CÔNG TY CỔ PHẦN TẬP ĐOÀN CNT

CNT GROUP JOINT STOCK COMPANY

THE SOCIALIST REPUBLIC OF VIET NAM
Independence - Freedom - Happiness

No: 208....../CV-CNT

Ho chi Minh City, July 27th, 2026

Re: Explanatory note to separate financial statements for Q2 2026.

TO : - **THE STATE SECURITIES COMMISSION**
- **HANOI STOCK EXCHANGE**

Based on Separate Financial Statements for Q2 2025 and Q2 2026;

Profit after corporate income tax for the reporting period changes by 10% or more compared with the same period of the previous year:

The specific figures are presented as follows:

- Profit after tax for Q2 2025: 751,521,423VND.
- Profit after tax for Q2 2026: 117,037,552 VND.

The Company would like to provide the following explanation:

The Company's business performance during the period reflects a net profit after corporate income tax of VND 117,037,552, a decrease of VND 634,483,871 compared to the previous year's figure of VND 751,521,423, representing a reduction of 84%.

The reason for the decrease in Net profit after corporate income tax is as follows:

- Real estate business revenue in Q2/2026 did not generate any revenue (a decrease of VND 10,445,026,791, representing 100% compared to the same period last year).
- In Q2 2025, the company recover debts and deliver products to recognize revenue thanks to the application of preferential policies.
- In Q2 2026, the real estate market still faced many challenges, with customers experiencing financial difficulties despite the implementation of various preferential policies..

The above constitutes our Company's explanation.

Sincerely!

CNT GROUP JOINT STOCK COMPANY

M.S.D.N: 0301460120 - C.T.C.P * CÔNG TY CỔ PHẦN TẬP ĐOÀN CNT * THÀNH PHỐ HỒ CHÍ MINH

NGUYEN SON NAM
GENERAL DIRECTOR