INTERNATIONAL INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY (I.D.I)

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: 199/2026/CV-IDI
Re: Explanation of Q2/2026 Financial Statements

Dong Thap, July 29, 2026

To: - The State Securities Commission of Vietnam
- Ho Chi Minh City Stock Exchange

The International Investment and Development Joint Stock Company ("Company") (Stock Symbol: IDI) hereby provides an explanation regarding the fluctuations in business results presented in the Q2/2026 financial statements as follows:

I. Explanation of differences in business results between the Q2/2026 and Q2/2025 Separate Financial Statements:

Unit: VND

Item	Separate FS Q2/2026	Separate FS Q2/2025	Difference	(%)
Profit after corporate income tax	29.845.661.800	24.713.691.007	5.131.970.793	20.77%

Main reasons:

- Financial income increased by 37.61%, equivalent to VND 16.24 billion, mainly due to higher bank deposit balances and an increase in loans provided.
- Financial expenses decreased by 7.18%, equivalent to a reduction of VND 7.93 billion, primarily due to lower foreign exchange losses compared to Q2/2025.

II. Explanation of differences in business results between the Q2/2026 and Q2/2025 Consolidated Financial Statements:

Unit: VND

Item	Consolidated FS Q2/2026	Consolidated FS Q2/2025	Difference	(%)
Profit after corporate income tax	61.669.949.075	33.093.197.178	28.576.751.906	86.35%

Main reasons:

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Ký bởi: CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN ĐA QUỐC GIA I.D.I
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- Gross profit increased by 9.82%, equivalent to VND 16.69 billion, compared to the same period last year.

- Financial income increased by 28.39%, equivalent to VND 15.18 billion, mainly due to higher bank deposit balances and an increase in loans provided.

- Financial expenses decreased by 4.49%, equivalent to a reduction of VND 7.63 billion, primarily due to lower foreign exchange losses compared to Q2/2025.

This is the Company's explanation for the differences in the Q2/2026 financial statements compared to Q2/2025.

Sincerely,

Recipients:

- As above
- Archive: Office, Accounting.

REPRESENTATIVE OF THE COMPANY

M.S.D.N: 0303141296 - C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN ĐA QUỐC GIA I.D.I
X. LẤP VÒ - T. ĐỒNG THÁP

GENERAL DIRECTOR

Le Van Canh