CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 September 2025

ASSETS	Code	Note	September 30, 2025	January 01, 2025 Restated
1	2	3	4	5
A. CURRENT ASSETS	**100**		**165.218.142.080**	**154.842.866.246**
I. Cash and cash equivalents	**110**		**24.139.439.834**	**44.569.998.870**
1. Cash	111		11.139.439.834	7.841.272.560
2. Cash equivalents	112		13.000.000.000	36.728.726.310
				-
II. Short-term investments	**120**		**99.889.372.427**	**63.886.801.275**
1. Trading securities	121		54.248.078.625	27.506.704.370
2. Provision for diminution in value of trading securities(*)	122		(4.889.952.266)	(820.039.077)
3. Held-to-maturity investments	123		50.531.246.068	37.200.135.982
				-
III. Short-term receivables	**130**		**26.313.878.129**	**20.197.799.113**
1. Short-term trade receivables	131		8.695.348.600	3.322.964.314
2. Short-term prepayments to suppliers	132		485.741.270	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		22.853.183.148	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**		**6.611.055.267**	**20.263.874.022**
1. Inventories	141		6.611.055.267	20.263.874.022
2. Provision for devaluation of inventories (*)	149		-	-
				-
V. Other short-term assets	**150**		**8.264.396.423**	**5.924.392.966**
1. Short-term prepaid expenses	151		289.183.794	81.293.270
2. Deductible value added tax	152		1.768.432.060	1.930.781.245
3. Taxes and other receivables from the State budget	153		6.206.780.569	3.912.318.451
4. Purchase and resale of Government bonds	154		-	-
5. Other current assets	155		-	-
				-
B. NON-CURRENT ASSETS	**200**		**222.208.544.756**	**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 captital 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**		**68.315.444.864**	**70.786.234.201**
1. Tangible fixed assets	221		37.094.007.025	39.564.796.362
- Historical cost	222		71.463.554.165	71.463.554.165
- Accumulated depreciation (*)	223		(34.369.547.140)	(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**		**93.887.006.156**	**91.633.659.335**
1. Long-term work in progress	241		-	-
2. Construction in progress	242		93.887.006.156	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**		**3.187.088.719**	**1.507.833.700**
1. Long-term prepaid expenses	261		2.446.081.973	509.471.214
2. Deferred income tax assets	262		719.036.060	910.479.744
3. Long-term equipment, supplies and spare parts	263		-	-
4. Other long-term assets	268		-	-
2. Goodwill	269		21.970.686	87.882.742
TOTAL ASSETS (270 = 100 + 200)	**270**		**387.426.686.836**	**375.589.598.499**

CAPITAL	Code	Note	September 30, 2025	January 01, 2025 Restated
1	2	3	4	5
C. LIABILITIES	**300**		**63.811.878.435**	**67.828.310.961**
I. Current liabilities	**310**		**49.589.030.061**	**52.914.711.623**
1. Short-term trade payables	311		197.715.183	165.906.926
2. Short-term prepayments from customers	312		12.588.752.828	17.409.639.648
3. Taxes and other payables to State budget	313		1.684.751.094	862.886.213
4. Payables to employees	314		742.578.030	1.884.861.164
5. Short-term accrued expenses	315		27.000.000	-
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		30.174.422.974	30.129.293.958
10. Short-term borrowings and finance lease liabilities	320		-	-
11. Provisions for short-term payables	321		-	-
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**		**14.222.848.374**	**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		4.828.839.374	5.414.600.408
12. Provisions for long-term payables	342		-	-
13. Science and technology development fund	343		-	-
D. OWNER'S EQUITY	**400**		**323.614.808.401**	**307.761.287.538**
I. Owner's equity	**410**		**323.614.808.401**	**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		72.911.023.365	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		18.016.496.790	34.538.831.422
12. Capital expenditure fund	422		-	-
13. Non-Controlling Interest	429		36.483.143.356	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		**387.426.686.836**	**375.589.598.499**

Hanoi, 15 October 2025

Preparer	Chief Accountant	General Director
(Sign, full name)	*(Sign, full name)*	*(Sign, full name & sealed)*
Pham Thi Viet Ha	**Dau To Uyen**	**Le Tien Hung**

M.S.D.N: 0102... CÔNG TY CỔ PHẦN ĐẦU TƯ TÀI CHÍNH BẢO HIỂM DẦU KHÍ THÀNH PHỐ HÀ NỘI

PETROVIETNAM INSURANCE FINANCE INVESTMENT JOINT STOCK COMPANY
No. 15 Alley 22, Mac Thai To street, Yen Hoa Ward, Ha Noi city

