,958,407

14. 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	92,208,084,244	80,412,312,924
Total	986,779,264,886	733,125,874,367

15. Prepayments from customers

	Ending balance	Beginning balance
Prepayments from customers for written premium	66,673,002,707	14,375,779,210
Total	66,673,002,707	14,375,779,210

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CONSOLIDATED FINANCIAL STATEMENTS

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Notes to the consolidated financial statements (cont.)**16. 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	15,815,325,270	18,466,270,273
Personal income tax	6,877,693	6,479,705,239
Other taxes	1,400,605,095	-
Total	36,807,402,683	57,912,887,460

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

	Ending balance	Beginning balance
Social insurance, health insurance, unemployment insurance, Trade Union's expenditure	7,403,915,257	9,519,133,164
Dividends payable	8,774,133,007	8,983,581,666
Foreign contractor withholding tax	171,562,732	-
Contribution to insurance fund	1,675,530,270	10,016,848,651
Others	144,725,819,659	89,420,063,834
Total	162,750,960,925	117,939,627,315

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Notes to the consolidated financial statements (cont.)

18. Technical 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)
18a. Outstanding claim and unearned premium reserve						
<i>1. Outstanding claim reserve ^(a)</i>						
Claim reserve for case claims	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 IBNR	1,567,860,447,022	869,861,556,293	697,998,890,729	1,677,984,286,101	957,259,150,955	720,725,135,146
	86,558,100,946	31,083,535,335	55,474,565,611	74,516,350,076	34,238,470,150	40,277,879,926
<i>2. Unearned premium reserve ^(a)</i>	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
<i>In which:</i>						
<i>^(b) Outstanding claim reserve</i>						
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
<i>^(a) Unearned premium reserve</i>						
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

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	223,906,083,881	196,589,751,521
Additional appropriation during the period	24,255,616,087	27,316,332,360
Ending balance	248,161,699,968	223,906,083,881

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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>	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
Beginning balance of the previous year	401,964,200,000	(401,964,200,000)	-	-	-	-	-
Profit for the year	-	-	-	-	291,455,675,820	2,851,641	291,458,527,461
Compulsory reverse fund	-	-	-	14,063,617,499	(14,063,617,499)	-	-
Bonus and welfare fund	-	-	-	-	(9,565,938,384)	-	(9,565,938,384,000)
Board of executive bonus	-	-	-	-	(6,377,292,257)	-	(6,377,292,257)
Decrease due to appropriation of bonus and welfare funds in associates	-	-	-	-	(145,540,057)	-	(145,540,057)
Other	-	-	-	-	(484,493,746)	-	(484,493,746)
Ending balance of the previous year	1,205,921,290,000	425,978,852,804	28,642,118,155	94,459,326,499	901,740,212,361	4,093,863,437	2,660,838,514,897
<i>Current year</i>	1,205,921,290,000	425,978,852,804	28,642,118,155	94,459,326,499	901,740,212,361	4,096,715,078	2,660,838,514,897
Beginning balance of the current year	-	-	-	-	-	-	-
Increase in capital during the period	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	193,640,178,130	49,947,765	193,690,125,895
Compulsory reverse fund	-	-	-	-	-	-	-
Bonus and welfare fund	-	-	-	-	(8,392,486,682)	-	(8,392,486,682)
Board of executive bonus	-	-	-	-	-	-	-
Decrease due to appropriation of bonus and welfare funds in associates	-	-	-	-	-	-	-
Ending balance of the current period	1,205,921,290,000	425,978,852,804	28,642,118,155	94,459,326,499	1,086,987,903,809	4,146,662,843	2,846,136,154,110

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 quarter III of the fiscal year ended 31 December 2026

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

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	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	149,350,748,730	101,306,460,302
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	5,098,538,143	2,000,000,000
Gain on realized exchange rate differences	185,055,010	720,195,894
Others	611,233,448	14,158,184,611
Total	194,019,779,958	194,641,839,102

POST-TELECOMMUNICATION JOINT STOCK INSURANCE CORPORATION

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CONSOLIDATED FINANCIAL STATEMENTS

For the quarter III of the fiscal year ended 31 December 2026

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	12,266,689,556	10,560,893,817
Loss from realized exchange rate differences	5,288,378,427	4,579,535,447
Allowance for decline in value of short-term, long-term investments	(2,034,823,496)	-
Expense from trading securities	5,172,243,050	73,156,779,400
Others	512,759,727	1,340,237,665
Total	21,205,247,264	89,637,446,329

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	30,358,544,256	779,716,043
Provision for bad debts expenses	6,257,858,142	(773,279,489)
External services hired	36,529,323,964	37,850,890,871
Other expenses in cash	1,667,918,934	8,641,549,172
Total	101,675,324,081	96,382,308,493

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	195,964,399,007	232,075,324,637
Profit distributed to common equity holders	195,964,399,007	232,075,324,637
Average number of common shares outstanding during the period	120,592,129	120,592,129
Basic earnings per share	1,625	1,924

Prepared on 29 October 2026

Prepared by

Do Thi Chinh

Chief Accountant

Le Trong Hiep

General Director

**Hoang Thi Yen**