COMA 18 JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM
No.: 260 /CV-COMA18	**Independence - Freedom - Happiness**

Re: Explanation of the difference in profit after corporate income tax in the statement of business results for the reporting period compared with the same period of the previous year

Hanoi, September 4, 2026

To: - State Securities Commission

- Ho Chi Minh Stock Exchange

Pursuant to the provisions of Circular No. 96/2020/TT-BTC dated 16/11/2020 of the Ministry of Finance, providing guidance on information disclosure on the securities market, COMA 18 Joint Stock Company (stock code: CIG) hereby explains the difference in profit after corporate income tax in the statement of business results for the reporting period compared with the same period of the previous year, specifically as follows:

The following are certain financial indicators comparing the reviewed financial statements for the first six months of 2026 with the reviewed financial statements for the first six months of 2025:

Unit: VND

Indicator	Current period (6 months of 2026)	Previous period (6 months of 2025)	Difference	Rate
A. Reviewed separate financial statements				
Net revenue	160.309.570.116	296.337.213.181	-136.027.643.065	-45,90%
Profit after tax	27.044.547.779	24.314.511.823	2.730.035.956	11,23%
B. Reviewed consolidated financial statements				
Net revenue	209.428.210.626	320.142.292.346	-110.714.081.720	-34,58%
Profit after tax	27.618.169.436	25.080.150.713	2.538.018.723	10,12%

*** Separate financial statements**

- Revenue:

	Current period (VND)	**Previous period** (VND)
Construction revenue	152.678.643.236	46.688.554.162
Revenue from real estate business and provision of other services	7.630.926.880	249.648.659.019
Total	**160.309.570.116**	**296.337.213.181**

- Financial expenses:

	Current period (VND)	**Previous period (VND)**
Loan interest and late payment interest	1.094.109.140	6.980.897.356
Provision for impairment of investments	-	-169.022.384
Loss on disposal of investments	-	218.831.852
Total	**1.094.109.140**	**7.030.706.824**

- Other expenses:

	Current period (VND)	Previous period (VND)
Fines, late tax payment penalties, administrative violation penalties	413.574.001	1.488.752.065
Premises rental expenses and depreciation expenses	2.240.058.354	2.007.221.201
Other expenses	404.024.449	48.772.445.421
Total	**3.057.656.804**	**52.268.418.687**

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*** Consolidated financial statements**

- Revenue:

	Current period (VND)	**Previous period** (VND)
Revenue from sale of goods	48.836.652.296	23.525.486.716
Construction revenue	152.678.643.236	46.688.554.162
Revenue from real estate business and provision of other services	7.912.915.094	249.928.251.468
Total	**209.428.210.626**	**320.142.292.346**

- Financial expenses:

	Current period (VND)	Previous period (VND)
Loan interest and late payment interest	1.094.109.140	6.980.897.356
Foreign exchange loss	16.231.257	854.322
Loss on disposal of investments	-	49.809.468
Total	**1.110.340.397**	**7.031.561.146**

- Other expenses:

	Current period (VND)	Previous period (VND)
Fines, late tax payment penalties, administrative violation penalties	414.169.655	1.488.752.065
Premises rental expenses and depreciation expenses	2.240.058.354	2.007.221.201
Other expenses	404.024.449	48.772.445.421
Total	**3.058.252.458**	**52.268.418.687**

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* From the above figures, it can be seen that:

- Revenue from sale of goods and construction revenue in the first six months of 2026 were higher than in the first six months of 2025. However, revenue from real estate business and provision of services in the first six months of 2026 was lower than in the first six months of 2025 because there was no revenue from infrastructure transfers in the first six months of 2026.
- In addition, financial expenses and other expenses in 2025 were relatively high because principal and interest owed to PVcomBank and Corporation 36 had not been repaid. By the end of 2025, these debts had been fully repaid; therefore, in 2026, loan interest and late-payment penalties no longer had to be accrued.
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For the above reasons, profit after tax for the current period (6 months of 2026) was higher than that for the previous period (6 months of 2025).

COMA 18 Joint Stock Company respectfully reports the above to the State Securities Commission and Ho Chi Minh Stock Exchange!

REPRESENTATIVE OF COMA 18 JSC

CÔNG TY CỔ PHẦN COMA 18

TỔNG GIÁM ĐỐC

Nguyễn Trọng Hiền

Recipients:

- As addressed above;

- Filed: CT