CMC INVESTMENT JOINT STOCK COMPANY

No: 18/TC-KT
Re: Difference in Profit After Tax in the Semi-Annual Financial Statements for 2026 compared to the Semi-Annual Financial Statements for 2025

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
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Hanoi, dated Aug 14, 2026

To: **STATE SECURITIES COMMISSION**
HANOI STOCK EXCHANGE

CMC Investment Joint Stock Company would like to send our best regards to the State Securities Commission and the Hanoi Stock Exchange.

According to Clause 4, Article 14 of Circular No. 96/2020/TT-BTC regarding periodic information disclosure by listed organizations, in cases where business results between two reporting periods fluctuate by 10% or more, the listed company must provide a clear explanation of the reasons leading to the unusual fluctuations in the financial statements.

Accordingly, CMC Investment Joint Stock Company provides an explanation of the business results in the 2026 Semi-Annual Financial Statements and the 2026 Semi-Annual Financial Statements as follows:

No.	Indicators	Semi-annual 2026	Semi-annual 2025	Difference	%
1	Sales revenue	46.737.100.002	44.124.415.944	2.612.684.058	105,9
2	Financial income	1.445.749.501	1.455.687.331	- 9.937.830	99,3
3	Other income				
4	Cost of goods sold	41.794.890.669	41.187.480.408	607.410.261	101,4
5	Financial expenses	5.529.899.559	347.241.899	5.182.657.660	1.592,5
6	Selling expenses	152.568.020	184.767.158	- 32.199.138	82,5
7	General and administrative expenses	2.828.284.653	2.077.617.873	750.666.780	136,1
8	Other expenses	1.598.932	6.079.200		
9	Profit before tax	- 2.124.392.330	1.776.916.737	> 10%	
10	Profit after tax	- 2.124.392.330	1.525.735.960	> 10%	

REVENUE EXPLANATION

Revenue for the first six months of 2026 increased by VND 2,612,684,058 (reaching 105.9% of the figure for the same period in 2025). This was driven by CMC Investment Joint Stock Company's business activities involving construction machinery and equipment for various projects; during this period, the Company stepped up efforts to reach more projects for machinery sales, resulting in a revenue increase that nonetheless remained within normal ranges.

Financial revenue for the first six months of 2026 decreased by VND 9,937,830 (reaching 99.3% of the figure for the same period in 2025). This was due to unfavorable stock market conditions; consequently, the Company sold certain stock holdings to realize profits and purchased shares in high-performing, high-dividend-paying companies during the quarter, keeping revenue at a normal level.

Other income:

EXPLANATION OF EXPENSES

Cost of goods sold for the first six months of 2026 increased by VND 607,410,261 (reaching 101.4% of the figure for the same period in 2025); this rise was driven by the increase in sales revenue during the period.

Financial expenses for the first six months of 2026 increased by VND 5,182,657,660 (reaching 1,592.5% of the figure for the same period in 2025). Unfavorable stock market conditions during this period led the Company to sell some previously held shares and necessitated provisions for a sharp decline in the value of remaining shareholdings, thereby increasing financial expenses.

Selling expenses for the first six months of 2026 decreased by VND 32,199,137 (to 82.5% of the figure for the same period in 2025); this was because the Company was preparing to import machinery, keeping expenses at a moderate level.

General and administrative expenses for the first six months of 2026 increased by VND 750,666,780 (reaching 136.1% of the figure for the same period in 2025); the Company's leadership focused on cutting unnecessary costs, ensuring expenses remained at an optimal level.

Other expenses:

PROFIT EXPLANATION

Pre-tax profit for the first six months of 2026 declined by more than 10% compared to the same period in 2025. This was due to unfavorable stock market conditions and a sharp rise in bank loan interest rates, which significantly increased the company's financial expenses.

Profit after tax: Profit after tax (net of corporate income tax) decreased correspondingly.

The above factors explain the fluctuations in the business results of CMC Investment Joint Stock Company for the first six months of 2026 compared to the first six months of 2025.

Sincerely thank you!

CMC INVESTMENT
JOINT STOCK COMPANY

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General Director
Ngo Anh Phuong