TAN BIEN RUBBER JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
No.: 903 /CSTB-TCKT	Tay Ninh, July 15 , 2026

Re: Explanation of the Consolidated Financial Statements for Q2/2026

To:

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

Pursuant to Point a, Clause 4, Article 14, Chapter III of Circular No. 96/2020/TT-BTC dated November 16, 2020, of the Ministry of Finance guiding information disclosure on the securities market:

"When disclosing the financial statements mentioned in Clauses 1, 2, and 3 of this Article, listed organizations, large public companies must also explain the reasons when any of the following occurs:

a) The net profit after tax in the report on business results for the reporting period changes by 10% or more compared to the same period of the previous year;

b) The net profit after tax for the reporting period shows a loss, changing from a profit in the same period of the previous year to a loss in this period or vice versa;

c) The net profit after tax for the reporting period has a difference before and after the audit or review of 5% or more, changing from a loss to a profit or vice versa".

Tan Bien Rubber Joint Stock Company (RTB) would like to provide the following explanation regarding the business results for the second quarter of 2026 compared to the same period last year:

Unit: VND

No.	Item	Current period	Previous period	% Change
1	Total Revenue and Other Income	388,737,262,640	448,712,859,842	-13.37%
2	Total Expenses	270,096,040,448	191,157,694,133	41.29%
3	Profit Before Tax	118,641,222,192	257,555,165,709	-53.94%
4	Profit After Tax	99,053,608,446	209,480,437,920	-52.71%

Profit after tax in the Consolidated Income Statement for Q2/2026 decreased by 52.71% compared to the same period. The main reasons are as follows:

- In the second quarter of 2026, the company's rubber sales increased by over 1,500 tons compared to the same period last year, resulting in a revenue increase of over 75 billion VND, while the cost of goods sold increased by over 66 billion VND. Financial income also increased by over 9 billion VND; however, administrative and selling expenses increased by over 11 billion VND, leading to a profit increase of over 7 billion VND.

- Other income decreased by over 146 billion VND, mainly due to the liquidation of rubber plantations for replanting, which was significantly lower than the same period last year.

These reasons resulted in a 52.71% decrease in after-tax profit compared to the same period last year.

The above is the explanation from Tan Bien Rubber Joint Stock Company (RTB) regarding the profit fluctuations in the consolidated business performance report for the second quarter of 2026, submitted to the State Securities Commission and the Hanoi Stock Exchange.

Sincerely./.

Recipients:
- As mentioned above;
- Board of Directors, Board of Supervisors (for reporting);
- Company Website;
- Archive: Clerk, Finance and Accounting Dc.

GENERAL DIRECTOR

M.S.D.N: 3900242832 - C.T.C.P. CÔNG TY CỔ PHẦN CAO SU TÂN BIÊN X. TÂN HỘI - T. TÂY NINH

Lâm Thanh Phú