Consolidated Financial Statement
for the period from 01/01/2025 to 30/09/2025

CONSOLIDATED STATEMENT OF INCOME

Quarter III/2025

Presentation Currency: VND

ITEMS	Code	Note	Current Period (Quarter III/2025)	Prior Period (Quarter III/2024)	Current Period (From 01/01/2025 to 30/09/2025)	Prior Period (from 01/01/2024 to 30/09/2024)
1	2	3				6
1. Revenue from sales of goods and rendering of services	**01**		**36.034.301.337**	**4.582.424.171**	**49.317.510.482**	**85.359.442.457**
2. Revenue deductions	**02**		-	-	-	
3. Net revenue from sales of goods and rendering of services (10 = 01 - 02)	**10**		**36.034.301.337**	**4.582.424.171**	**49.317.510.482**	**85.359.442.457**
4. Cost of goods sold	**11**		**15.573.054.111**	**1.978.438.291**	**21.807.925.063**	**48.122.752.099**
5. Gross profit from sales of goods and rendering of services (20 = 10 - 11)	**20**		**20.461.247.226**	**2.603.985.880**	**27.509.585.419**	**37.236.690.358**
6. Financial income	21		4.491.384.373	2.428.921.787	9.595.303.775	10.893.906.861
7. Financial expense	22		2.140.209.686	2.615.717.119	6.762.525.278	4.406.123.245
- In which: Interest expense	23		-	-	-	
9. Selling expense	25		902.402.676	586.021.728	2.342.363.572	2.582.329.285
10. General and administrative expense	26		2.175.068.640	2.394.831.757	6.754.983.819	6.786.338.943
11. Net profit from operating activities {30 = 20 + (21 - 22) - (25 + 26)}	**30**		**19.734.950.597**	**(563.662.937)**	**21.245.016.525**	**34.355.805.746**
12. Other income	31		250.681	850.400	2.503.042	3.500.400
13. Other expense	32		-	-	157.235.682	7.457.684
14. Other profit (40 = 31 - 32)	**40**		**250.681**	**850.400**	**(154.732.640)**	**(3.957.284)**
15. Total net profit before tax (50 = 30 + 40)	**50**		**19.735.201.278**	**(562.812.537)**	**21.090.283.885**	**34.351.848.462**
16. Current corporate income tax expense	51		3.592.102.410	50.396.424	3.907.105.366	5.223.328.019
17. Deferred corporate income tax expense	52		(267.304.829)	40.958.508	(394.910.663)	(317.752.994)
18. Profit after corporate income tax (60 = 50 - 51 - 52)	**60**		**16.410.403.697**	**(654.167.469)**	**17.578.089.182**	**29.446.273.437**
19. Profit after tax attributable to owners of the parent	**61**		**16.427.756.865**	**(412.767.384)**	**18.016.496.790**	**28.969.077.693**
20. Profit after tax attributable to non-controlling interests	**62**		**(17.353.168)**	**(241.400.085)**	**(438.407.608)**	**477.195.744**
21. Basic earnings per share	**70**					

Hanoi, 15 October 2025

Preparer	Chief Accountant	General Director
(Sign, full name)	*(Sign, full name)*	*(Sign, full name & sealed)*
Pham Thi Viet Ha	Dau To Uyen	Le Tien Hung

M.S.D.N: 0102469709 CÔNG TY CỔ PHẦN ĐẦU TƯ TÀI CHÍNH BẢO HIỂM DẦU KHÍ THÀNH PHỐ HÀ NỘI

CONSOLIDATED STATEMENT OF CASH FLOWS

(Indirect method)

Quarter III/2025

Presentation Currency: VND

ITEMS	Code	Note	Current Period (From 01/01/2025 to 30/09/2025)	Prior Period (from 01/01/2024 to 30/09/2024)
1	2	3	4	5
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Profits before tax	01		**21.090.283.885**	**34.351.848.462**
2. Adjustment for:				
- Depreciation and amortization of fixed assets and investment properties	02		2.536.701.393	2.723.359.192
- Provisions	03		4.069.913.189	1.405.024.564
- Exchange gains / losses from retranslation of monetary items denominated in foreign currency	04			
- Gains / loss from investment	05		(2.749.516.065)	(2.501.974.530)
- Interest expense	06			
- Other adjustments	07			
3. Operating profit before changes in working capital	08		**24.947.382.402**	**35.978.257.688**
- Increase/Decrease in receivables	09		(5.253.865.306)	(728.823.252)
- Increase/Decrease in inventories	10		12.991.238.627	43.793.903.976
- Increase/Decrease in payables (excluding interest	11		(4.130.624.775)	(54.106.038.305)
- Increase/Decrease in prepaid expenses	12		(2.144.501.283)	525.689.208
- Increase/Decrease in trading securities	13		(26.741.374.255)	(22.987.994.046)
- 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		**(6.271.918.166)**	**2.416.106.820**
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Purchase or construction of fixed assets and other long-term assets	21		(2.985.583.569)	(3.000.098.367)
2. Proceeds from disposals of fixed assets and other long-term assets	22			
3. Loans and purchase of debt instruments from other entities	23		(65.851.059.068)	(44.722.818.066)
4. Collection of loans and resale of debt instrument of other entities	24		52.519.948.982	34.638.866.521
5. Equity investments in other entities	25			
6. Proceeds from equity investment in other entities	26			
7. Interest and dividend received	27		2.158.052.785	2.931.021.623
Net cash flow from investing activities	30		**(14.158.640.870)**	**(10.153.028.289)**
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		**(20.430.559.036)**	**(7.736.921.469)**
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		**24.139.439.834**	**15.233.849.482**

Hanoi, 15 October 2025

Preparer	**Chief Accountant**	**General Director**
(Sign, full name)	*(Sign, full name)*	*(Sign, full name & sealed)*
Pham Thi Viet Ha	**Dau To Uyen**	**Le Tien Hung**

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