

TIN NGHIA CORPORATION

No. : 129 /CV-TCT

*Re: Explanation of figures in the
Audited Financial Statements for
2025*

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

Dong Nai, March 30, 2026

To :

- State Securities Commission of Vietnam;
- Hanoi Stock Exchange.

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

Pursuant to the Audited Financial Statements for 2024, the Q4/2025 financial statements, and the Audited Financial Statements for 2025, which have been disclosed on the official websites of the State Securities Commission and the Hanoi Stock Exchange.

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

1. Regarding changes of 10% or more in net revenue and gross profit compared to the same period of 2024:

a) For the Consolidated Financial Statements:

+ Net revenue increased mainly due to the following reasons: increase in revenue from coffee trading activities, petroleum trading, industrial park infrastructure business, and other activities.

+ Gross profit increased mainly due to the following reasons: increase in gross profit from industrial park infrastructure business and other activities.

b) For the Separate Financial Statements:

+ Net revenue increased mainly due to the following reason: increase in revenue from coffee trading activities.

+ Gross profit decreased mainly due to the following reasons: decrease in gross profit from coffee trading activities.

2. Regarding changes of 10% or more in profit after corporate income tax compared to the same period of 2024:

a) For the Consolidated Financial Statements:

+ Profit after corporate income tax increased mainly due to the following reasons: increase in financial income from capital transfers, interest income from deposits, lending activities, and installment sales; decrease in administrative expenses due to a reduction in personnel expenses and other costs.

b) For the Separate Financial Statements:

+ Profit after corporate income tax increased mainly due to the following reasons: increase in financial income from capital transfers, dividends, and installment sales.

3. Regarding differences of 5% or more in profit after corporate income tax between pre-audit and post-audit figures:

a) For the Consolidated Financial Statements:

+ Profit after corporate income tax increased mainly due to the following reason: increase in profit from subsidiaries.

b) For the Separate Financial Statements:

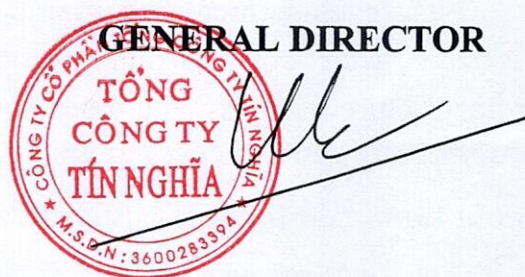
+ Profit after corporate income tax increased mainly due to the following reason: decrease in finance costs due to a reduction in provisions for long-term financial investments.

The above presents the explanations for variances in the audited financial statements for 2025. Tin Nghia Corporation hereby confirms that the above explanations are accurate and in line with the actual situation of the Company.

Sincerely.

Recipients: *U*

- As stated above;
- Filed at Office.



Trần Trung Tuấn