

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 31 December 2025

ASSETS	Code	Note	December 31, 2025	January 01, 2025 Restated
1	2	3	4	5
A. CURRENT ASSETS	100		161.065.173.516	154.842.866.246
I. Cash and cash equivalents	110		30.475.234.523	44.569.998.870
1. Cash	111		13.070.234.523	7.841.272.560
2. Cash equivalents	112		17.405.000.000	36.728.726.310
II. Short-term investments	120		94.395.305.649	63.886.801.275
1. Trading securities	121		39.421.358.989	27.506.704.370
2. Provision for diminution in value of trading securities(*)	122		(5.970.053.340)	(820.039.077)
3. Held-to-maturity investments	123		60.944.000.000	37.200.135.982
III. Short-term receivables	130		25.847.008.902	20.197.799.113
1. Short-term trade receivables	131		7.990.572.916	3.322.964.314
2. Short-term prepayments to suppliers	132		845.218.553	370.468.250
3. Short-term intra-company receivables	133		-	-
4. Receivables according to the progress of construction contracts	134		-	-
5. Short-term loan receivables	135		-	-
6. Other short-term receivables	136		22.731.612.322	22.224.761.438
7. Provision for short-term doubtful debts (*)	137		(5.720.394.889)	(5.720.394.889)
8. Shortage of assets awaiting resolution	139		-	-
IV. Inventories	140		3.681.092.195	20.263.874.022
1. Inventories	141		3.681.092.195	20.263.874.022
2. Provision for devaluation of inventories (*)	149		-	-
V. Other short-term assets	150		6.666.532.247	5.924.392.966
1. Short-term prepaid expenses	151		303.124.318	81.293.270
2. Deductible value added tax	152		1.812.098.026	1.930.781.245
3. Taxes and other receivables from the State budget	153		4.551.309.903	3.912.318.451
4. Purchase and resale of Government bonds	154		-	-
5. Other current assets	155		-	-
B. NON-CURRENT ASSETS	200		227.358.355.351	220.746.732.253
I. Long-term receivables	210		1.237.500.000	1.237.500.000
1. Long-term trade receivables	211		-	-
2. Long-term prepayment to suppliers	212		-	-
3. Working capital provided to sub-units	213		-	-
4. Long-term intra-company receivables	214		-	-
5. Long-term loans receivables	215		-	-
6. Other long-term receivables	216		1.237.500.000	1.237.500.000
7. Provision for long-term doubtful debts (*)	219		-	-



II. Fixed assets	220	67.498.363.966	70.786.234.201
1. Tangible fixed assets	221	36.276.926.127	39.564.796.362
- Historical cost	222	71.463.554.165	71.463.554.165
- Accumulated depreciation (*)	223	(35.186.628.038)	(31.898.757.803)
2. Finance lease fixed assets	224	-	-
- Historical cost	225	-	-
- Accumulated depreciation (*)	226	-	-
3. Intangible fixed assets	227	31.221.437.839	31.221.437.839
- Historical cost	228	31.518.312.839	31.518.312.839
- Accumulated amortization (*)	229	(296.875.000)	(296.875.000)
III. Investment properties	230		
- Historical cost	231	-	-
- Accumulated depreciation (*)	232	-	-
III. Long-term assets in progress	240	99.942.397.267	91.633.659.335
1. Long-term work in progress	241	-	-
2. Construction in progress	242	99.942.397.267	91.633.659.335
IV. Long-term investments	250	55.581.505.017	55.581.505.017
1. Investments in subsidiaries	251	-	-
2. Investments in joint ventures and associates	252	55.581.505.017	55.581.505.017
3. Equity investments in other entities	253	-	-
4. Provision for devaluation of long-term investments" (*)	254	-	-
5. Held-to-maturity investments	255	-	-
V. Other long-term assets	260	3.098.589.101	1.507.833.700
1. Long-term prepaid expenses	261	2.059.732.143	509.471.214
2. Deferred income tax assets	262	1.038.856.958	910.479.744
3. Long-term equipment, supplies and spare parts	263	-	-
4. Other long-term assets	268	-	-
2. Goodwill	269	-	87.882.742
TOTAL ASSETS (270 = 100 + 200)	270	388.423.528.867	375.589.598.499



