SEPARATE STATEMENT OF FINANCIAL POSITION
As at 31 December 2025

Presentation Currency: VND

ASSETS	Code	Note	31/12/2025	01/01/2025
1	2	3	4	5
A. CURRENT ASSETS	**100**		**110.966.453.480**	**106.953.457.499**
I. CASH AND CASH EQUIVALENTS	**110**		**20.129.734.981**	**32.285.312.248**
1. Cash	111		9.024.734.981	3.285.312.248
2. Cash equivalents	112		11.105.000.000	29.000.000.000
- Time deposits in banks	112A		11.105.000.000	29.000.000.000
- Other investments held to maturity	112B			
II. SHORT-TERM INVESTMENTS	**120**		**62.435.451.000**	**33.923.049.095**
1. Trading securities	121		23.723.147.217	17.883.698.285
2. Provision for diminution in value of trading securities	122		(3.061.696.217)	(401.834.242)
3. Held-to-maturity investments	123		41.774.000.000	16.441.185.052
III. SHORT-TERM RECEIVABLES	**130**		**23.310.949.468**	**15.712.356.187**
1. Short-term trade receivables	131		7.990.572.916	3.325.147.314
2. Short-term prepayments to suppliers	132		6.540.487.767	285.456.249
3. Other short-term receivables	136		14.500.283.674	17.822.147.513
4. Provision for short-term doubtful debts	137		(5.720.394.889)	(5.720.394.889)
IV. INVENTORIES	**140**		**385.225.482**	**20.876.011.056**
1. Inventories	141		385.225.482	20.876.011.056
V. OTHER SHORT-TERM ASSETS	**150**		**4.705.092.549**	**4.156.728.913**
1. Short-term prepaid expenses	151		132.145.306	244.435.471
2. Deductible VAT	152		21.662.349	
3. Taxes and other receivables from the State budget	153		4.551.284.894	3.912.293.442
B. NON-CURRENT ASSETS	**200**		**234.229.017.410**	**224.958.928.081**
I. FIXED ASSETS	**220**		**14.118.144.444**	**15.342.643.939**
1. Tangible fixed assets	221		12.140.456.563	13.364.956.058
- Historical cost	222		24.192.935.823	24.192.935.823
- Accumulated depreciation (*)	223		(12.052.479.260)	(10.827.979.765)
2. Intangible fixed assets	227		1.977.687.881	1.977.687.881
- Historical cost	228		2.103.687.881	2.103.687.881
- Accumulated amortization (*)	229		(126.000.000)	(126.000.000)
IV . Long-term assets in progress	**240**		**66.314.376.088**	**59.757.717.343**
1. Construction in progress	242		66.314.376.088	59.757.717.343
V. LONG-TERM INVESTMENTS	**250**		**153.523.025.879**	**149.379.367.743**
1. Investment in subsidiaries	251		123.652.369.787	123.652.369.787
2.Investments in joint ventures and associates	252		52.800.000.000	52.800.000.000
3. Provision for devaluation of long-term investments (*)	254		(22.929.343.908)	(27.073.002.044)
IV. OTHER LONG-TERM ASSETS	**260**		**273.470.999**	**479.199.056**
1.Long-term prepaid expenses	261		273.470.999	479.199.056
TOTAL ASSETS (270 = 100 + 200)	**270**		**345.195.470.890**	**331.912.385.580**

SEPARATE STATEMENT OF FINANCIAL POSITION
As at 31 December 2025

Presentation Currency: VND

CAPITAL	Code	Note	31/12/2025	01/01/2025
1	2	3	4	5
C. LIABILITIES	**300**		**53.007.093.156**	**60.463.147.593**
I. CURRENT LIABILITIES	**310**		**44.850.584.156**	**52.201.648.663**
1. Short-term trade payables	311		658.660.464	939.006.829
2. Short-term prepayments from customers	312		8.065.323.273	17.357.424.826
3. Taxes and other payables to State budget	313		834.879.614	487.968.615
4. Payables to employees	314		489.187.635	1.026.881.751
5. Short-term accrued expenses	315			
6. Other short-term payables	319		29.964.103.218	29.928.242.928
11. Provision for short-term payables	321		664.620.000	
7. Bonus and welfare fund	322		4.173.809.952	2.462.123.714
II. NON-CURENT LIABILITIES	**330**		**8.156.509.000**	**8.261.498.930**
1. Other long-term payables	337		4.421.060.000	4.526.049.930
2. Long-term borrowings and finance lease liabilities	338		3.735.449.000	3.735.449.000
D. OWNER'S EQUITY	**400**		**292.188.377.734**	**271.449.237.987**
I. OWNER'S EQUITY	**410**		**292.188.377.734**	**271.449.237.987**
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*
- Preferrence shares	*411b*			
2. Development and investment funds	418		11.487.939.441	6.307.114.728
3. Enterprise reorganization assistance fund	419			
4. Other reserves	420		2.110.052.239	383.110.668
5. Retained earnings	421		77.967.736.054	64.136.362.591
- Retained earnings accumulated till the end of the	*421a*		*55.501.654.736*	*33.143.795.924*
- Retained earnings of the current year	*421b*		*22.466.081.318*	*30.992.566.667*
TOTAL CAPITAL (440 = 300 + 400)	**440**		**345.195.470.890**	**331.912.385.580**

Hanoi 20 January, 2026

Preparer	**Chief Accountant**	**General Director**
(Sign, fullname)	*(Sign, fullname)*	*(Sign, fullname & sealed)*
Dương Thị Nga	Đậu Tố Uyên	Lê Tiến Hùng

