

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

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

Số: 626/2026/CV-CTY
No.: 626/2026/CV-CTY

Tp. HCM, ngày 02 tháng 10 năm 2026
Ho Chi Minh City, October 2nd, 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 (“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
Address: 170E Phan Dang Luu, Duc Nuan Ward, Ho Chi Minh City, Vietnam
 - Điện thoại liên hệ: (028) 3995 1703 Fax: (028) 3995 1702
Tel.: (028) 3995 1703 Fax: (028) 3995 1702
 - E-mail: thanh.dtn@pnj.com.vn

2. Nội dung thông tin công bố:

Contents of disclosure:

Ngày 02/10/2026, Công ty công bố thông tin liên quan đến Báo cáo giải trình về diễn biến giá cổ phiếu PNJ giảm sàn trong thời gian qua.

On October 2nd, 2026, the Company discloses information relating to the Explanation Report on PNJ stock price hitting the limit down in the recent period.

Chi tiết nội dung theo tài liệu đính kèm.

Details are provided in the attached document.

3. Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 02/10/2026 tại đường dẫn <https://www.pnj.com.vn/quan-he-co-dong/thong-bao/>.

This information was published on the Company’s website on October 2nd, 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:*

- Công văn số 625/2026/CV-CTY ngày 02/10/2026

Official Letter No. 625/2026/CV-CTY dated October 2nd, 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



No.: 625/2026/CV-CTY

*Re: Report on PNJ stock price hitting
the limit down for 05 consecutive
sessions*

Ho Chi Minh City, October 2nd, 2026

To: HO CHI MINH CITY STOCK EXCHANGE

Name of organization: Phu Nhuan Jewelry Joint Stock Company (“**Company**”/“**PNJ**”)

Stock code: PNJ

Address: 170E Phan Dang Luu Street, Duc Nhuan Ward, Ho Chi Minh City, Vietnam

Tel: (028) 3995 1703

Pursuant to the information disclosure (“**ID**”) obligations of a listed organization under Circular No. 96/2020/TT-BTC dated November 16th, 2020 (“**Circular 96**”) regarding the event that PNJ stock price hit the limit down for 05 consecutive sessions from September 28th, 2026 to October 2nd, 2026, and following its review of the Company’s business operations, market developments, stock trading status, and information previously disclosed by the Company, the Company respectfully reports to the Ho Chi Minh City Stock Exchange its assessment of the recent movements in PNJ stock price as follows:

1. Regarding information related to the general stock market

Based on the Company's observations, the Vietnamese stock market has recently been undergoing a general market correction, and investor sentiment remains cautious. In addition, the Company notes that certain securities companies have adjusted the margin lending ratios applicable to PNJ stock. The adjustment of the margin lending ratio may increase selling pressure on PNJ stock and affect its liquidity and stock price.

2. Regarding events disclosed by the Company in September 2026

During the period from September 4th, 2026 to September 30th, 2026, the Company has conducted ID regarding several events relating to financial activities, corporate governance, stock transactions of the Company’s insiders (“**Insiders**”), transactions of related persons of Insiders (“**Related Persons**”), and matters expected to be submitted to the Company’s General Meeting of Shareholders (“**GMS**”). Details are as follows:

Date	Event	Legal Basis
September 4 th , 2026	The BOD approved the policy for the Company to receive a loan from Ms. Cao Thi Ngoc Dung, currently a shareholder of the Company and	Extraordinary information disclosure (“ ID ”) on BOD Resolution under Clause 1, Article 11 of Circular 96



