



Nam Viet Joint Stock Company
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No: 93 /CV-NAV

HoChiMinh City, October 19th, 2026

To: - The State Securities Commission
- Ho Chi Minh City Stock Exchange (HOSE)
(Subject: Explanation of the difference in Profit after tax in Q3 of 2026 increase compared to Q3 of 2025).

Nam Viet Joint Stock Company (NAV) would like to explain the difference in Profit after tax in Q3/2026 reaching VND 2.25 billion, an increase of VND 773.21 million compared to Q3/2025 (equivalent to an increase of 52.17%) for the following main reasons:

1. Gross sales of merchandise of services in Q3/2026 reached VND 11.035 billion, a decrease of VND 20.67 billion (# a decrease of 65.20%) compared to the same period in 2025, making gross profit for Q3 2026 increased by VND 164.41 million (a increase of 4.30%) over the same period.
2. Although, Gross sales of merchandise of services in Q3/2026 decreased compared to Q3/2025, but Financial income in Q3/2026 reached VND 1.418 billion—an increase of VND 1.015 billion (a 251.64% rise) compared to Q3 2025 (mainly due to the sharp increase in interest rates on term bank deposits compared to the same period last year).

The above are the main reasons for the increase in Profit After Tax for Q3/2026 compared to the same period last year.

Respect !

Place of receipt:

- As above;
- Save VT.



HOANG KIEU PHONG