

**DEVELOPMENT INVESTMENT
CONSTRUCTION HOI AN
JOINT STOCK COMPANY**

No. : 37/DIC-HA

Re: Explanation of Profit Discrepancy Between the
Unaudited and Audited Consolidated FS for the first
half of 2026

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hoi An, August 14, 2026

To : - Hanoi Stock Exchange

Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, providing guidance on information disclosure in the securities market;

Pursuant to the audited consolidated financial statements (CFS) for the first half of 2026 and the unaudited CFS for the first half of 2026 of Development Investment Construction Hoi An Joint Stock Company.

The Company has recorded a profit discrepancy between the unaudited CFS and the audited CFS for the first half of 2026 as follows:

Unit: VND

Audited Net Profit After Tax (NPAT) for the first half of 2026	Unaudited NPAT for the first half of 2026	Discrepancy (+/-)
11.557.263.328	10.557.731.784	999.531.544

- During the preparation of the financial statements, an expense allocation related to infrastructure costs of the project was incorrectly recorded. This error was subsequently identified during the audit process and accordingly adjusted by the Company.

This adjustment led to the discrepancy in profit between the unaudited and audited financial statements.

This letter serves as an official explanation regarding the profit discrepancy before and after the audit.

Recipients :

- As above;
- Filed in Adm. Dept.

CHAIRMAN OF THE BOARD



TRAN DINH LOI

**DEVELOPMENT INVESTMENT
CONSTRUCTION HOI AN
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. : 38/DIC-HA

Hoi An, August 14, 2026

Re: Explanation of Profit Variance in the
Consolidated Financial Statements for the first
half of 2026 Exceeding 10% Compared to the
first half of 2025

To: Hanoi Stock Exchange

Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, providing guidelines on information disclosure in the securities market;

Pursuant to the Consolidated Financial Statements (CFS) for the first half of 2026 and CFS for the first half of 2025 of Development Investment Construction Hoi An Joint Stock Company;

The after-tax profit indicators for the first half of 2026 have fluctuated by more than 10% compared to the first half of 2025, specifically as follows:

Unit: VND

Indicator	First half of 2026	First half of 2025	Increase/Decrease (+/-), VND
1. Revenue	129.236.235.716	220.268.982.844	-91.032.747.128
2. Cost of Goods sold	101.390.913.116	187.255.767.477	-85.864.854.361
3. Profit before Tax	15.334.075.018	21.636.749.060	-6.302.674.042
4. Profit after Tax	11.557.263.328	16.133.566.739	-4.576.303.411

In the first half of 2026, the Company continued to implement and develop the Housing Construction Investment Project in the Residential Area combined with Urban Renovation at Lam Sa – Tu Le – Xuan Hoa Area, Hoi An Ward and Bau Dung Area, Hoi An Tay Ward, Da Nang City. The development of the Project continued to face difficulties arising from site clearance and compensation, resulting in low project efficiency. Consequently, the Company's revenue decreased compared to the same period of the previous year, leading to a decrease in profit in the first half of 2026 compared to the first half of 2025.

The above explains the factors resulting in a change of more than 10% in profit in the audited financial statements for the first half of 2026 compared to the audited financial statements for the first half of 2025./.

Recipients :

- As above;
- Filed in Admin.

CHAIRMAN OF THE BOARD

TRAN DINH LOI