EVF GENERAL FINANCE JOINT STOCK COMPANY

No.: 319/CV-TCĐL-TCKT

Re: Explanation for the Changes in Business Results for the First Nine Months of 2026 Compared with the Same Period of 2025

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, October 26, 2026

CÔNG TY TÀI CHÍNH TỔNG HỢP CỔ PHẦN ĐIỆN LỰC
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To: The State Securities Commission
- Hochiminh Stock Exchange

According to the reviewed Interim Financial Statements for the first nine months of 2026 of EVF General Finance Joint Stock Company (EVF), cumulative profit after tax for the first nine months of 2026 increased by VND 99,126 million, representing an increase of 13% compared with 2025. EVF hereby provides the following explanation for the change of more than 10% in cumulative profit after tax for the first nine months of 2026 compared with the same period of the previous year:

Unit: VND million, %

No.	INDICATORS	For the first nine months of 2026	For the first nine months of 2025	Difference	Percentage increase/ (decrease) (%)
(1)	*(2)*	*(3)*	*(4)*	*(5)=(3)-(4)*	*(6)=(5)/(4)*
1	Net interest and similar income	1,712,549	1,433,396	279,153	19%
2	Net gain from rendering services	13,135	54,830	(41,695)	-76%
3	Net gain/(loss) from trading of foreign currencies	(178,051)	1,527	(179,578)	-11760%
4	Net gain/(loss) from trading securities	97,844	13,645	84,199	617%
5	Net gain/(loss) from trading of investment securities	845	145,613	(144,768)	-99%
6	Net gain/(loss) from other activities	56,035	24,828	31,207	126%
7	Income from investments in other entities	3,513	41,592	(38,079)	-92%
8	Operating expenses	(236,291)	(169,010)	(67,281)	40%
9	Provision expenses for credit losses	(433,809)	(641,834)	208,025	-32%
10	Profit before tax	1,035,770	904,587	131,183	15%
11	Total corporate income tax expenses	(200,431)	(168,374)	(32,057)	19%
12	Profit after tax	835,339	736,213	99,126	13%

Explanation:

1. Net interest and similar income increased by VND 279,153 million.
2. Net gain from rendering services decreased by VND 41,695 million.
3. The result from trading of foreign currencies decreased by VND 179,578 million.
4. Net gain from trading securities increased by VND 84,199 million.
5. Net gain from trading of investment securities decreased by VND 144,768 million.
6. Net gain from other activities increased by VND 21,207 million.
7. Income from investments in other entities decreased by VND 38,079 million.
8. Operating expenses increased by VND 67,281 million.
9. Provision expenses for credit losses decreased by VND 208,025 million.
10. Current corporate income tax expense increased by VND 32,057 million

The above factors led to profit after tax for the first nine months of 2026 increasing by more than 10% compared with the first nine months of 2025.

Respectfully submitted./.

GENERAL DIRECTOR

(Signed)

LE MANH LINH

Recipients:
- As above;
- Archives: Office, Financial accounting.

Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.
In case of any discrepancy in the meaning between the English disclosure and the Vietnamese disclosure, the Vietnamese disclosure shall prevail.