

CTCP VÀNG BẠC ĐÁ QUÝ
PHÚ NHUẬN
PHU NHUAN JEWELRY
JOINT STOCK COMPANY

Số: 610/2026/CV-CTY
No.: 610/2026/CV-CTY

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập – Tự do – Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Tp. HCM, ngày 25 tháng 09 năm 2026
Ho Chi Minh City, September 25, 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: Sở Giao dịch Chứng khoán Thành phố Hồ Chí Minh
To: Ho Chi Minh Stock Exchange

- Tên tổ chức: Công ty Cổ phần Vàng Bạc Đá Quý Phú Nhuận (“Công ty”/“PNJ”)
Name of organization: Phu Nuan Jewelry Joint Stock Company (“the Company”/“PNJ”)
 - Mã chứng khoán/Mã thành viên: PNJ
Stock code/ Broker code: PNJ
 - Địa chỉ: 170E Phan Đăng Lưu, Phường Đức Nhuận, Thành phố Hồ Chí Minh, Việt Nam
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 - E-mail: thanh.dtn@pnj.com.vn
- Nội dung thông tin công bố:
Contents of disclosure:

Ngày 25/09/2026, Công ty công bố thông tin liên quan đến kết quả kinh doanh tháng 07 và tháng 08 năm 2026.
On September 25, 2026, the Company disclosed information relating to our business results for July and August 2026.

Chi tiết nội dung theo tài liệu đính kèm.
Details are provided in the attached documents.
- Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 25/09/2026 tại đường dẫn <https://www.pnj.com.vn/quan-he-co-dong/thong-bao/>.
This information was published on the Company’s website on September 25, 2026, as in the link <https://www.pnj.com.vn/quan-he-co-dong/thong-bao-en/>.

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.
We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.



Nơi nhận/ *Recipients:*

- Như trên/ *As above*
- Lưu VP HĐQT/ *BOD Office archives*
- Lưu văn thư/ *Document Control archives*

Tài liệu đính kèm/ *Attachments:*

- Báo cáo kết quả hoạt động kinh doanh tháng 07 và tháng 08 năm 2026.
- *Business results report for July and August 2026*

Đại diện tổ chức

Organization representative

Người đại diện theo pháp luật/Người UQ CBTT
Legal representative/ Party authorized to disclose information



