

**IDJ Viet Nam Investment
Joint Stock Company**

No: 70/2026-IDJ

THE SOCIALIST REPUBLIC OF VIET NAM
Independence – Freedom – Happiness

Ha Noi, May 13, 2026

**To: The State Securities Commission of Viet Nam
Ha Noi Stock Exchange**

- 1. Name of organization:** IDJ Viet Nam Investment Joint Stock Company
- 2. Stock code:** IDJ
- 3. Address:** 3rd Floor, Grand Plaza Shopping mall, 117 Tran Duy Hung, Yen Hoa, Ha Noi
- 4. Telephone:** 024.35558999 Fax: 024.35558990
- 5. Authorized person to disclose information:** Nguyen Manh Cuong
- 6. Content of information disclosure:**

6.1. The audited consolidated financial statements for 2025 of IDJ Vietnam Investment Joint Stock Company, prepared on May 12, 2026, include: balance sheet, income statement, cash flow statement, and notes to the financial statements.

6.2. Explanation of the consolidated business performance report for 2025, audited, showing a change of over 10% and a shift from profit to loss compared to 2024:

- Consolidated after-tax profit in 2025 decreased by over 10% compared to the previous year and shifted from profit to loss. This was due to the negative impacts on the real estate market in 2025, which affected sales and related expenses. Simultaneously, the company made provisions for asset losses on capital investments and uncollectible accounts receivable, and processed uncollectible loan interest. These are the main reasons leading to the decrease in consolidated after-tax profit and the shift from profit to loss in 2025 compared to 2024.

6.3. Explanation of the difference of 5% or more between the pre- and post-audit consolidated after-tax profit for the reporting period:

Based on the audited consolidated financial statements for 2025 and the consolidated financial statements for Q4/2025 of IDJ Vietnam Investment Joint Stock Company, the Company would like to explain the discrepancy in after-tax profit before and after the audit, specifically as follows:

Items	After the audit	Before the audit	Increase/Decrease	Proportion
Finance income	5.409.328.774	(28.906.329.269)	34.315.658.043	-118.71%
Finance expenses	121.199.523.103	110.025.253.326	11.174.269.777	10.16%

Items	After the audit	Before the audit	Increase/Decrease	Proportion
General and administrative expenses	112.890.270.789	69.357.367.058	43.532.903.731	62.77%
Other expenses	37.262.269.102	3.539.754.522	33.722.514.580	952.68%
Net profit/(loss) after tax	(159.654.203.087)	(104.187.392.195)	(55.466.810.892)	53.24%

The reasons for the discrepancies in the consolidated financial statements before and after the audit are as follows:

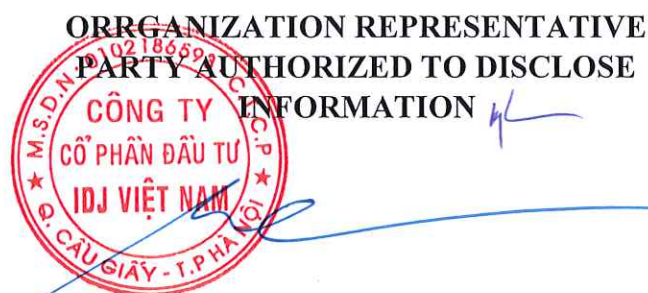
- Financial income increased by VND 34,315,658,043 due to the reclassification of waived interest after debt recovery to other expenses and the recognition of accrued deposit contract revenue.
- Financial expenses increased by VND 11,174,269,777, mainly due to the additional provision for other investments.
- General and administrative expenses increased by VND 43,532,903,731 due to the additional provision for overdue receivables.
- Other expenses increased by VND 33,722,514,580 due to the reclassification of waived interest after debt recovery from financial revenue to other expenses.
- Net profit after corporate income tax decreased by VND 55,466,810,892 due to the aforementioned factors.

7. Website address posting full financial reports: <http://idjf.vn>

We hereby commit that the information published above is true and we are fully responsible before the law for the content of the published information.

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- As above
- Archived: BOD office



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Nguyễn Mạnh Cường