

No.: 65/2026/ICV-F.I.T.

Independence - Freedom - Happiness

Regarding the explanation of changes in profit after tax in the interim period of 2026 compared to the interim period of 2025

Hanoi, August 28, 2026

Dear: - State Securities Commission
- Ho Chi Minh Stock Exchange
- Shareholders of the Company

Pursuant to Circular 96/2020/TT-BTC dated 16 November 2020 of the Ministry of Finance guiding the disclosure of information on the stock market, F.I.T Group Joint Stock Company (securities symbol: FIT) would like to explain the difference in business results on the interim financial statements of 2026 compared to the same period in 2025 as follows:

Unit: VND million

Type of Financial Statements	Profit/ (loss) after tax		Change
	The interim period of 2026	The interim period of 2025	(+/-)
(a)	(b)	(c)	(d)=(b)-(c)
Separate Financial Statements	5,014	15,987	(10,973)
Consolidated Financial Statement	(6,327)	62,453	(68,780)

I. Separate Financial Statements

The parent company's profit after tax decreased by VND 10,973 million over the same period in 2025 due to the following main reasons:

- Gross profit increased by VND 1,382 million;
- Financial revenue decreased by VND 9,927 million;
- Financial expenses increased by 10,890 million VND;
- Business management expenses decreased by VND 2,391 million;
- Other profits increased by VND 3,713 million;
- The current CIT is reduced by VND 2,359 million;

II. Consolidated Financial Statements

Total profit after tax (including profits of the Parent Company and Non-Controlling Shareholders) decreased by VND 68,780 million over the same period in 2025 due to the following main reasons:

- The parent company's profit decreased by VND 10,973 million. The main reason is as mentioned
- Total profit after tax of subsidiaries decreased by VND 67,895 million
- The total impact of business consolidation operations increased by VND 10,088 million

F.I.T Group Joint Stock Company would like to explain to the agencies and investors.

Sincerely!

Recipient:

- As: Dear;
- Archived: Secretary of the BODs



TỔNG GIÁM ĐỐC
Vũ Thị Minh Hoài