TRẦN PHƯƠNG NGỌC THẢO





PHU NHUAN JEWELRY JSC

BUSINESS RESULTS REPORT

For July & August 2026

BUSINESS RESULTS FOR JULY & AUGUST 2026



Net revenue

5,695

▲ +4.5% YoY

Gross profit

550

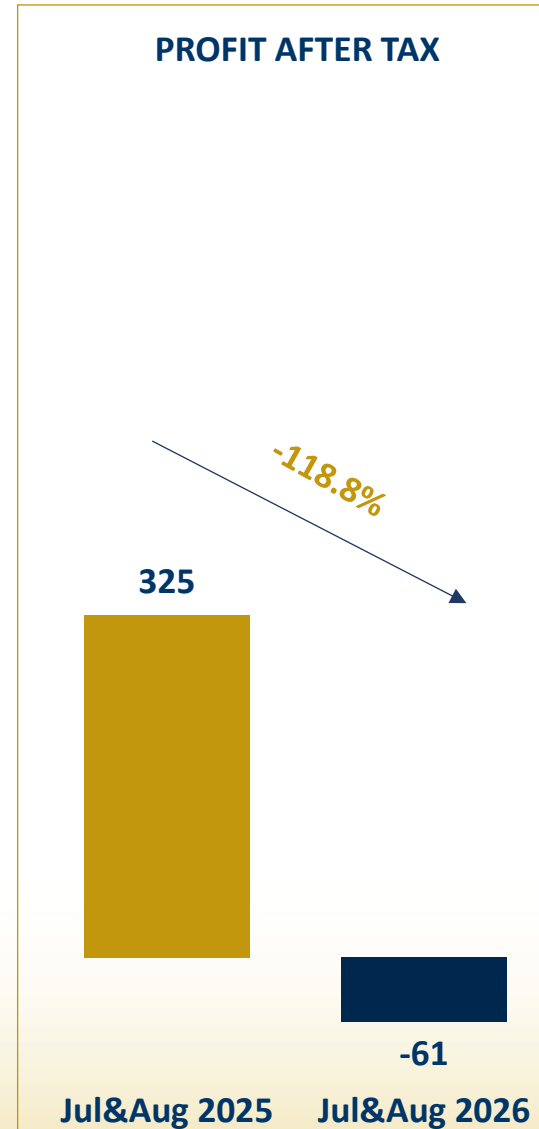
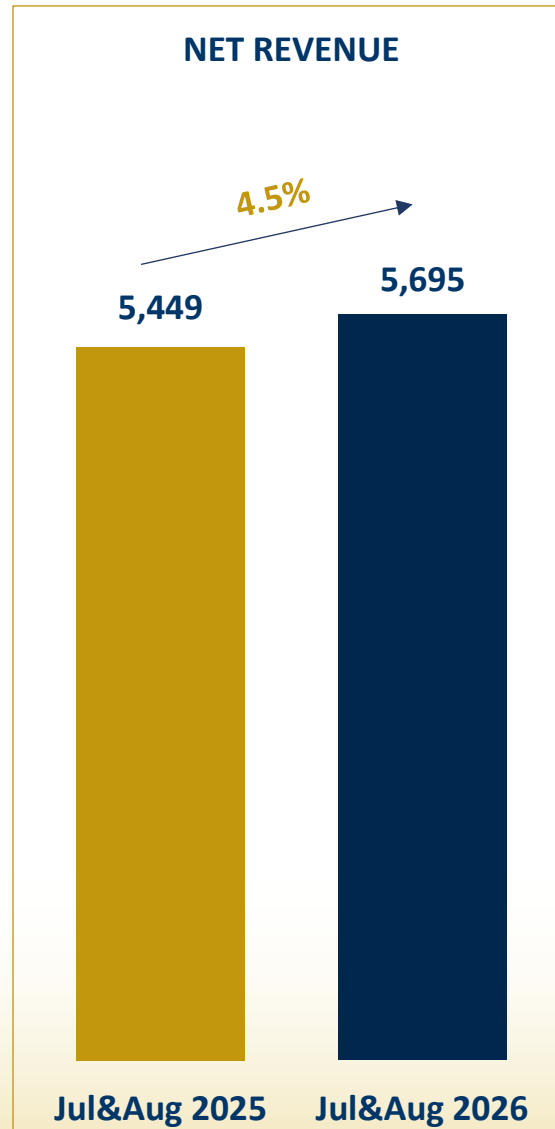
▼ -45.4% YoY

