HONGHA

No.: 35.../CV-HHVN

"Re: Explanation of the discrepancy in profit after tax in the audited financial statements for the first six months of 2026 compared to the first six months of 2025."

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness
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Hanoi, August 11, 2026

CÔNG TY CỔ PHẦN HỒNG HÀ VIỆT NAM

Digitally signed by CÔNG TY CỔ PHẦN HỒNG HÀ VIỆT NAM
DN: C=VN, S=HÀ NỘI, L=Huyện Thanh Trì, CN=CÔNG TY CỔ PHẦN HỒNG HÀ VIỆT NAM, OID.0.9.2342.19200300.100.1.1=MST:0100109674
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To: **- State Securities Commission of Vietnam**
- Hanoi Stock Exchange

1. Company Name: Vietnam Hong Ha Joint Stock Company

2. Stock Code: PHH

3. Head Office Address: Operations Building, New Urban Area of Tu Hiep, Tu Hiep Commune, Thanh Tri District, Hanoi City.

4. Telephone: 024.35540845

5. Person in charge of information disclosure: Mrs. Tran Thi Thanh Binh - Position: Deputy General Director

6.1.The 2026 Reviewed Financial Statements include: Statement of Financial Position, Statement of Profit or Loss, Statement of Cash Flows, and Notes to the Financial Statements.

6.2. Explanations:

a. Regarding the difference in profit after tax in the Statement of Profit or Loss for the first six months of 2026 compared to the first six months of 2025:

In the Company's Reviewed Separate Financial Statements:

- Profit after tax for the first six months of 2026: **74,942,909 VND**
- Profit after tax for the first six months of 2025: **(266,062,816) VND**

In the Company's Reviewed Consolidated Financial Statements:

- Profit after tax for the first six months of 2026: **73,863,314 VND**
- Profit after tax for the first six months of 2025: **(270,163,635) VND**

Profit after tax on the separate financial statements for the first six months of 2026 increased by more than 128%, and on the consolidated financial statements increased by more than 127% compared to the first six months of 2025, due to financial revenue in the first six months of 2026 being higher than in the same period of 2025.

b. Regarding the loss of profit after tax in the first six months of 2026 in the Separate and Consolidated Financial Statements:

- Profit after tax in the Separate Financial Statements for the first six months of 2026: **74,942,909 VND**
- Profit after tax in the Consolidated Financial Statements for the first six months of 2026: **73,863,314 VND**

CÔNG TY CỔ PHẦN HỒNG HÀ VIỆT NAM | VPGD. Khu đô thị mới Tứ Hiệp, xã Tứ Hiệp, Thanh Trì, Hà Nội | Tel. 024 3 5540 845 Fax. 024 3 5540 847 | Email. hongha@honghavietnam.vn Website. www.honghavietnam.vn

This is because in the first six months of 2026, financial revenue from deposit and loan contracts was large enough to offset management expenses, leading to profit after tax on both separate and consolidated financial statements.

c. Regarding the issue of the auditor's disclaimer of opinion: This is because, at the time of the audit, the auditor was unable to obtain sufficient appropriate audit evidence to form a basis for an audit opinion on the following matters:

- Payment of VND 77,022,500,000 under Capital Transfer Contract No. 01/HĐCN dated June 23, 2010 between Hong Ha Vietnam Joint Stock Company and Mr. Nguyễn Tất Lạc, which the company assessed as a loss according to the Board of Directors' Minutes No. 10/2015/BB-HĐQT dated December 25, 2015. The company is still making efforts to contact Mr. Nguyễn Tất Lạc to resolve the rights and obligations of the parties under the contract. To be prudent, in 2015 the company allocated 50% (equivalent to VND 38,511,250,000) of the payment to business expenses. In 2016, the company continued to allocate VND 6,000,000,000 to business expenses. The remaining amount of VND 32,511,250,000 is currently recorded as a long-term prepaid expense.
- Other receivables from HH Phong Thịnh Company related to Copper Ore Flotation Line Contract No. 09/2010 dated September 8, 2010; Contract Appendix dated February 22, 2011; Contract Appendix 02 dated March 22, 2011, with a balance as of June 30, 2025 of VND 11,347,160,000. The company has also obtained a balance confirmation letter from HH Phong Thịnh Company. However, since the debt has been outstanding for a long time, the company does not have sufficient documentation to determine the recoverable value as a basis for making provisions.
- As of June 30, 2026, the company had not obtained interim financial statements for the operating period from January 1, 2026 to June 30, 2026 from Vietnam-Laos General Business Joint Stock Company, and therefore had not considered making or reversing provisions for financial investment losses in these companies.
- Regarding customer receivables valued at VND 3.5 billion, the company is still in the process of debt recovery and has not yet considered making provisions for this receivable.
- For the period from January 1, 2025 to June 30, 2025, the company had not recorded the bank guarantee fee payable of VND 656 million.

7. Website address for publishing the complete financial: http://honghavietnam.vn

- We hereby certify that the disclosed information is truthful and accept full legal responsibility for the content of the disclosed information.

VIETNAM HONG HA JOINT STOCK COMPANY

Recipients:

- *As mentioned above;*
- *Finance and Accounting Department, General Affairs Department (for filing)*

M.S.D.N: 0100109674 - C.T.C.P
CÔNG TY CỔ PHẦN HỒNG HÀ VIỆT NAM
THÀNH PHỐ HÀ NỘI

PHÓ TỔNG GIÁM ĐỐC
Trần Thị Thanh Bình

HONG HA

Số: 36./CV-HHVN

THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Ha Noi, August 11 năm 2026

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: Hanoi Stock Exchange

Pursuant to the provisions of Clause 3 and Clause 4, Article 14 of Circular 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the stock market, Hong Ha Vietnam Joint Stock Company shall disclose the financial statements (BCTC) Reviewed Interim Financial Statements for the year 2026 to the Hanoi Stock Exchange as follows:

1. Organization name: Hong Ha Vietnam Joint Stock Company

- Stock code: PHH
- Address: Operator, Tu Hiep New Urban Area, Tu Hiep, Thanh Tri, Hanoi.
- Contact phone number: 024.35540845
- Email: banthuky@honghavietnam.vn Website: http://honghavietnam.vn

2. Information disclosure content:

• Reviewed Interim Financial Statements for the year 2026

☑ Separate financial statements (TCNY has no subsidiaries and the superior accounting unit has affiliated units);

☑ Consolidated financial statements (TCNY has subsidiaries);

☐ Consolidated financial statements (TCNY has a affiliated accounting unit with its own accounting apparatus).

- Cases requiring explanation:

+ The audit organization gives an opinion that is not an unqualified opinion on the financial statements (for the financial statements that have been reviewed/audited ......):

☑Yes ☐No

Explanatory document in case of integration:

☑Yes ☐No

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

☐Yes ☐No

Explanatory document in case of integration:

☐Yes ☐No

+ Profit after corporate income tax in the business results report of the reporting period changes by 10% or more compared to the same period last year:

☑Yes ☐No

Explanatory document in case of integration:

☑Yes ☐No

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

☑Yes ☐No

Explanatory document in case of integration:

☑Yes ☐No

This information is published on the company's website on: 11/08/2026 at the link: https://honghavietnam.vn/

HONG HA VIET NAM JOINT STOCK COMPANY

M.S.D.N: 0100109674 - C.T.C.P
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Trần Thị Thanh Bình