**CMC INVESTMENT**
**JOINT STOCK COMPANY**
**------------------------**
**No: 18/TC-KT**
*Re: Difference in Profit After Tax in the Semi-Annual Financial Statements for 2026 compared to the Semi-Annual Financial Statements for 2025*

**SOCIALIST REPUBLIC OF VIETNAM**
**Independence - Freedom - Happiness**
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**Hanoi, dated Aug 14, 2026**

***To:*** **STATE SECURITIES COMMISSION**
**HANOI STOCK EXCHANGE**

CMC Investment Joint Stock Company would like to send our best regards to the State Securities Commission and the Hanoi Stock Exchange.

According to Clause 4, Article 14 of Circular No. 96/2020/TT-BTC regarding periodic information disclosure by listed organizations, in cases where business results between two reporting periods fluctuate by 10% or more, the listed company must provide a clear explanation of the reasons leading to the unusual fluctuations in the financial statements.

Accordingly, CMC Investment Joint Stock Company provides an explanation of the business results in the 2026 Semi-Annual Financial Statements and the 2026 Semi-Annual Financial Statements as follows:

| No. | Indicators | Semi-annual 2026 | Semi-annual 2025 | Difference | % |
|---|---|---|---|---|---|
| 1 | Sales revenue | 46.737.100.002 | 44.124.415.944 | 2.612.684.058 | 105,9 |
| 2 | Financial income | 1.445.749.501 | 1.455.687.331 | - 9.937.830 | 99,3 |
| 3 | Other income | | | | |
| 4 | Cost of goods sold | 41.794.890.669 | 41.187.480.408 | 607.410.261 | 101,4 |
| 5 | Financial expenses | 5.529.899.559 | 347.241.899 | 5.182.657.660 | 1.592,5 |
| 6 | Selling expenses | 152.568.020 | 184.767.158 | - 32.199.138 | 82,5 |
| 7 | General and administrative expenses | 2.828.284.653 | 2.077.617.873 | 750.666.780 | 136,1 |
| 8 | Other expenses | 1.598.932 | 6.079.200 | | |
| 9 | Profit before tax | - 2.124.392.330 | 1.776.916.737 | > 10% | |
| 10 | Profit after tax | - 2.124.392.330 | 1.525.735.960 | > 10% | |

**REVENUE EXPLANATION**

Revenue for the first six months of 2026 increased by VND 2,612,684,058 (reaching 105.9% of the figure for the same period in 2025). This was driven by CMC Investment Joint Stock Company's business activities involving construction machinery and equipment for various projects; during this period, the Company stepped up efforts to reach more projects for machinery sales, resulting in a revenue increase that nonetheless remained within normal ranges.

Financial revenue for the first six months of 2026 decreased by VND 9,937,830 (reaching 99.3% of the figure for the same period in 2025). This was due to unfavorable stock market conditions; consequently, the Company sold certain stock holdings to realize profits and purchased shares in high-performing, high-dividend-paying companies during the quarter, keeping revenue at a normal level.

Other income:

## EXPLANATION OF EXPENSES

Cost of goods sold for the first six months of 2026 increased by VND 607,410,261 (reaching 101.4% of the figure for the same period in 2025); this rise was driven by the increase in sales revenue during the period.

Financial expenses for the first six months of 2026 increased by VND 5,182,657,660 (reaching 1,592.5% of the figure for the same period in 2025). Unfavorable stock market conditions during this period led the Company to sell some previously held shares and necessitated provisions for a sharp decline in the value of remaining shareholdings, thereby increasing financial expenses.

Selling expenses for the first six months of 2026 decreased by VND 32,199,137 (to 82.5% of the figure for the same period in 2025); this was because the Company was preparing to import machinery, keeping expenses at a moderate level.

General and administrative expenses for the first six months of 2026 increased by VND 750,666,780 (reaching 136.1% of the figure for the same period in 2025); the Company's leadership focused on cutting unnecessary costs, ensuring expenses remained at an optimal level.

Other expenses:

## PROFIT EXPLANATION

Pre-tax profit for the first six months of 2026 declined by more than 10% compared to the same period in 2025. This was due to unfavorable stock market conditions and a sharp rise in bank loan interest rates, which significantly increased the company's financial expenses.

Profit after tax: Profit after tax (net of corporate income tax) decreased correspondingly.

The above factors explain the fluctuations in the business results of CMC Investment Joint Stock Company for the first six months of 2026 compared to the first six months of 2025.

Sincerely thank you!

