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BAO MINH SECURITIES COMPANY

No: 2915 /2026-BMSC/CVGT

Re: Explanation of profit after tax fluctuations in Q3.2026

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

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HCMC, October 16, 2026

Respectfully send to: State Securities Commission
Vietnam Exchange
Hanoi Stock Exchange

Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance, Bao Minh Securities Company would like to explain the reasons:

Profit after tax on the financial statements of Q3.2026 fluctuates from 10% compared to profit after tax on the financial statements of Q3.2025.

Profit after tax in Q3.2026 recorded a loss, shifting from a profit in the Q3.2025 financial statements to a loss in Q3.2026.

* The comparison table of profit after tax in the financial statements for Q3.2026 shows a fluctuation of more than 10% compared with the profit after tax in the financial statements for Q3. 2025.

(Unit: dong)

Targets	Quarter 3.2025	Quarter 3.2026	Change
Profits after corporate income tax	44.580.587.369	(64.196.622.333)	(244)%

* The reason for the change in profit after tax of BMSC in the Financial Statements for Q3.2026, which fluctuated by more than 10% compared with the profit after tax in the Financial Statements for Q3.2025, and the shift from a profit in Q3.2025 to a loss in Q3.2026:

- A decrease in revenue resulting from the revaluation of financial assets
- An increase in expenses resulting from the revaluation of financial assets
- An increase in general and administrative expenses compared to the same period of the previous year.

The above is the explanation for the change in profit after tax of BMSC in the Financial Statements for Q3.2026, which fluctuated by more than 10% compared with the profit after tax in the Financial Statements for Q.3.2025, and the shift from a profit in Q3.2025 to a loss in Q3.2026.

Yours sincerely,

BAOMINH SECURITES COMPANY

DISCLOSER

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BẢO MINH

TRINH THI THU HUONG

Recipients:
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