CAPITAL	Code	Note	December 31, 2025	January 01, 2025 Restated
1	2	3	4	5
C. LIABILITIES	300		60.210.519.306	67.828.310.961
I. Current liabilities	310		46.230.641.525	52.914.711.623
1. Short-term trade payables	311		88.517.495	165.906.926
2. Short-term prepayments from customers	312		8.117.727.328	17.409.639.648
3. Taxes and other payables to State budget	313		1.516.936.540	862.886.213
4. Payables to employees	314		934.214.246	1.884.861.164
5. Short-term accrued expenses	315		-	-
6. Short-term intra-company payables	316		-	-
7. Payables according to the progress of construction contracts	317		-	-
8. Short-term unearned revenue	318		-	-
9. Other short-term payables	319		30.184.785.964	30.129.293.958
10. Short-term borrowings and finance lease liabilities	320		-	-
11. Provisions for short-term payables	321		1.214.650.000	-
12. Bonus and welfare fund	322		4.173.809.952	2.462.123.714
13. Price stabilization fund	323		-	-
14. Purchase and resale of Government bonds	324		-	-

II. Non-current liabilities	330	13.979.877.781	14.913.599.338
1. Long-term trade payables	331	-	-
2. Long-term prepayments from customers	332	-	-
3. Long-term accrued expenses	333	-	-
4. Intra-company payables for operating capital received	334	-	-
5. Long-term intra-company payables	335	-	-
6. Long-term unearned revenue	336	-	-
7. Other long-term payables	337	4.421.060.000	4.526.049.930
8. Long-term borrowings and finance lease liabilities	338	4.972.949.000	4.972.949.000
9. Convertible bonds	339	-	-
10. Preference shares	340	-	-
11. Deferred income tax liabilities	341	4.585.868.781	5.414.600.408
12. Provisions for long-term payables	342	-	-
13. Science and technology development fund	343	-	-
D. OWNER'S EQUITY	400	328.213.009.561	307.761.287.538
I. Owner's equity	410	328.213.009.561	307.761.287.538
1. Contributed capital	411	200.622.650.000	200.622.650.000
- Ordinary shares with voting rights	411a	200.622.650.000	200.622.650.000
- Preference shares	411b	-	-
2. Share premium	412	-	-
3. Conversion options on convertible bonds	413	-	-
4. Other capital	414	-	-
5. Treasury shares (*)	415	-	-
6. Differences upon asset revaluation	416	-	-
7. Exchange rate differences	417	-	-
8. Development and investment funds	418	11.487.939.441	6.307.114.728
9. Enterprise reorganization assistance fund	419	-	-
10. Other reserves	420	2.110.052.239	383.110.668
11. Retained earnings	421	77.585.574.668	63.526.861.178
- Retained earnings accumulated till the end of the previous year	421a	54.894.526.575	28.988.029.756
- Retained earnings of the current year	421b	22.691.048.093	34.538.831.422
12. Capital expenditure fund	422	-	-
13. Non-Controlling Interest	429	36.406.793.213	36.921.550.964
II. Non-business funds and other funds	430	-	-
1. Non-business funds	431	-	-
2. Funds that form fixed assets	432	-	-
TOTAL CAPITAL (440 = 300 + 400)	440	388.423.528.867	375.589.598.499

Preparer
(Sign, full name)



Pham Thi Viet Ha

Chief Accountant
(Sign, full name)



Dau To Uyen



PETROVIETNAM INSURANCE FINANCE INVESTMENT JOINT STOCK COMPANY
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Consolidated Financial Statement
for the period from 01/01/2025 to 31/12/2025

CONSOLIDATED STATEMENT OF INCOME

Quarter IV/2025

Presentation Currency: VND

ITEMS	Code	Note	Current Period (Quarter IV/2025)	Prior Period (Quarter IV/2024)	Current Period (From 01/01/2025 to 31/12/2025)	Prior Period (from 01/01/2024 to 31/12/2024)
1	2	3				6
1. Revenue from sales of goods and rendering of services	01		16.291.908.017	7.594.706.936	65.609.418.499	92.954.149.393
2. Revenue deductions	02		-	-	-	-
3. Net revenue from sales of goods and rendering of services (10 = 01 - 02)	10		16.291.908.017	7.594.706.936	65.609.418.499	92.954.149.393
4. Cost of goods sold	11		4.968.267.644	2.616.958.456	26.776.192.707	50.739.710.555
5. Gross profit from sales of goods and rendering of services (20 = 10 - 11)	20		11.323.640.373	4.977.748.480	38.833.225.792	42.214.438.838
6. Financial income	21		2.391.777.209	2.159.284.507	11.987.080.984	13.053.191.368
7. Financial expense	22		3.988.474.012	660.512.382	10.750.999.290	5.066.635.627
- In which: Interest expense	23		-	-	-	-
9. Selling expense	25		667.576.714	710.718.036	3.009.940.286	3.293.047.321
10. General and administrative expense	26		3.580.825.658	2.861.974.906	10.335.809.477	9.648.313.849
11. Net profit from operating activities {30 = 20 + (21 - 22) - (25 + 26)}	30		5.478.541.198	2.903.827.663	26.723.557.723	37.259.633.409
12. Other income	31		3.067	2.573.077.274	2.506.109	2.576.577.674
13. Other expense	32		36.106.591	731.483.131	193.342.273	738.940.815
14. Other profit (40 = 31 - 32)	40		(36.103.524)	1.841.594.143	(190.836.164)	1.837.636.859
15. Total net profit before tax (50 = 30 + 40)	50		5.442.437.674	4.745.421.806	26.532.721.559	39.097.270.268
16. Current corporate income tax expense	51		1.407.028.005	1.032.651.770	5.314.133.371	6.255.979.789
17. Deferred corporate income tax expense	52		(562.791.491)	(382.476.308)	(957.702.154)	(700.229.302)
18. Profit after corporate income tax (60 = 50 - 51 - 52)	60		4.598.201.160	4.095.246.344	22.176.290.342	33.541.519.781
19. Profit after tax attributable to owners of the parent	61		4.674.551.303	4.052.366.879	22.691.048.093	33.021.444.572
20. Profit after tax attributable to non-controlling interests	62		(76.350.143)	42.879.465	(514.757.751)	520.075.209
21. Basic earnings per share	70					

