INTERNATIONAL COMMERCIAL INVESTMENT AND SERVICES JOINT STOCK COMPANY

No: 252 /ILS-TCKT
Re: Explanation of Q3/2026 Business Results

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, October 28, 2026

CÔNG TY CỔ PHẦN ĐẦU TƯ THƯƠNG MẠI VÀ DỊCH VỤ QUỐC TẾ

Digitally signed by CÔNG TY CỔ PHẦN ĐẦU TƯ THƯƠNG MẠI VÀ DỊCH VỤ QUỐC TẾ
DN: C=VN, S=HÀ NỘI, L=Quận Nam Từ Liêm, CN=CÔNG TY CỔ PHẦN ĐẦU TƯ THƯƠNG MẠI VÀ DỊCH VỤ QUỐC TẾ, OID.0.9.2342.19200300.100.1.1=MST:0100110052
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INFORMATION DISCLOSURE

To: **- State Securities Commission of Vietnam;**
- Hanoi Stock Exchange.

International Commercial Investment and Services Joint Stock Company (Stock ticker: ILS) hereby provides an explanation of its business results for Q3 2026:

1. Separate financial results:

Unit: VND

Item	Q3/2026	Q3/2025	Change
Separate Financial Statements	**(1)**	**(2)**	**(1) – (2)**
Profit after corporate income tax	13.633.610.194	1.663.180.762	11.970.429.432
Consolidated Financial Statements			
Profit after corporate income tax	15.881.580.629	2.886.560.355	12.995.020.274

2. Explanation of profit after tax:

2.1 Separate Financial Statements:

The profit after corporate income tax in the third quarter of 2026 changed by more than 10% compared to the same period in 2025, due to the following main reasons:

- Provision for doubtful debts: In the third quarter of 2025, the Company provisioned for doubtful debts in the amount of VND 8.6 billion. This expense increased the expenses during the period, thereby reducing the profit of the third quarter of 2025 compared to the third quarter of 2026.
- Other income: In the third quarter of 2026, the Company was adjusted to decrease supplier payables by VND 2.4 billion. This adjustment was recorded as other income, contributing to an increase in profit for the period.

Thus, the provisioning for doubtful debts in the third quarter of 2025 and the recognition of other income arising from the decreased adjustment of supplier payables in the third quarter of 2026 are the main reasons why the profit after corporate income tax in the third quarter of 2026 increased compared to the same period in 2025

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2.2 Consolidated Financial Statements:

The profit after corporate income tax in the third quarter of 2026 changed by more than 10% compared to the same period in 2025, specifically:

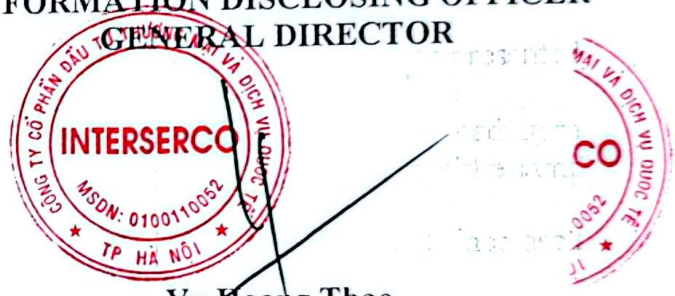
- Mainly due to the influence of indicators at the parent company (detailed explanation presented in section 2.1 of the report).
- The business results of subsidiaries in the third quarter of 2026 were all profitable, leading to an increase in consolidated profit in the third quarter of 2026 compared to the profit of the same period.
- With the above results, the business performance in the third quarter of 2026 increased compared to the same period.

International Commercial Investment and Services Joint Stock Company hereby submits this report to the State Securities Commission and the Stock Exchange for their information.

Respectfully,

Recipients:
- *As above;*
- *Filed: Office, Finance & Accounting.*

INFORMATION DISCLOSING OFFICER
GENERAL DIRECTOR



Vu Hoang Thao

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