Date	Event	Legal Basis
	concurrently the Chairperson of the BOD	
September 4 th , 2026	Disclosed the Notice of stock transaction of Ms. Tran Phuong Ngoc Ha	ID on the transaction of a Related Person of an Insider under Clause 7, Article 33 of Circular 96
September 4 th , 2026	Disclosed the Notice of stock transaction of Ms. Tran Phuong Ngoc Thao	ID on the transaction of an Insider under Clause 7, Article 33 of Circular 96
September 11 th , 2026	Disclosed the Report on stock transaction results of Ms. Tran Phuong Ngoc Thao	ID on the transaction of an Insider under Clause 7, Article 33 of Circular 96
September 15 th , 2026	The BOD approved the policy to shorten the payment period when the Company repurchases products from customers	Extraordinary ID on BOD Resolution under Clause 1, Article 11 of Circular 96
September 22 nd , 2026	Disclosed the Report on stock transaction results of Ms. Tran Phuong Ngoc Ha	ID on the transaction of a Related Person of an Insider under Clause 7, Article 33 of Circular 96
September 22 nd , 2026	The BOD approved the expected Meeting agenda and the Regulation on working and voting at the 2026 extraordinary GMS	Extraordinary ID on GMS documents under Clause 3, Article 10 of Circular 96
September 25 th , 2026	Disclosed the Report on business results for July and August 2026	Extraordinary ID on information on business operations under Clause 1, Article 11 of Circular 96
September 25 th , 2026	Disclosed the documents for the extraordinary GMS (Proposal, draft GMS Resolutions, and Voting ballots)	Extraordinary ID on GMS documents under Clause 3, Article 10 of Circular 96
September 25 th , 2026	Disclosed the Notice of stock transaction of Mr. Cao Ngoc Duy	ID on the transaction of a Related Person of an Insider under Clause 7, Article 33 of Circular 96

Date	Event	Legal Basis
September 28 th , 2026	The BOD approved the adjustment of the Company's Organizational chart and the policy on labor reorganization	Extraordinary ID on BOD Resolution under Clause 1, Article 11 of Circular 96
September 28 th , 2026	Notice of personnel change - Appointment of Senior Director – Strategy & Operational efficiency management	Extraordinary ID on personnel change under Clause 1, Article 11 of Circular 96
September 29 th , 2026	The BOD approved supplementing and updating the meeting documents for the 2026 extraordinary General meeting of shareholders	Extraordinary ID on BOD Resolution under Clause 1, Article 11 of Circular 96

The information relating to the Company and the aforementioned individuals was generated independently in terms of subjects, occurred at different times, and was all disclosed in accordance with applicable laws and regulations. We also understand that the frequency and volume of information disclosed within a short period may affect investor sentiment.

In particular, the information disclosed on September 25th, 2026 regarding the Company's adjusted consolidated business plan for 2026 showed a significant variance from the plan approved by the annual GMS, for the following main and objective reasons:

- i. The business context changed due to an unexpected incident related to the Company's diamond business in 2026, which directly affected the implementation progress of the business plan previously submitted and created financial pressure related to the Company's repurchase of sold goods; and
- ii. The Company plans to change the methods of exchange and repurchase, which may significantly increase the percentage of customers reselling their purchased products. This would result in the overall estimated loss rate being projected to be higher than the level referenced in the reviewed 2026 semi-annual Financial Statements.

On that basis, the Company plans to make a provision for losses from the exchange and repurchase policy of sold goods, with an estimated provision amount of VND 7,071,137,000,000 as disclosed.

The aforementioned provision is an estimated amount determined based on currently available information and assumptions, including the likelihood of customers exchanging their purchased products, and does not represent an actual cash outflow at the time of provisioning. The official provision amount will be determined based on actual data and applicable accounting regulations and standards at the time the financial statements are prepared.

3. Regarding the Company's assessment and other matters

Based on the above matters, the Company recognizes that the recent movements in PNJ stock price have been affected simultaneously by the general market trend and the events disclosed by the Company in September 2026, particularly information on the Company's business operations.

The Company always fulfills its information disclosure obligations in accordance with the Law on Securities, Circular No. 96/2020/TT-BTC, and other relevant legal regulations, while ensuring openness, transparency, and timeliness in order to protect the legitimate rights and interests of shareholders and investors.

The contents of this report are truthful, accurately reflect the objective truth, and have been prepared in accordance with applicable laws and regulations.

The Company commits to continuing to fully fulfill its information disclosure obligations and ensure the legitimate rights and interests of shareholders.

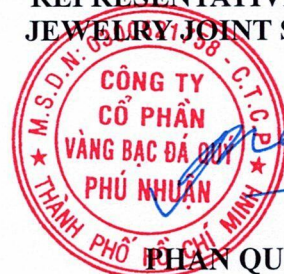
The Company respectfully reports to the Ho Chi Minh City Stock Exchange and looks forward to receiving your relevant guidance (if any).

Yours faithfully,

Recipients:

- As above
- BOD, AC (*for report*)
- BOD Office archives
- Document control archives

**REPRESENTATIVE OF PHU NHUAN
JEWELRY JOINT STOCK COMPANY**



**PHAN QUOC CONG
CHIEF EXECUTIVE OFFICER**

