

No: 39 /CV-NDN

Da Nang, July 22, 2026

“Re: Explanation of Consolidated Financial Statements
for the 2nd Quarter of 2026”

To: - The State Securities Committee
- Hanoi Stock Exchange

1. Company name: Da Nang Housing Investment Development Joint Stock Company
2. Stock symbol: NDN
3. Head office address: 38 Nguyen Chi Thanh, Hai Chau Ward, Danang City
4. Phone: 0236.3561577 Fax: 0236.3561577
5. Information disclosure person: Mrs. Hoang Yen Ninh Position: Secretary
6. Information disclosure content:

6.1. Consolidated Financial Statements for the 2nd Quarter of 2026 prepared on July 21st, 2026 including:

- Consolidated Statement of Financial Position
- Consolidated Income statement
- Consolidated Cash flow statement
- Consolidated Financial statement footnotes

6.2. Explanation content: difference >10% of net profit after tax compared to last year's period.

NDN's production and business situation in the 2nd Quarter of 2026 has fluctuations in revenue and profit compared to the 2nd Quarter of 2025 as follows:

Unit: VND million

No	Target	Q2/2025	Q2/2026	Difference (increase/ decrease %)
1	Total Revenue	27.466	36.248	31,97%
2	Total Expenses	94	7.719	8.148%
3	Profit Before Tax	29.398	28.594	- 2,73%
4	Profit After Tax	29.340	26.130	- 10,94%

Explanation:

The decrease in profit in the 2nd Quarter of 2026 compared to the 2nd Quarter of 2025 is due to: adverse volatility in stock market affects the company's portfolio performance, increasing costs and provisions for losses.

7. Website address posting the entire financial report: www.ndn.com.vn

We commit that the information published above is true and we are fully responsible before the law for the content of the published information.

Recipients:

- As above;
- Save VT, TK.



Information disclosure person

Hoang Yen Ninh