F.I.T GROUP JOINT STOCK COMPANY

No.: 85/2026.1.CV - F.I.T

Regarding the explanation of changes in profit after tax in the 3rd quarter of 2026 compared to the 3rd quarter of 2025

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Ha Noi, 30 October 2026

Dear : **-State Securities Commission**
- Ho Chi Minh Stock Exchange

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 financial statements of the 3rd quarter of 2026 compared with the same period in 2025, as follows:

1. Separate Financial Statements

Unit: VND Billion

Separate Financial Statements	Profit/ (loss) after tax		Change
	3rd quarter of 2026	3rd quarter of 2025	
	(a)	(b)	c=(a)-(b)
Profit/ (loss) after tax	0.7	12.3	(11.6)

The holding company's after-tax profit in the 3rd quarter of 2026 decreased by VND 11.6 billion over the same period last year due to the following main reasons:

a. Gross profit/ (loss), Other profit/ (loss), Financial income decreased by VND 10.3 billion
b. Financial expenses increased by VND 2 billion
c. General and administration expenses indecreased by VND 1.2 billion
d. Current income tax decreased by VND 2 billion

2. Consolidated Financial Statements

Unit: VND Billion

Consolidated Financial Statements	Profit/ (loss) after tax		Change
	3rd quarter of 2026	3rd quarter of 2025	
	(a)	(b)	c=(a)-(b)
Profit/ (loss) after tax	(31.0)	26.0	(57.0)

Profit/ (loss) after tax (profit of the Holding Company and Non-controlling Shareholders) decreased VND 57 billion compared to the same period last year due to the following main reasons:

a. Business activities at the holding company:
The holding company's after-tax profit in 3rd quarter of 2026 decreased by VND 11.6 billion. The main reason is as stated in section 1 above.
b. Business activities at Subsidiaries:
The after-tax profit of the 3rd quarter of 2026 of the subsidiaries decreased by VND 44.7 billion compared to the 3rd quarter of 2025.
c. Other internal transaction exclusion entries decreased profit after tax by VND 0.7 billion, mainly due to the internal transaction exclusion entry related to the holding company's provision entry for the subsidiary.

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

Sincerely!

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

F.I.T GROUP JOINT STOCK COMPANY
GENERAL DIRECTOR

VU THI MINH HOAI

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