VINACAFÉ BIEN HOA JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence – Liberty – Happiness
No:...84/2026/CV-VCF	----------------
Re: Explanation for profit variation in the reviewed interim financial statements for the six-month period ended 30/6/2026	*Dong Nai Province,* 7 August 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 six-month period ended 30/6/2026 compared to the same period last year 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 six-month period ended 30/6/2026 as compared to the same period last year as follows:

Indicators	**For the six-month period ended 30/6/2026**	**For the six-month period ended 30/6/2025**	**Variation**	
	VND	**VND**	**VND**	**%**
Net revenue	1,274,365,334,858	1,308,893,147,608	(34,527,812,750)	-3%
Net operating profit before tax [(1)]	256,030,970,145	266,267,897,754	(10,236,927,609)	-4%
Net financial income [(2)]	12,920,136,992	45,616,595,900	(32,696,458,908)	-72%
Profit after tax	215,382,703,936	249,172,594,867	(33,789,890,931)	-14%

The profit after tax for the six-month period ended 30/6/2026 decreased by 14% as compared to the same period last year primarily attributable to the following factors:

- Net operating profit before tax decreased by 4%, 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 period 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.

REPRESENTATIVE OF THE COMPANY

To:

- As addressed;
- Filed at the Office.

M.S.D.N:3600261626-C.T.C.P
CÔNG TY
CỔ PHẦN
VINACAFÉ
BIÊN HÒA
X. AN PHƯỚC - TP. ĐỒNG NAI

NGUYEN PHUC HAU