

**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:

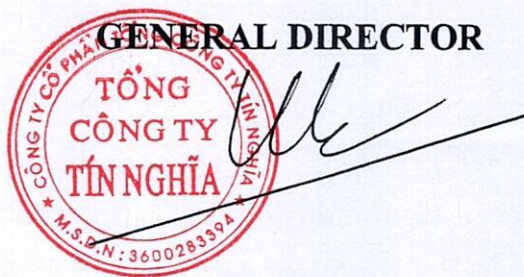
+ Profit after corporate income tax increased mainly due to the following reason: decrease in finance costs due to a reduction in provisions for long-term financial investments.

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**

**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 Audited Financial Statements for 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:**

- The Audited Financial Statements for 2025:
  - 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 Audited Financial Statements for 2025):

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 Audited Financial Statements for 2025):

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 March 30, 2026 at the following link: <https://tinnghiacorp.com.vn/quan-he-co-dong/bao-cao-tai-chinh>

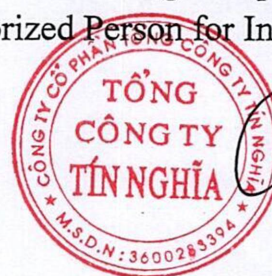
**Attached documents:**

- Separate Financial Statements for 2025;
- Consolidated Financial Statements for 2025;
- Explanation Letter No. 129/CV-TCT dated March 30, 2026.

**Authorized Representative**

Legal Representative

Authorized Person for Information Disclosure



PHÓ TỔNG GIÁM ĐỐC

Nguyễn Cao Nhơn