**CMC INVESTMENT**
**JOINT STOCK COMPANY**

M.S.D.N: 010010... - C.T.C.P.
CÔNG TY
CỔ PHẦN
ĐẦU TƯ
CMC
THÀNH PHỐ HÀ NỘI

**General Director**
**Ngo Anh Phuong**

**CMC INVESTMENT**
**JOINT STOCK COMPANY**
**------------------------**

**SOCIALIST REPUBLIC OF VIETNAM**
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**No: 19/TC-KT**
*Re: Explanation of losses; changing from profit to loss in the Semi-annual Financial Statements 2026*

**Hanoi, dated Aug 14, 2026**

***To:*** **STATE SECURITIES COMMISSION**
**HANOI STOCK EXCHANGE**

CMC Investment Joint Stock Company would like to send our best regards to the State Securities Commission and the Hanoi Stock Exchange.

Based on the financial statements for the first six months of 2026 of CMC Investment Joint Stock Company—which have been reviewed by AAC Auditing and Accounting Co., Ltd.—the company recorded a loss for the period. Pursuant to Point a, Clause 4, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, regarding periodic information disclosure by listed entities, a listed company is required to provide a clear explanation for any unusual fluctuations in its quarterly financial statements—specifically, instances where business results shift from a loss in the corresponding period of the previous year to a profit in the current period, or vice versa.

Accordingly, CMC Investment Joint Stock Company hereby submits the following explanation to the State Securities Commission and the Hanoi Stock Exchange:

| No. | Details | The semi-annual financial statements 2026 |
|---|---|---|
| 1 | Profit before corporate income tax | - 2.124.392.330 |
| 2 | Profit after corporate income tax | - 2.124.392.330 |

**Reasons:**

According to the semi-annual financial statements for 2026, the Company's machinery business operations were effective; however, regarding financial investments, a significant decline in the value of shares currently held by the Company necessitated the recognition of impairment provisions in the second quarter of 2026. Consequently, the resulting surge in financial expenses led to a loss.

This is the reason for the loss reported in the 2026 semi-annual financial statements.

The Company hereby reports this to the State Securities Commission and the Hanoi Stock Exchange. We respectfully send our regards to your esteemed agencies.

Sincerely thank you!

**CMC INVESTMENT**
**JOINT STOCK COMPANY**

**General Director**
**Ngo Anh Phuong**

**CMC INVESTMENT**
**JOINT STOCK COMPANY**
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**No: 20/TC-KT**
*Re: Explanation of the difference in profit after tax before and after the audit of the 2026 semi-annual financial statements.*

**SOCIALIST REPUBLIC OF VIETNAM**
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**Hanoi, dated Aug 14, 2026**

***To:*** **STATE SECURITIES COMMISSION**
**HANOI STOCK EXCHANGE**

CMC Investment Joint Stock Company would like to send our best regards to the State Securities Commission and the Hanoi Stock Exchange.

Based on the Clause 4, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, regarding periodic information disclosure by listed companies, a listed company is required to provide a clear explanation for the causes of significant fluctuations—defined as a change of 5% or more—in business performance results between two reporting periods as reflected in the financial statements.

Accordingly, CMC Investment Joint Stock Company hereby provides an explanation regarding the audited business results for the six-month period of 2026 (the "Reporting Period") in comparison with the six-month period of 2025, as follows:

| No. | Details | The semi-annual financial statements 2026 from CMC | The semi-annual financial statements 2026 from AAC Auditing and Accounting Co., Ltd. | Difference |
|---|---|---|---|---|
| 1 | Profit before corporate income tax | - 2.124.392.330 | -2.124.392.330 | - 33.080.017 |
| 2 | Profit after corporate income tax | - 2.124.392.330 | - 2.124.392.330 | 142.357.844 |

**Reasons:**

There is a discrepancy of VND 33,080,017 between the pre-tax profit reported by CMC Investment Joint Stock Company and the figure determined by NVA Auditing Co., Ltd. This difference arose because the auditor reclassified FLC shares as an expense (VND 301,000) and recorded an additional administrative expense of VND 32,779,017. Regarding the post-tax profit, the loss figure changed by VND 142,357,844; this was due to the Company's incorrect tax calculation regarding non-deductible items during a loss-making period, which the auditor subsequently recalculated. The above details explain the variances between the pre-audit and post-audit business results of CMC Investment Joint Stock Company for the first six months of 2026.

The Company hereby submits this report to the State Securities Commission and the Hanoi Stock Exchange for their information. We respectfully extend our regards to your agencies.

**CMC INVESTMENT**
**JOINT STOCK COMPANY**

M.S.D.N: 0100104... C.T.C.P.
CÔNG TY
CỔ PHẦN
ĐẦU TƯ
CMC
THÀNH PHỐ HÀ NỘI

**General Director**
**Ngo Anh Phuong**