**IDJ: Explanation on the difference in profit after tax in Consolidated Financial Statements 2023 by 10% over the same period and 5% between before and after audit**

On March 29, 2024, IDJ Vietnam Investment Joint Stock Company announced Official Dispatch No. 35/2024-IDJ on disclosing the Audited Consolidated Financial Statements 2023, explaining the profit difference compared to that in 2022, explaining the difference in profit before and after the audit and explaining that the audit opinion is not a fully accepted opinion as follows:

1. The audited consolidated financial statements 2023 ending December 31, 2023 of IDJ Vietnam Investment Joint Stock Company prepared on March 29, 2024 include: Consolidated Balance Sheet, Consolidated Income Statement, Consolidated Cash Flow Statement, Consolidated Financial Statement Notes.
2. Explanation on the audited consolidated business results report for 2023 changing more than 10% over the same period:

* Consolidated profit after tax in 2023 has been audited to decrease by over 10% over the same period last year: The reason in 2023: the Real Estate market is suffering negative impacts, this has significantly affected the Company's sales and revenue, this is the main cause of the decline in Consolidated profit after corporate income tax in 2023 over the same period last year.

1. Explanation on consolidated business results in 2023 changing more than 5% before and after audit:

* Consolidated profit after tax in 2023 after audit decreased by over 5% compared to before audit. Reason: after auditing, IDJ Viet Narn Investment Joint Stock Company made additional provision for devaluation of other investments of Mandala Hotel Service Management Joint Stock Company. At the time of announcing Financial Statements in Q4/2023, due to the absence of Financial Statement 2023 of Mandala Hotel Service Management Joint Stock Company, IDJ Vietnam Investment Joint Stock Company has no basis to make provisions for investment in the Financial Statements in Q4/2023.

1. Explanation about the audit organization giving an opinion that is not a full acceptance opinion on the audited consolidated financial statements 2023:

* Regarding the basis for drawing qualified conclusions for advances, these are advances for employees to deploy and invest in developing potential projects for the Company at the end of last year. However, because the Company has not collected reports on the implementation status of potential projects, the Company does not have documents to provide to the audit unit. Currently, the Company is urging employees to urgently complete reporting documents to comply with regulations.
* Regarding the basis for making a qualified conclusion about overdue loans, these are loans secured by shares of the Company owning the potential project, these loans have just expired at the end of 2023, we are currently discussing and considering options for handling the loan's collateral assets according to the provisions of the contract.