HANOI TRADE JOINT STOCK CORPORATION

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 280/TCT-B. TCKT

Subject: Explanations on the Reviewed Separate and Consolidated Interim Financial Statements for the six-month period ended June 30, 2026

Hanoi, August 28, 2026

Digitally signed by TỔNG CÔNG TY THƯƠNG MẠI HÀ NỘI - CÔNG TY CỔ PHẦN
DN: C=VN, S=Hà Nội, L=" Số 38 - 40, phố Lê Thái Tổ, Phường Hàng Trống, Quận Hoàn Kiếm", O=TỔNG CÔNG TY THƯƠNG MẠI HÀ NỘI - CÔNG TY CỔ PHẦN, CN=TỔNG CÔNG TY THƯƠNG MẠI HÀ NỘI - CÔNG TY CỔ PHẦN, OID.0.9.2342.19200300.100.1.1=MST:0100101273
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TỔNG CÔNG TY THƯƠNG MẠI HÀ NỘI - CÔNG TY CỔ PHẦN

To: STATE SECURITIES COMMISSION
HANOI STOCK EXCHANGE

I. Introduction of information disclosure organization:

1. Company name: HANOI TRADE JOINT STOCK CORPORATION
2. Securities code: HTM
3. Head office address: 38-40 Le Thai To, Hoan Kiem Ward, Hanoi
4. Phone: 0243 9285938. Website: www.haprogroup.vn

II. Information Disclosure

Explanation No. 1: Regarding the loss recorded in Profit after Corporate Income Tax in The Reviewed Interim Separate Financial Statements And Consolidated Financial Statements for the first six months of 2026, the detailed figures are as follows:

Indicator	Pre-audit data	Audited figures	Difference	
			Amount	Ratio
Profit after corporate income tax on separate audited financial statements of the Corporation	(7.315.279.937)	(7.315.279.937)	-	0,00%
Profit after corporate income tax on consolidated audited financial statements of the Corporation	(5.745.138.299)	(5.521.678.893)	(223.459.406)	4,05%

Hanoi Trade Joint Stock Corporation would like to explain the main reason as follows:

The Profit after Corporate Income Tax reported in The Reviewed Separate And Consolidated Financial Statements for the first six months of 2026 recorded a loss, primarily due to the prolonged adverse impacts of the COVID-19 pandemic and the ongoing geopolitical instability worldwide. Accordingly, the Corporation's core business activities have not yet fully recovered. Export activities have been adversely affected by geopolitical factors and disease outbreaks, while retail operations, service business activities, and commercial infrastructure exploitation have yet to recover to their pre-pandemic levels. In addition, the Corporation's subsidiaries and member companies have been similarly affected, resulting in the Corporation not receiving dividend income from its investments at the same level as in previous years.

Explanation No. 3: On qualified opinions, we would like to explain as follows:

Regarding the qualified opinion due to the auditor's inability to obtain sufficient documentation and evidence to assess the appropriateness of recognizing the 2024 cooperation revenue, we would like to provide the following explanation: The Corporation and its business partner are still in the process of finalizing certain settlement matters relating to several work items for the fourth quarter of 2024 in accordance with the contract. Accordingly, the auditors have highlighted this matter in their audit opinion for the Corporation to further complete and supplement the relevant supporting documentation.

Regarding the qualified audit opinion on the auditors' inability to obtain the financial statements of other companies, we hereby provide the following explanation: As the Corporation's equity ownership in Cointra Construction and Trading Investment Joint Stock Company and in the Nga Tu So Commercial Center Joint Venture was non-controlling, the Corporation was unable to obtain the financial statements of these entities in a timely manner.

We hereby certify that the information disclosed above is true and we shall take full legal responsibility for the content of the disclosed information.

Our sincerely./.

Recipients:
- As stated above.
- Chairman of the Directors of the Corporation.
- Members of the Board of Directors of the Corporation. (for reporting)
- Board of Supervisors of the Corporation. (for reporting)
- Executive Board of the Corporation. (for reporting)
- Filed: Office, Finance and Accounting Department.

General Director

M.S.D.N: 0100101234 C.T.C.P
TỔNG CÔNG TY
THƯƠNG MẠI HÀ NỘI
CÔNG TY CỔ PHẦN
P. HOÀN KIẾM - TP. HÀ NỘI

Duong Thi Lam