TIN NGHIA CORPORATION

No.: 577/CV-TCT
Re: Explanation of figures in the Financial Statements for the third quarter of 2026

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Dong Nai, October 27, 2026

To :

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

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

Pursuant to the Financial Statements for the third quarter of 2026 and the Financial Statements for the third quarter of 2025 disclosed on the portals of the State Securities Commission of Vietnam and the Hanoi Stock Exchange.

Tin Nghia Corporation Joint Stock Company would like to explain the variance in figures pursuant to Clause 4, Article 14 of Circular No. 96/2020/TT-BTC as follows:

1. Regarding the variance of 10% or more in net revenue compared to the income statement of the same period in 2026:

a) For the Consolidated Financial Statements:

+ Net revenue increased mainly due to: an increase in revenue from petroleum trading activities.

b) For the Separate Financial Statements:

+ Net revenue decreased mainly due to: a decrease in revenue from coffee trading activities.

2. Regarding the variance of 10% or more in profit after corporate income tax in the income statement for the third quarter of 2026 compared to the income statement of the same period in 2025:

a) For the Consolidated Financial Statements:

+ Profit after corporate income tax decreased mainly due to: Effective from January 1, 2026, under Circular No. 99/2025/TT-BTC of the Ministry of Finance guiding the corporate accounting regime, revenue received in advance across multiple periods from operating leases must be allocated over the lease term. Accordingly, revenue from land leasing and infrastructure use fees collected as a lump sum in advance for the entire lease term during the period was allocated over the lease term, resulting in a corresponding decrease in profit.

b) For the Separate Financial Statements:

+ Profit after corporate income tax decreased mainly due to: an increase in financial expenses driven by higher loan interest costs, and an increase in other expenses resulting from the reimbursement to the Dong Nai Provincial Party Committee of the outstanding remediable amount pursuant to Inspection Conclusion No. 1802/KL-TTCP dated August 30, 2024 of the Government Inspectorate.

The above is the explanation for the variances in the figures of the Financial Statements for the third quarter of 2026. Tin Nghia Corporation Joint Stock Company hereby undertakes that the foregoing explanations are entirely truthful and consistent with the actual occurrences at the Company.

Respectfully.

GENERAL DIRECTOR

(Signed)

Tran Trung Tuan

Recipients:
- As above;
- Archived: Clerical.

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TIN NGHIA CORPORATION

No.: 573/CV-TCT

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Dong Nai, October 27, 2026

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: Hanoi Stock Exchange

Pursuant to the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, of the Ministry of Finance guiding the disclosure of information on the securities market, Tin Nghia Corporation hereby discloses the financial statements for the third quarter of 2026 to the Hanoi Stock Exchange as follows:

1. Name of organization: Tin Nghia Corporation

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

2. Content of disclosed information:

- Q3/2026 Financial Statements

☑ Separate financial statements (for listed companies without subsidiaries and superior accounting units with dependent units);

☑ Consolidated financial statements (for listed companies with subsidiaries);

☐ Combined financial statements (for listed companies with dependent accounting units that organize their own accounting apparatus).

- Cases requiring explanation of causes:

+ The audit organization has issued an opinion other than an unqualified opinion on the financial statements (for the 2025 audited financial statements):

☐ Yes ☑ No

Explanation document in case of 'Yes':

☐ Yes ☐ No

+ Profit after tax in the reporting period shows a difference of 5% or more before and after the audit, or has shifted from a loss to a profit or vice versa:

☐ Yes ☑ No

Explanation document in case of 'Yes':

☐ Yes ☐ No

+ Profit after corporate income tax in the income statement of the reporting period has changed by 10% or more compared to the same period of the previous year:

☑ Yes ☐ No

Explanation document in case of 'Yes':

☑ Yes ☐ No

+ Profit after tax in the reporting period is a loss, or has shifted from a profit in the same period of the previous year to a loss in this period, or vice versa:

☐ Yes ☑ No

Explanation document in case of 'Yes':

☐ Yes ☐ No

This information was disclosed on the company's website on: October 27, 2026, at the link: https://tinnghiacorp.com.vn/quan-he-co-dong/bao-cao-tai-chinh

Representative of the organization
Legal Representative/Authorized Person for Information Disclosure

(Signed)

Trần Trung Tuấn

Attached documents:
- Separate Q3/2026 financial statements;
- Consolidated Q3/2026 financial statements;
- Explanation document No. 577 /CV-TCT dated October 27, 2026.

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