TIN NGHIA CORPORATION	**SOCIALIST REPUBLIC OF VIETNAM**
NO.: 436 /CV-TCT	**Independence – Freedom – Happiness**
Regarding the explanation of figures in the reviewed semi-annual financial statements for 2026	*Dong Nai, August 28, 2025*

TỔNG CÔNG TY TÍN NGHĨA

To:

- The State Securities Commission;
- Hanoi Stock Exchange.

Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the securities market;

Pursuant to the reviewed semi-annual financial statements for 2026 and the reviewed semi-annual financial statements for 2025 disclosed on the web portals of the State Securities Commission and the Hanoi Stock Exchange;

Tin Nghia Corporation hereby provides an explanation for the variance in figures pursuant to Clause 4, Article 14 of Circular No. 96/2020/TT-BTC as follows:

1. Regarding net revenue and other income in the semi-annual income statement for 2026 changing by 10% or more compared to the income statement for the same period in 2025:

a) For the consolidated financial statements:

+ Net revenue decreased mainly due to: a decrease in revenue from coffee trading activities of the parent company.

+ Financial revenue decreased mainly due to: In the same period of the previous year, the Company recorded a gain from a share transfer transaction, with a gain on the share transfer amounting to VND 411.6 billion.

+ Other income increased mainly due to: During the period, the Company entered into an agreement to transfer the invested costs related to the land fund located in Hiep Hoa Commune, with a total transfer value of VND 295 billion (excluding value-added tax). The Company recognized the income arising from such transfer under the "Other income" line item.

b) For the separate financial statements:

+ Net revenue decreased mainly due to: a decrease in revenue from coffee trading activities.

+ Financial revenue decreased mainly due to: In the same period of the previous year, the Company recorded a gain from a share transfer transaction, with a gain on the share transfer amounting to VND 413.6 billion.

+ Other income increased mainly due to: During the period, the Company entered into a contract to transfer the invested costs related to the land fund in Hiep Hoa Commune, with a total transfer value of VND 295 billion (excluding value-added tax). The Company recognized the income arising from the aforementioned transfer under the "Other income" line item.

2. Regarding profit after corporate income tax in the semi-annual income statement for 2026 changing by 10% or more compared to the income statement for the same period in 2025:

a) For the consolidated financial statements:

+ Profit after corporate income tax decreased mainly due to the following reasons: a decrease in financial revenue, as the Company recorded a gain from a capital transfer transaction in the corresponding period of the previous year; and an increase in financial expenses related to the capital transfer transaction, as during the period, the Company recognized the reversal of the amount previously recorded due to the termination of the share transfer agreement, with VND 413.6 billion recognized under financial expenses for the period.

b) For the separate financial statements:

+ Profit after corporate income tax decreased mainly due to the following reasons: a decrease in financial income because, in the corresponding period of the previous year, the Company recorded a gain from capital transfer activities; and an increase in financial expenses related to capital transfer activities, as during the period, the Company recognized an adjustment to the investment amount due to the termination of the share transfer agreement, with VND 413.6 billion recorded under financial expenses for the period.

The above is the explanation for the variance in figures in the reviewed semi-annual financial statements for 2026. Tin Nghia Corporation hereby undertakes that the above explanations are entirely true and consistent with actual facts arising at the Company.

Respectfully./.

GENERAL DIRECTOR

(Signed)

Tran Trung Tuan

Recipients:

- As above;
- Archived: Admin.

CÔNG TY CỔ PHẦN TỔNG CÔNG TY TÍN NGHĨA

Digitally signed by CÔNG TY CỔ PHẦN TỔNG CÔNG TY TÍN NGHĨA
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