

TIN NGHIA CORPORATION

No.: 370/CV-TCT
Regarding the explanation of Q2
2026 financial statement figures



SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Dong Nai, July 30, 2026

To:

- State Securities Commission;
- Hanoi Stock Exchange.

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

Pursuant to the Q2 2026 financial statements and Q2 2025 financial statements already disclosed on the information portal of the State Securities Commission and the Hanoi Stock Exchange.

Tin Nghia Corporation Joint Stock Company hereby provides an explanation for the variance in figures in accordance with Clause 4, Article 14 of Circular 96/2020/TT-BTC as follows:

1. Regarding the change in net revenue of 10% or more compared to the Income Statement for the same period in 2026:

* For the consolidated financial statements:

+ The increase in net revenue is primarily due to: an increase in revenue from gasoline business activities.

+ The increase in other income was primarily attributable to income generated from the transfer and recovery of investments in projects that were subsequently discontinued.

* For the Separate financial statements:

+ The increase in other income was primarily attributable to income generated from the transfer and recovery of investments in projects that were subsequently discontinued.

2. Regarding the 10% or more change in corporate income tax profit after tax in the Income Statement for Q2 2026 compared to the Income Statement of the same period in 2025:

a) For the Consolidated Financial Statements:

+ Profit after corporate income tax incurred a loss primarily due to: an increase in financial expenses from capital transfer activities.

b) For the Separate Financial Statements:

+ Profit after corporate income tax incurred a loss primarily due to: an increase in financial expenses from capital transfer activities.

3. Regarding the corporate income tax profit after tax in the Income Statement for Q2 2026 incurring a loss, shifting from profit in the Income Statement of the same period in 2025 to a loss in Q2 2026:

a) For the consolidated financial statements:

+ Profit after corporate income tax incurred a loss primarily due to: an increase in financial expenses from capital transfer activities.

b) For the separate financial statements:

+ Profit after corporate income tax incurred a loss primarily due to: an increase in financial expenses from capital transfer activities.

The above is the explanation for the variance in figures in the Q2 2026 financial statements. Tin Nghia Corporation Joint Stock Company hereby certifies that the above explanations are completely accurate and consistent with the actual situation at the Company.

Sincerely.

GENERAL DIRECTOR

Recipient:

- As above;
- Archive.

(Signed)

Tran Trung Tuan