Profit after tax

-61

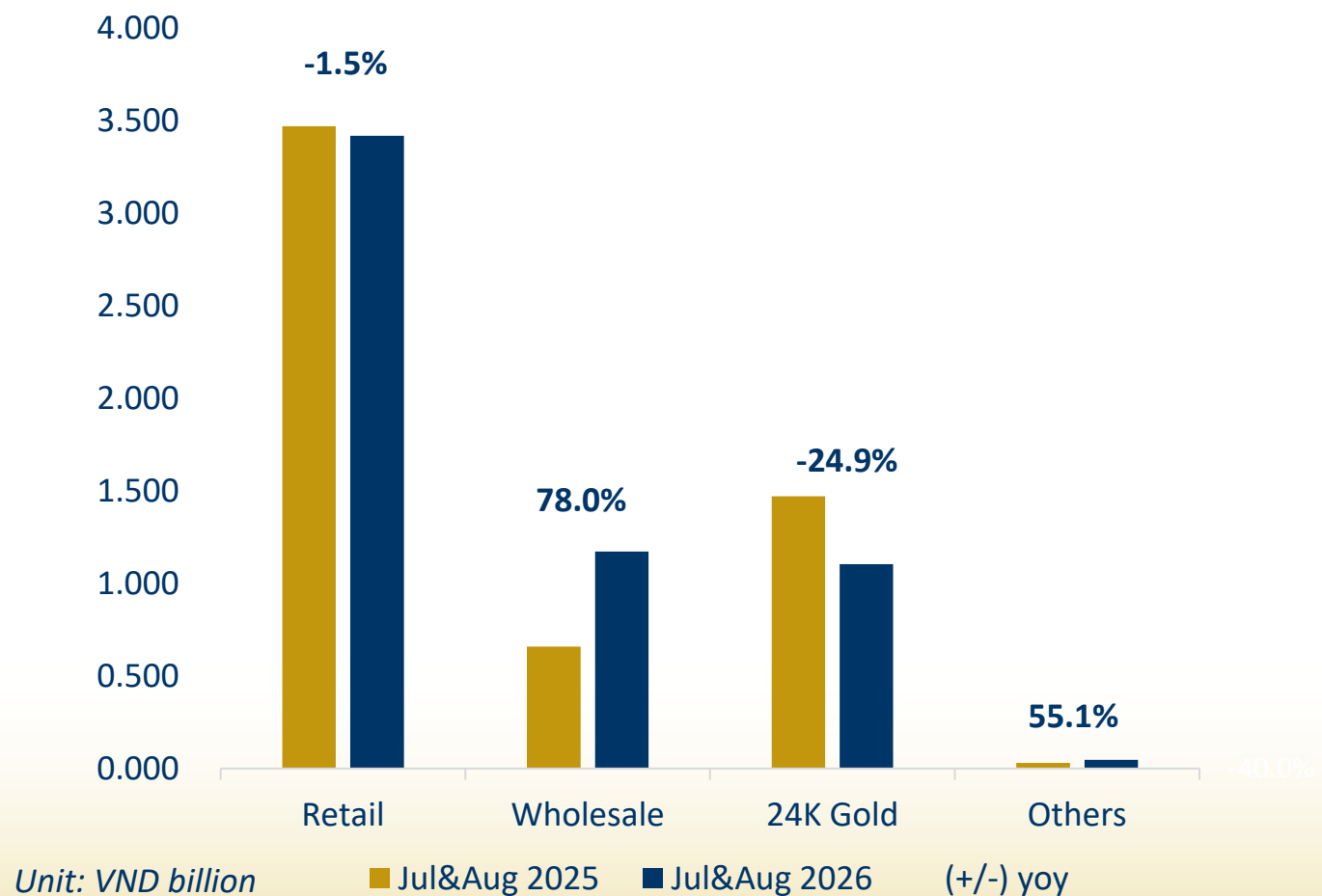
▼ -118.3% YoY

Unit: VND billion

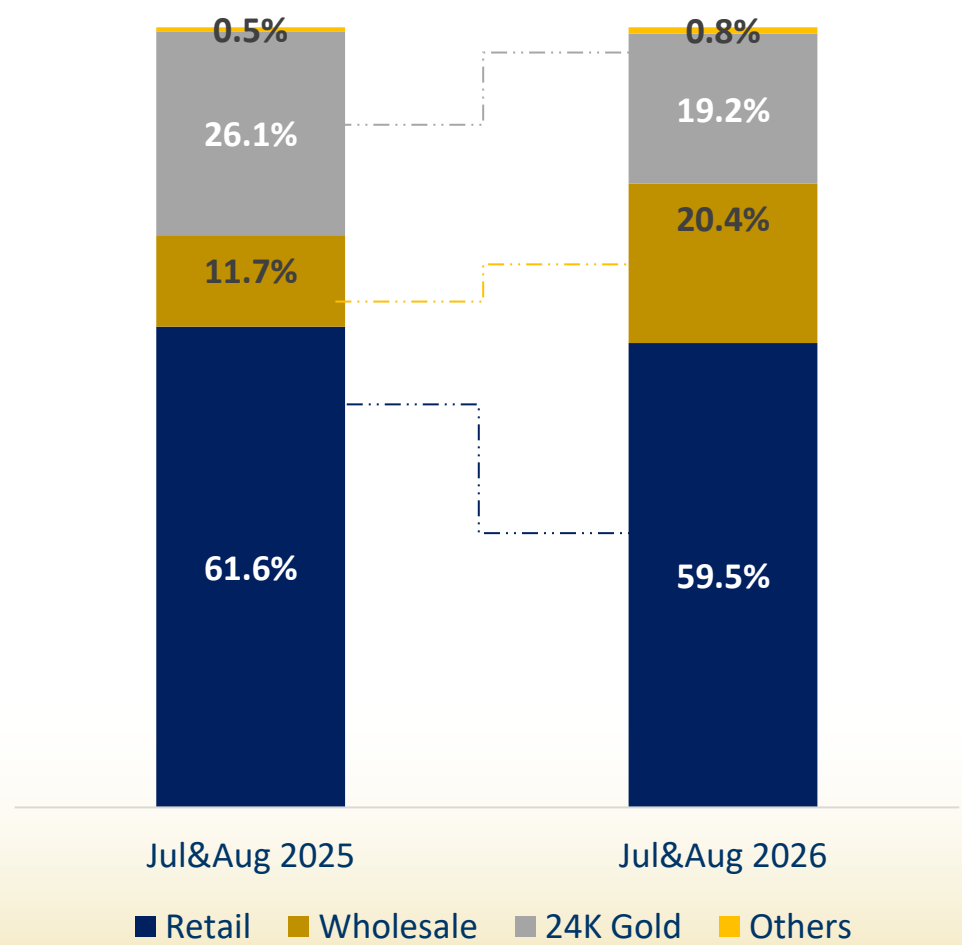


BUSINESS RESULTS FOR JULY & AUGUST 2026

ACCUMULATED REVENUE GROWTH



ACCUMULATED REVENUE STRUCTURE

