

**IDJ Viet Nam Investment
Joint Stock Company**

No: 69/2026-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 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 audited 2025 business performance report: Changes exceeding 10% and a shift from profit to loss compared to 2024:

- Net profit after corporate income tax in 2025 is projected to decrease by over 10% compared to the previous year, shifting from profit to loss. This is due to the negative impacts on the real estate market in 2025, which affected sales and related expenses. Simultaneously, the company has made provisions for asset impairment losses on capital investments and uncollectible accounts receivable, and is dealing with interest on loans that are unlikely to be recovered. These are the main reasons for the decline in net profit after corporate income tax and the shift from profit to loss in 2025 compared to 2024.

6.3. Explanation of the difference in after-tax profit before and after the audit of 5% or more in the reporting period.:

Based on the audited separate financial statements for 2025 and the separate 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	5,336,846,511	(28,978,811,532)	34,315,658,043	-118.42%
Finance expenses	127,269,467,933	110,188,380,586	17,081,087,347	15.50%

Items	After the audit	Before the audit	Increase/Decrease	Proportion
General and administrative expenses	106,160,607,700	68,322,397,688	37,838,210,012	55.38%
Other expenses	37,231,790,102	3,507,675,022	33,724,115,080	961.44%
Net profit/(loss) after tax	(157,675,565,324)	(103,344,945,475)	(54,330,619,849)	52.57%

The reasons for the discrepancies in the separate 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 17,081,087,347 due to the additional provision for principal investment and investments in subsidiaries and other investments.
- General and administrative expenses increased by VND 37,838,210,012 due to the additional provision for overdue receivables.
- Other expenses increased by VND 33,724,115,080 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 54,330,619,849 due to the aforementioned reasons.

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.

Recipients:

- As above
- Archived: BOD office

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INFORMATION**



TỔNG GIÁM ĐỐC
Nguyễn Mạnh Cường