
MSIG INSURANCE VIET NAM COMPANY LIMITED

Interim Financial Statements
For the period ended 30 June 2025

BALANCE SHEET
As at 30 June 2025

Seq	Details	30/06/2025 Mil VND	31/12/2024 Mil VND
ASSETS			
I.	Current assets	2,029,024	3,087,661
1	Cash	113,682	42,940
2	Short-term financial investment	660,868	1,635,696
3	Accounts receivable short-term	302,382	196,245
4	Other current assets	952,092	1,212,780
II.	Long-term assets	1,194,101	234,628
1	Fixed assets	818	689
	<i>Cost</i>	<i>30,004</i>	<i>29,681</i>
	<i>Accumulated depreciation</i>	<i>(29,186)</i>	<i>(28,992)</i>
2	Long-term financial investments	1,168,438	209,055
3	Statutory security deposit	6,000	6,000
4	Other long-term assets	18,845	18,884
III.	TOTAL ASSETS	3,223,126	3,322,289
LIABILITIES AND EQUITY			
IV.	LIABILITIES	1,945,349	2,132,064
1	Current liabilities	442,092	397,063
2	Long-term liabilities	15,305	14,425
3	Technical reserves	1,487,952	1,720,576
V.	EQUITY	1,277,777	1,190,225
1	Ower's equity	300,000	300,000
2	Statutory reserve	30,000	30,000
3	Retained profits	947,777	860,225
VI.	TOTAL RESOURCES	3,223,126	3,322,289

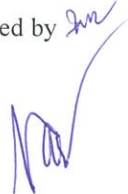


INCOME STATEMENT
For the period ended 30 June 2025

Details	30/06/2025 Mil VND	30/06/2024 Mil VND
Total revenue	477,454	489,002
Revenue from insurance activities, reinsurance activities and commission	420,453	427,360
Financial income	56,890	61,628
Other income	111	14
Total expenses	(367,936)	(325,599)
Total expenses for insurance activities, reinsurance activities	(245,791)	(214,027)
Commission expenses		
Financial expenses	(855)	(1,320)
General and administration expenses	(121,293)	(110,251)
Other expenses	3	(1)
Accounting profit before tax	109,519	163,402
Income tax expense	(21,967)	(32,754)
Net profit after tax	87,552	130,648

25th Jul 2025

Prepared by



Nguyễn Thị Vân Anh
Chief Accountant

Approved by



Yoshinori Ito
General Director