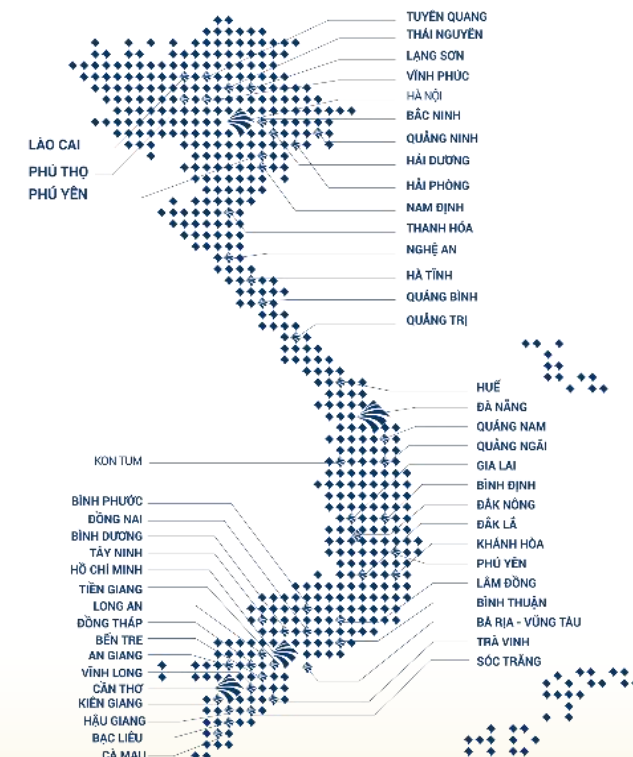


SYSTEM DEVELOPMENT IN THE 8 MONTHS OF 2026

As of August 31, 2026	Number of stores
PNJ	424
Style by PNJ	3
CAO Fine Jewellery	4
Wholesale business centre	1
Total	432

(*) In the 8 months of 2026, PNJ opened 9 new stores and closed 8 stores.

