

**VINACAFÉ BIÊN HOA
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Liberty – Happiness

No.: **781.2026.CV-VCF**

Re: *Explanation for profit variation in the
financial statements for the 2nd Quarter of
2026*

Dong Nai City, 20 July 2026

**Attention: State Securities Commission of Vietnam
Ho Chi Minh City Stock Exchange**

- Pursuant to Circular No. 96/2020/TT-BTC dated 16 November 2020, issued by the Ministry of Finance regarding Information Disclosure in the Securities Market and its amending and supplementing circulars, and
- Based on the Business Operation Results for the 2nd Quarter of 2026 compared to the same period in 2025 of the Company.

Vinacafé Bien Hoa Joint Stock Company (hereinafter referred to as “the Company”) hereby provides an explanation regarding the variation in profit after tax of the Company for the 2nd Quarter of 2026 compared to the same period in 2025 as follows:

Indicators	Quarter II		Variation	
	2026	2025	VND	%
	VND	VND		
Net revenue	613,150,659,017	635,946,264,282	(22,795,605,265)	-4%
Net operating profit before tax ⁽¹⁾	122,255,848,625	128,516,696,554	(6,260,847,929)	-5%
Net financial income ⁽²⁾	6,394,886,339	23,250,383,205	(16,855,496,866)	-72%
Profit after tax	103,142,406,203	121,078,663,806	(17,936,257,603)	-15%

The profit after tax decreased by 15% compared to the same period last year primarily attributable to the following factors:

- Net operating profit before tax decreased by 5%, mainly due to the decline in net revenue compared to the same period in 2025.
- Net financial income decreased by 72%, as income from financial investment activities decreased during the period as compared to the same last year.

⁽¹⁾ Net operating profit before corporate income tax is calculated as gross profit (-) minus total selling expenses and general and administration expenses

⁽²⁾ Net financial income is calculated as financial income (-) minus financial expenses.

Best regards.

To:

- As addressed;
- Filed at the Office.

me REPRESENTATIVE OF THE COMPANY *y*



NGUYEN PHUC HAU

