

TIN NGHIA CORPORATION

No. : 530/CV-TCT

Re: Explanation of the Financial
Statement Data for Q3 2025

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Dong Nai, October 29, 2025

To:

- The State Securities Commission;
- The Hanoi Stock Exchange.

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

Pursuant to the financial statements for Q3 2025 and Q3 2024 that have been disclosed on the electronic information portal of the State Securities Commission and the Hanoi Stock Exchange.

Tin Nghia Corporation would like to provide an explanation of the discrepancy in data in accordance with Clause 4, Article 14 of Circular No. 96/2020/TT-BTC as follows:

1. Regarding the 10% or more variance in net revenue and gross profit compared to the income statement for the same period in 2024:

a) For the consolidated financial statements:

+ The increase in net revenue was primarily due to: increased revenue from coffee and petroleum business activities.

+ The increase in gross profit was primarily due to: higher gross profit from petroleum operations, industrial park infrastructure business, and other activities.

b) For the separate financial statements:

+ The increase in net revenue was primarily due to: increased revenue from coffee business activities.

+ The decrease in gross profit was primarily due to: a decrease in gross profit from coffee business activities.

2. Regarding the 10% or more variance in profit after corporate income tax on the income statement for Q3 2025 compared to the income statement for the same period in 2024:

a) For the consolidated financial statements:

+ The increase in profit after corporate income tax was primarily due to: an increase in financial income from deposit interest, loan interest, and interest on deferred payment sales; a decrease in general and administrative (G&A) expenses due to reduced employee expenses and other administrative expenses.

b) For the separate financial statements:

+ The increase in profit after corporate income tax was primarily due to: an increase in financial income from dividends, distributed profits, and interest on deferred payment sales; a decrease in general and administrative (G&A) expenses due to reduced employee expenses and other administrative expenses.

The above is the explanation of the discrepancies in the financial statements for Q3 2025. Tin Nghia Corporation hereby affirms that the above explanations are entirely accurate and consistent with the actual circumstances of the Company.

Sincerely.

Recipients:

- As stated above;
- Archived at the Office.

GENERAL DIRECTOR

Trần Trung Tuấn

REGULAR DISCLOSURE OF FINANCIAL STATEMENTS

To: The Hanoi Stock Exchange

In accordance with the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding the disclosure of information on the securities market, Tin Nghia Corporation hereby discloses the financial statements for the second quarter of 2025 to the Hanoi Stock Exchange as follows:

1. Organization name: Tin Nghia Corporation

- Stock code: TID
- Address: No. 96, Ha Huy Giap Street, Tran Bien Ward, Dong Nai Province
- Tel: (84-251) 382 2486 Fax: (84-251) 382 3747
- Email: info@tinnghiacorp.com.vn Website: <https://tinnghiacorp.com.vn>

2. Disclosed information:

- Quarter 3/2025 Financial Statements
 - ☒ Separate Financial Statements (listed organization without subsidiaries and the parent organization has no subordinate accounting units);
 - ☒ Consolidated Financial Statements (listed organization with subsidiaries);
 - ☐ Combined Financial Statements (listed organization with subordinate accounting units under its own accounting system).
- Cases requiring explanation:

+ The auditor issues a non-unqualified opinion on the Financial Statements (for the 2024 interim reviewed financial statements):

☐ Yes ☒ No

Explanation document required in case of Yes:

☐ Yes ☐ No

+ The Profit after tax in the reporting period shows a difference before and after the audit of 5% or more, or a change from loss to profit or vice versa (for the 2024 interim reviewed financial statements):

☐ Yes

☒ No

Explanation document required in case of Yes:

☐ Yes

☐ No

+ The Profit after tax in the income statement for the reporting period changes by 10% or more compared to the same period of the previous year:

☒ Yes

☐ No

Explanation document required in case of Yes:

☒ Yes

☐ No

+ The Profit after tax in the reporting period is a loss, changing from a profit in the same period of the previous year to a loss in the current period, or vice versa:

☐ Yes

☒ No

Explanation document required in case of Yes:

☐ Yes

☐ No

This information has been published on the company's electronic information page on October 29, 2025 at the following link: <https://tinnghiacorp.com.vn/quan-he-co-dong/bao-cao-tai-chinh>

Attached documents:

- Separate Financial Statements for Q3 2025;
- Consolidated Financial Statements for Q3 2025;
- Explanation Letter No. 530/CV-TCT dated October 29, 2025.

Authorized Representative

Legal Representative

Authorized Person for Information Disclosure



Trần Trung Tuấn