M.S.D.N: 0102469... C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ TÀI CHÍNH BẢO HIỂM DẦU KHÍ
THÀNH PHỐ HÀ NỘI

PETROVIETNAM INSURANCE FINANCE INVESTMENT JSC
No. 15, Alley 22 Mac Thai To, Yen Hoa Ward, Hanoi

Separate Financial Statements
for the period from 01/01/2025 to 31/12/2025

SEPARATE STATEMENT OF INCOME

Quarter IV of 2025

Presentation Currency: VND

ITEMS	Code	Note	Quarter IV of 2025	Quarter IV of 2024	Year 2025	Year 2024
1	2	3	4	5	6	7
1. Revenue from sales of goods and rendering of services			15.855.635.117	6.288.321.170	57.616.191.200	85.989.441.716
2. Revenue deductions	02					
3. Net revenue from sales of goods and rendering of services	10		15.855.635.117	6.288.321.170	57.616.191.200	85.989.441.716
4. Cost of goods sold			3.845.000.428	1.327.924.591	22.033.521.466	47.153.430.803
5. Gross profit from sales of goods and rendering of services (20 = 10 - 11)	20		12.010.634.689	4.960.396.579	35.582.669.734	38.836.010.913
6. Financial income	21		1.683.754.431	1.418.642.516	9.377.551.983	9.028.551.013
7. Financial expense	22		1.988.737.554	(1.328.201.866)	2.600.213.212	(1.541.526.266)
- In which: Interest expense	23					
8. Selling expenses			1.689.315.899	1.075.006.101	6.719.848.547	5.295.018.711
9. General and administrative expense			2.874.919.902	2.151.129.942	7.733.885.804	7.220.898.140
10. Net profit from operating activities {30 = 20 + (21 - 22) - (25 + 26)}	30		7.141.415.765	4.481.104.918	27.906.274.154	36.890.171.341
11. Other income	31			350.001	317.598	3.850.001
12. Other expense			1.552.770	3.063.111	126.377.063	3.192.156
13. Other profit (40 = 31 - 32)	40		(1.552.770)	(2.713.110)	(126.059.465)	657.845
14. Total net profit before tax (50 = 30 + 40)	50		7.139.862.995	4.478.391.808	27.780.214.689	36.890.829.186
15. Current corporate income tax expense			1.407.028.005	674.934.500	5.314.133.371	5.898.262.519
16. Profit after corporate income tax (60 = 50 - 51)	60		5.732.834.990	3.803.457.308	22.466.081.318	30.992.566.667

Hanoi, 20 January, 2026

Preparer	**Chief Accountant**	**General Director**
(Sign, fullname)	*(Sign, fullname)*	*(Sign, fullname & sealed)*
Dương Thị Nga	Đậu Tố Uyên	Lê Tiến Hùng

CÔNG TY CỔ PHẦN ĐẦU TƯ TÀI CHÍNH BẢO HIỂM DẦU KHÍ
M.S.D.N: 0102469707 - T.C.P
THÀNH PHỐ HÀ NỘI

SEPARATE STATEMENTS OF CASH FLOWS

(Indirect method)

for the period from 01/01/2025 to 31/12/2025

Presentation Currency: VND

ITEMS	Code	Note	Cumulative from the beginning of the year to the end of this period	
			This year	Last year
1	2	3	4	5
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Profits before tax	***01***		***27.780.214.689***	***36.890.829.186***
2. Adjustment for:				
- Depreciation and amortization of fixed assets and investment properties	02		1.224.499.495	1.315.076.279
- Provisions	03		(819.176.161)	(4.569.366.565)
- Gains, loss from investment	05		(2.566.576.936)	(1.863.822.840)
3. Operating profit before changes in working capital	***08***		***25.618.961.087***	***31.772.716.060***
- Increase/Decrease in receivables	09		689.661.463	1.294.218.523
- Increase/Decrease in inventories	10		20.490.785.574	46.889.413.292
- Increase/Decrease in payables (excluding interst payables, enterprise income tax payables)	11		(10.566.697.048)	(53.776.604.197)
- Increase/Decrease in prepaid expenses	12		318.018.222	981.502.131
- Increase /Decrease in trading securities	13		(5.839.448.932)	(4.453.105.996)
- Corporation income tax paid	15		(5.567.200.973)	(39.281.449)
- Other receipts from operating activities	16			
- Other payments on operating activities	17		(15.255.333)	(19.607.000)
Net cash flows from operating activities	***20***		***25.128.824.060***	***22.649.251.364***
II. CASH FLOW FROM INVESTING ACTIVIIES				
1. Purchase or construction of fixed assets and other long-term assets	21		(14.173.643.828)	(1.584.346.821)
3. Loans and purchase of debt instruments from other entities	23		(75.585.059.068)	(39.996.628.078)
4. Collection of loans and resale of debt instrument of other entities	24		50.252.244.120	33.541.487.629
7. Interest and dividend received	27		2.222.057.449	1.886.782.150
Net cash flows from investing activities	***30***		***(37.284.401.327)***	***(6.152.705.120)***
Net cash flows in the period (20+30+40)	50		**(12.155.577.267)**	**16.496.546.244**
Cash and cash equivalents at the beginning of the period	60		**32.285.312.248**	**15.788.766.004**
Cash and cash equivalents at the end of the period	70		**20.129.734.981**	**32.285.312.248**

Hanoi, 20 January, 2026

Preparer	Chief Accountant	General Director
(sign, fullname)	*(sign, fullname)*	*(sign, full name & sealed)*
Dương Thị Nga	Đậu Tố Uyên	Lê Tiến Hùng

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