

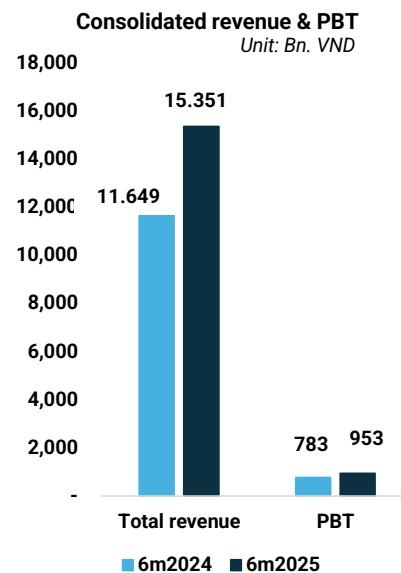


Business Update

- Exceeded the 1H2025 Plan – Consolidated revenue: 136% of 1H2025 target; Consolidated profit before tax (PBT): 169% of 1H2025 target.
- Strong growth in direct insurance premium revenue and reinsurance revenue compared to the same period – Original insurance premiums: +13.5%; Consolidated reinsurance revenue: +69.5%.
- PVI Insurance continues to firmly affirm its No. 1 position in Vietnam’s non-life insurance market in terms of capital, market share, and underwriting efficiency – Charter capital: VND 3,900 billion; Combined ratio: 84.91%, market share: 18.8%.
- Maintain stable investment performance amid a low interest rate environment and strong exchange rate fluctuations, directly affecting financial results – Consolidated ROE for the quarter: 8.78%; Financial return on consolidated equity: 10.61%.

Financial Performance

- As of 1H2025, on a consolidated basis, PVI exceeded its targets for Total Revenue (VND 15,351 billion, 72% of the annual plan) and Profit Before Tax (PBT) (VND 953 billion, 87% of the annual plan).
- Compared to the same period last year, both revenue and profit posted impressive growth (Total Revenue: +32%; PBT: +22%). The main driver of this growth in scale came from the insurance business, bolstered by PVI Insurance’s international credit rating of A- (Excellent).

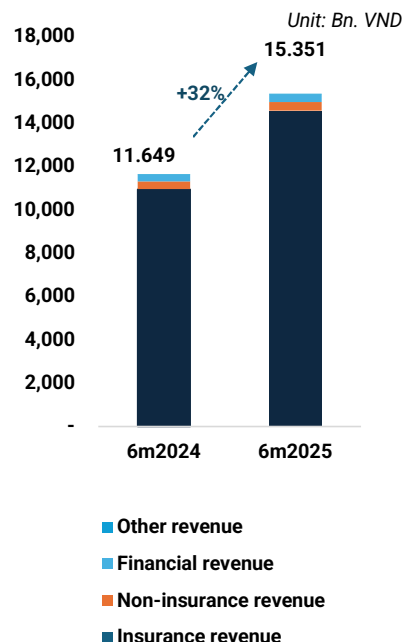


Source: PVI's Consolidated Financial Statements
Q2/2025

Financial Performance (cont.)

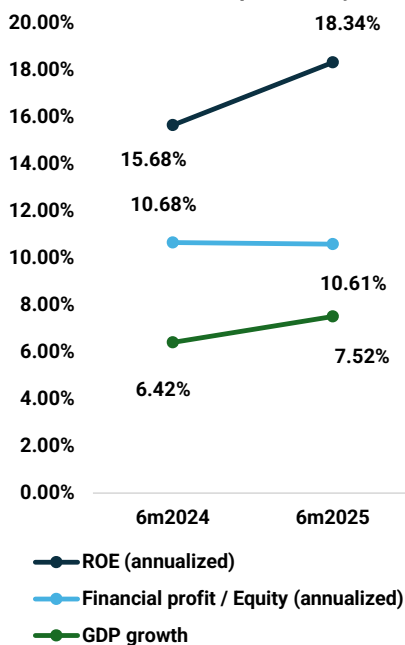
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Consolidated revenue breakdown

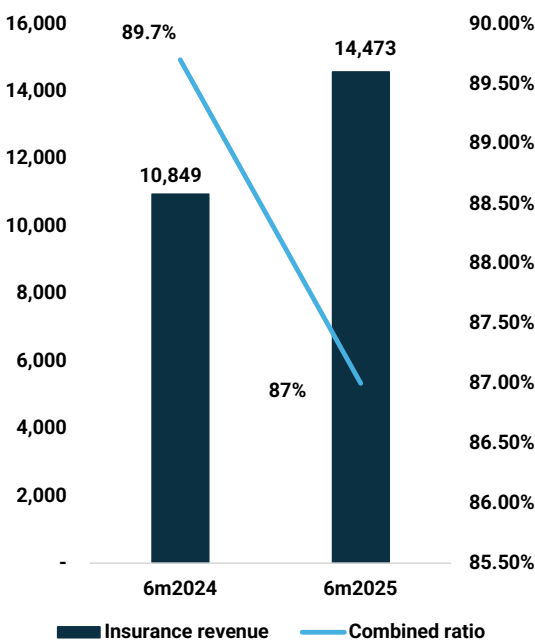


Unit: Bn. VND

Consolidated profitability



Underwriting performance



Source: PVI's Consolidated Financial Statements Q2/2025

Corporate Governance

- Successfully held the Q2/2025 Board of Directors meeting to discuss the business strategy and orientation for 2025. The dividend payout ratio for 2024 is 31.5%.
- Continue to implement social security and sustainable development programs, programs towards the 30th anniversary of PVI's establishment...
- Continue to implement the digital transformation process throughout the PVI system.
- Orientation towards seeking a strategic shareholder for HanoiRe.

Awards & Achievements

- PVI Holdings: Top 50 Outstanding Enterprises 17 consecutive years in the Top 500 Largest Enterprises (Vietnam Report), Top 50 Most Reputable and Efficient Public Companies 2025 (VIX50) 3rd time (Vietnam Report), Top 50 Sustainable Development Enterprises in Vietnam 2025 (TOP50 CSA), Consecutive years (Investment Bridge & Vietnam Financial Times), Fortune Southeast Asia 500 First time listed (Fortune), Enterprise meeting Information Disclosure Standards 2025 (IR Awards) Second time (IR Awards)
- PVI Insurance: Leading Top 10 Innovative and Efficient Enterprises 2025 – Non-life Insurance Sector (Viet Research & Investment Bridge), Top 10 Most Reputable Non-life Insurance Companies (Vietnam Report), Vietnam Insurance Initiative of the Year, (Insurance Asia – Singapore), 3 award categories at Insurance Asia Awards:  Best Non-life Insurance Company  Best Claims Management  Best General Insurance Company
- HanoiRe: Enterprise meeting Information Disclosure Standards 2025 (IR Awards), Successfully organized international reinsurance conference
- PVI AM: Impressive growth in AUM outside the system Strong and professional market presence

Outlook for 2025


PVI's 2025 business results are expected to be exceed according to the plan assigned by the General Meeting of Shareholders.

**Save the Date
for our next Investor Event**



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