VIETNAM NATIONAL AVIATION INSURANCE CORPORATION	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No: 403 /BHHK - TCKT Subject: Explanation of the Business Results Difference for 2024	*Ha Noi, March 31, 2025*

To: - The State Security Commission of Vietnam
- The Hanoi Stock Exchange

In accordance with the provisions of Circular No. 96/2020/TT-BTC dated November 16, 2020, by the Ministry of Finance on the disclosure of information on the securities market for large-scale public companies, the Vietnam national Aviation Insurance Corporation respectfully submits an explanation for the changes in the business results in 2024 compared to the results in 2023 as follows:

Đơn vị: Million VND

No	Indicator	2024 (Audited)	2023 (Audited)	Change (decrease)
1	Profit after tax	11,533	24,623	(13,091)

Reason:

- Due to fluctuations in the investment market in 2024, the Corporation adjusted our investment structure toward safer investment channels, resulting in a lower rate of return. This led to a decrease in the Corporation's financial revenue and profit after corporate income tax compared to the same period.

The Vietnam national Aviation Insurance Corporation respectfully reports this to the State Securities Commission and the Hanoi Stock Exchange for your information.

Sincerely!

CHIEF EXECUTIVE OFFICER

TỔNG CÔNG TY CỔ PHẦN BẢO HIỂM HÀNG KHÔNG

Nghiêm Xuan Thai

Recipients:

- As mentioned above;
- Archive: the Accounting Department.

Signature Not Verified
Ký bởi: TỔNG CÔNG TY CỔ PHẦN BẢO HIỂM HÀNG KHÔNG
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