

**XUAN MAI INVESTMENT AND
CONSTRUCTION JOINT STOCK
COMPANY**

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Ha Noi, August 29, 2026

No: **393** /2026/CV/XMC-TCKT
Subject: Explanation of Net Profit Differences
Separate Financial Statements
First Six Months of 2026 After Review

**To: - The State Securities Commission of Vietnam;
- Hanoi Stock Exchange;
- The Shareholders.**

- Based on Circular No. 96/2020/TT-BTC dated November 16, 2020, of the Minister of Finance guiding the disclosure of information on the securities market.

- Based on the audited separate financial statements for the first six months of 2026 of Xuan Mai Investment and Construction Joint Stock Company dated August 28, 2026.

Xuan Mai Investment and Construction Joint Stock Company explains some contents in the audited separate financial statements for the first six months of 2026 as follows:

The after-tax profit for the reporting period changed by 10% or more compared to the same period of the previous year: The audited after-tax profit for the first six months of 2026 is VND 13 billion compared to VND 4.07 billion in the same period of the previous year, an increase of VND 8.93 billion, or 219%. The main reasons for the year-on-year increase are:

(i) Net revenue increased by VND 183 billion, a 21.7% increase compared to the same period in 2025;

(ii) Financial operating revenue increased by VND 15.7 billion, a 159.4% increase compared to the same period in 2025;

(iii) Financial expenses decreased by VND 1.7 billion, an 8.3% decrease compared to the same period in 2025;

(iv) Business management expenses decreased by VND 1.468 billion, a 12.4% decrease compared to the same period in 2025.

These factors led to a year-on-year increase in after-tax profit of VND 8.93 billion.

The above is an explanation of some contents in the audited separate financial report for the first six months of 2026 of Xuan Mai Investment and Construction Joint Stock Company. Xuan Mai Investment and Construction Joint Stock Company respectfully reports to the State Securities Commission, the Hanoi Stock Exchange, and all shareholders of the Company.

Thank you!.

Recipients:

- As addressed;
- Chairman of the BOD (for report);
- Archives: VP, TC, KT.

CHIEF EXECUTIVE OFFICER



Nguyen Minh Duc