

JOINT STOCK COMPANY
HA TAY TRADE
Number: 1910/GT-HTT

SOCIALIST REPUBLIC OF VIETNAM
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Regarding the explanation of losses in the Q3 2026 financial statements.

To: State Securities Commission

Hanoi Stock Exchange

- Company name: Ha Tay Trading Joint Stock Company
- Stock code: HTT
- Headquarters: HTT TOWER building, 89 Phung Hung Street, Phuc La Ward, District Ha Dong, Hanoi -
- Phone: (024) 33547252

Based on Clause 4, Article 11 of Circular 155/2015/TT-BTC of the Ministry of Finance guiding the disclosure of information on the securities market, Ha Trading Joint Stock Company

Tay would like to provide the following explanation regarding the loss in the Q3 2026 financial statements:

Target	This quarter of this year	This time last year	Difference
1. Revenue from sales and provision of services (1)	1,831,772,762	2,140,633,301	(308,860,539)
2. Revenue deductions			
3. Net revenue from sales and services (10 = 01 - 02)	1,831,772,762	2,140,633,301	(308,860,539)
4. Cost of goods sold	659,028,891	1,849,190,093	(1,190,161,202)
5. Gross profit from sales and services (20=10-11)	1,172,743,871	291,443,208	881,300,663
6. Profit/loss from the sale and liquidation of investment properties.		13,942	(13,942)
7. Financial operating revenue	14,140	563,493,832	(563,479,692)
8. Financial costs	861,195,236	563,493,832	297,701,404
- Borrowing costs	861,195,236		861,195,236
9. Cost of goods sold			



10. Business management costs	1,195,781,407	1,303,488,343	(107,706,936)
11. Net profit from business operations {30=20+21+22-(23+25+26)}	(884,218,632)	(1,575,525,025)	691,306,393
12. Other income	5,000,000,000	12,720,000	4,987,280,000
13. Other expenses	27,862,189	491,858,000	(463,995,811)
14. Other profit (40=31-32)	4,972,137,811	(479,138,000)	5,451,275,811
15. Total accounting profit before tax (50 = 30 + 40)	4,087,919,179	(2,054,663,025)	6,142,582,204
16. Current Corporate Income Tax Expense			
17. Deferred Corporate Income Tax Expense			
18. Profit after corporate income tax (60 = 50 - 51 - 52)	4,087,919,179	(2,054,663,025)	6,142,582,204

Explanation:

With the rapid growth of e-commerce, many customers have shifted from shopping in physical stores to online shopping. This has reduced the demand for retail space. Therefore, the company's real estate assets cannot be leased out, while the company still has to depreciate assets, accrue interest expenses payable to credit institutions, and make provisions for doubtful receivables. However, this quarter the company recovered some bad debts, helping to reverse provisions and significantly increase profits compared to previous periods.

The full content of the Q3 2026 Financial Report has been posted on the company's website: <http://thuongmaihatay.vn>

We hereby declare that the information published above is true and accurate, and we assume full legal responsibility for its content.

Recipient:

- As above

- Save VT

Hanoi, October 19, 2026
HA TAY TRADING JOINT STOCK COMPANY

TỔNG GIÁM ĐỐC
Đào Văn Chiến