HOANG HUY INVESTMENT FINANCIAL SERVICES JSC	**SOCIALIST REPUBLIC OF VIETNAM**
----------	*Independence – Freedom – Happiness*
No: 42. /2026/TCH-CV	----------
V/v: Explanation of profit discrepancy for Q2 2026 compared to the same period last year	*Hai Phong, October 29, 2026*

To: - State Securities Commission

- Ho Chi Minh City Stock Exchange

Pursuant to the regulations on Information Disclosure according to Circular No. 96/2020/TT-BTC dated November 16, 2020, by the Ministry of Finance, Hoang Huy Investment Financial Services Joint Stock Company hereby explains the profit discrepancy for Q2 2026 on the financial statements (accounting period from July 1, 2026 to September 30, 2026) compared to the same period last year as follows:

Key business results for Q2 of fiscal year 2026

Unit: Billion VND

Indicators	Q2 of Fiscal Year 2026 (01/07/2026-30/09/2026)	Q2 of Fiscal Year 2026 (01/07/2025-30/09/2025)	Increase/ decrease (%)
Consolidated Financial Statements			
Revenue from sales and provision of services	1,960.89	345.98	Increase 566.76%
Profit after corporate income tax	750.54	56.34	Increase 1,332.07%
Separate Financial Statements			
Revenue from sales and provision of services	57.61	23.01	Increase 150.35%
Profit after corporate income tax	40.14	157.93	Decrease 74.58%

1. Difference in Consolidated Profit After Corporate Income Tax Compared to the Same Period of the Previous Year:
   - During the period, the Company commenced handover of products at its key project, Hoang Huy New City – II Urban Area, to customers, contributing to a significant improvement in business performance compared to the same period of the previous year. The Company's consolidated revenue from sales of goods and rendering of services reached VND 1,960.89 billion, representing an increase of 566.76% year-on-year. The Company's consolidated profit after corporate income tax reached VND 750.54 billion, up 1,332.07% year-on-year.

2. Difference in Separate Profit After Corporate Income Tax Compared to the Same Period of the Previous Year:
   - During the period, the Company's revenue from sales of goods and rendering of services was primarily derived from its continued real estate sales activities, reaching VND 57.61 billion. However, as the Company did not receive any non-recurring dividends from its subsidiaries during the period, finance income amounted to only VND 56.85 billion, representing a decrease compared to the same period of the previous year. This was the main reason for the Company's profit after corporate income tax as reported in its separate financial statements reaching VND 40.14 billion, down 74.58% year-on-year.

This is the explanation of Hoang Huy Investment Financial Services Joint Stock Company regarding the profit discrepancy for Q2 2026 compared to the same period last year.

Sincerely reported!

Recipients:
- As addressed;
- Filed.

HOANG HUY INVESTMENT FINANCIAL SERVICES JSC
LEGAL REPRESENTATIVE
GENERAL DIRECTOR

CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY

Hoàng Thị Huyền

CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY

Digitally signed by CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY
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