Preparer
(Sign, full name)



Pham Thi Viet Ha

Chief Accountant
(Sign, full name)



Dau To Uyen

Hanoi, 20 January 2026



CONSOLIDATED STATEMENT OF CASH FLOWS

(Indirect method)

Quarter IV/2025

Presentation Currency: VND

ITEMS	Code	Note	Current Period (From 01/01/2025 to 31/12/2025)	Prior Period (from 01/01/2024 to 31/12/2024)
1	2	3	4	5
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Profits before tax	01		26.532.721.559	40.614.657.118
2. Adjustment for:				
- Depreciation and amortization of fixed assets and investment properties	02		3.375.752.977	3.577.034.767
- Provisions	03		6.209.524.263	383.409.945
- Exchange gains / losses from retranslation of monetary items denominated in foreign currency	04			
- Gains / loss from investment	05		(3.502.162.317)	(6.336.287.935)
- Interest expense	06			
- Other adjustments	07			
3. Operating profit before changes in working capital	08		32.615.836.482	38.238.813.895
- Increase/Decrease in receivables	09		3.023.507.738	1.619.618.802
- Increase/Decrease in inventories	10		15.655.765.170	44.739.831.565
- Increase/Decrease in payables (excluding interest	11		(9.006.858.237)	(53.776.588.773)
- Increase/Decrease in prepaid expenses	12		(1.772.091.977)	586.279.391
- Increase/Decrease in trading securities	13		(11.914.654.619)	(6.820.915.337)
- Interest paid	14			
- Corporate income tax paid	15		(5.924.918.243)	(39.281.449)
- Other receipts from operating activities	16			
- Other payments on operating activities	17		(15.255.333)	(19.607.000)
Net cash flow from operating activities	20		22.661.330.981	24.528.151.094
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Purchase or construction of fixed assets and other long-term assets	21		(15.675.347.075)	(4.133.386.097)
2. Proceeds from disposals of fixed assets and other long-term assets	22			2.572.727.273
3. Loans and purchase of debt instruments from other entities	23		(96.605.059.068)	(62.828.400.926)
4. Collection of loans and resale of debt instrument of other entities	24		72.861.195.050	57.514.309.547
5. Equity investments in other entities	25			
6. Proceeds from equity investment in other entities	26			
7. Interest and dividend received	27		2.663.115.765	3.945.827.028
Net cash flow from investing activities	30		(36.756.095.328)	(2.928.923.175)
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Proceeds from issuance of shares and receipt of contributed capital	31			
2. Repayment of capital contributions and repurchase of stock issued	32			
3. Proceeds from borrowings	33			
4. Repayment of principal	34			
5. Repayment of financial principal	35			
6. Dividends or profits paid to owners	36			
Net cash flow from financing activities	40			
Net cash flows in the period (50=20+30+40)	50		(14.094.764.347)	21.599.227.919
Cash and cash equivalents at the beginning of the period	60		44.569.998.870	22.970.770.951
Effect of exchange rate fluctuations	61			
Cash and cash equivalents at the end of the period (70=50+60+61)	70		30.475.234.523	44.569.998.870

Preparer
(Sign, full name)

Phạm Thị Việt Hà

Phạm Thị Việt Hà

Chief Accountant
(Sign, full name)

Đậu Lữ Uyên

Đậu Lữ Uyên



Lê Tiến Hùng

Lê Tiến Hùng