430 stores in **31/34** provinces and cities



INVESTOR FREQUENTLY ASKED QUESTIONS (FAQ)



1. What is the basis for inventory provisioning? Is it related to diamond quality?

The provision includes: (i) costs of processing and liquidating repurchased/recovered goods; and (ii) obligations and losses related to the sales policy for goods sold in previous periods. Factors related to stone quality have an insignificant impact, primarily involving recovered stones that do not meet PNJ's reuse criteria and are not the main cause of the provision.

In addition, PNJ has proactively implemented diamond inspection through independent entities: Vinacontrol randomly selects among samples traded across the PNJ system, seals and transfers the samples to the Asian Institute of Gemological Sciences (AIGS) for independent inspection. The results show that 100% of the inspected samples are natural diamonds and in conformity with the 4C specifications disclosed by PNJ.

The process of sampling and inspection is conducted by independent parties, contributing to ensuring the objectivity and transparency of the results.

2. Under what method does the Company provision for losses related to the exchange/repurchase policy for goods sold and expected to be repurchased in the future? Why may the provision level change across reporting periods? Is there still a provisioning risk in 2027?

The Company uses a model that is based on historical sales and repurchase data of goods sold under the exchange/repurchase policy. Concurrently, the Company establishes assumptions regarding the customer resale rate and the loss level when the Company repurchases goods from customers. Based on the practical developments of customer behavior and/or the exchange/repurchase method deployed by the Company across each period, the proportion of customers may vary. Changes in the structure of repurchased goods also lead to fluctuations in the loss rate.

The projected amount for this provision in 2026, integrated into the adjusted business plan submitted by the BOD to the Extraordinary General Meeting of Shareholders in October 2026, is developed in accordance with the business plan, including the exchange/repurchase method and related activities, and on the principle of prudence.

For goods sold as of the present time (September 2026), this provision is expected not to arise in 2027.

3. How is the 2026 plan adjusted?

The information will be officially announced in the Extraordinary GMS documents in October 2026.

INVESTOR FREQUENTLY ASKED QUESTIONS (FAQ)



4. Does the Company have sufficient resources to meet payment obligations?

According to cash flow projections, the Company assesses that its current financial resources are capable of meeting planned payment obligations, while continuing to strictly manage cash flow, working capital, and funding sources.

5. Has the loan from the Chairperson's family been disbursed?

The loan has been partially disbursed with a value of approximately VND 700 billion, aimed at supplementing working capital and preparing materials for peak business periods.

6. Does the Company need to mobilize additional capital? What is the scale of capital mobilization?

Capital mobilization is necessary to ensure that the Company has a solid financial foundation to execute business recovery activities and regain customer trust. The estimated capital mobilization requirement is VND 8,000 billion, based on working capital needs and the development plan for the next 3 years. The specific plan will be developed by the Company and presented in detail at the Extraordinary General Meeting of Shareholders on October 21, 2026.

INVESTOR FREQUENTLY ASKED QUESTIONS (FAQ)

7. What are the business results for the first two months of Quarter III/2026?

Revenue in July–August 2026 increased by approximately 4.5% YoY, affected by changes in customer demand and consumption structure.

Gross profit margin for July–August reached approximately 10%, compared to approximately 18.5% in the same period of 2025.

Profit after tax (PAT) for the first two months of the quarter recorded a loss of approximately VND 60 billion, mainly due to:

- Decline in gross profit margin;
- Unfavorable developments in the diamond market;
- Seasonal factors during the low-peak period of the 7th lunar month.

The full Quarter III/2026 results will be updated at the end of the reporting period.

8. What is the store network restructuring plan?

2026: planning to close 25–30 stores, while simultaneously opening approximately 10 new stores.

The network adjustment aims to reallocate resources, enhance productivity, and improve point-of-sale efficiency, rather than merely shrinking the system.



Phu Nhuan Jewelry Joint Stock Company

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