

**TAN BIEN RUBBER
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: ~~1344~~ /CSTB-TCKT

Tay Ninh, October 19, 2026

Re: Explanation of the Consolidated Financial
Statements for Q3/2026

To:

- The State Securities Commission of Vietnam.
- Hanoi Stock Exchange.

Pursuant to Point a, Clause 4, Article 14, Chapter III of Circular No. 96/2020/TT-BTC dated November 16, 2020, of the Ministry of Finance guiding information disclosure on the securities market:

"When disclosing the financial statements mentioned in Clauses 1, 2, and 3 of this Article, listed organizations, large public companies must also explain the reasons when any of the following occurs:

a) The net profit after tax in the report on business results for the reporting period changes by 10% or more compared to the same period of the previous year;

b) The net profit after tax for the reporting period shows a loss, changing from a profit in the same period of the previous year to a loss in this period or vice versa;

c) The net profit after tax for the reporting period has a difference before and after the audit or review of 5% or more, changing from a loss to a profit or vice versa".

Tan Bien Rubber Joint Stock Company (RTB) would like to provide the following explanation regarding the business results for the third quarter of 2026 compared to the same period last year:

Unit: VND

No.	Item	Current period	Previous period	% Change
1	Total Revenue and Other Income	425,947,927,315	340,476,942,273	25.10%
2	Total Expenses	258,978,953,282	210,283,358,474	23.16%
3	Profit Before Tax	166,968,974,033	130,193,583,799	28.25%
4	Profit After Tax	135,958,966,436	113,507,023,579	19.78%

Profit after tax in the Consolidated Income Statement for Q3/2026 increased by 19.78% compared to the same period. The main reasons are as follows:

- In the third quarter of 2026, the average selling price of natural rubber latex increased by over 19 million VND/ton compared to the same period last year, while the cost of goods sold also rose by more than 4.9 million VND/ton. Consequently, revenue increased by over 85 billion VND, the cost of goods sold rose by more than 25 billion VND, and the net profit from rubber operations grew by over 59 billion VND. Meanwhile, general and administrative expenses increased by more than 13

billion VND compared to the same period. Taking all these factors into account, operating profit rose by over 49 billion VND year-on-year.

- Profit from other activities decreased by more than 12 billion VND compared to the same period, due to the emergence of land rental costs for immature rubber plantations from previous years that were not eligible for exemptions or reductions.

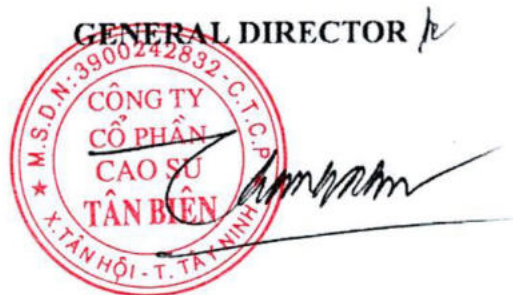
As a result of these factors, profit before tax increased by 28.25%, leading to a 19.78% rise in profit after tax compared to the same period last year.

The above is the explanation from Tan Bien Rubber Joint Stock Company (RTB) regarding the profit fluctuations in the consolidated business performance report for the third quarter of 2026, submitted to the State Securities Commission and the Hanoi Stock Exchange.

Sincerely./.

Recipients:

- As mentioned above;
- Board of Directors, Board of Supervisors (for reporting);
- Company Website;
- Archive: Clerk, Finance and Accounting De.



Lâm Thanh Phú