

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

REVIEWED INTERIM FINANCIAL STATEMENTS
For the six-month period ended 30 June 2026



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DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

Address: 25 Hung Vuong, Hoi An Ward, Da Nang City, Vietnam

REPORT OF THE CHAIRMAN OF THE BOARD OF DIRECTORS AND MANAGEMENT

The Chairman of the Board of Directors and Management of Development Investment Construction Hoi An Joint Stock Company (hereinafter referred to as "the Company") hereby presents its report and the accompanying reviewed interim financial statements of the Company for the six-month period ended 30 June 2026.

Members of the Board of Directors, the Supervisory Committee and Management during the year and on the date of this report include:

Board of Directors

<u>Full name</u>	<u>Position</u>
Mr. Tran Dinh Loi	Chairman
Mr. Tran Van Viet	Deputy Chairman
Mr. Tran Dinh Danh	Member
Mr. Ho Hai Bac	Member
Mr. Tran Quoc Tuan	Member independent

Supervisory Committee

<u>Full name</u>	<u>Position</u>
Ms. Pham Thi Thanh Tam	Head
Mr. Tran Van Son	Member
Mr. Le Dinh Thinh	Member

Management

<u>Full name</u>	<u>Position</u>
Mr. Tran Van Viet	General Director
Mr. Pham Anh Thi	Deputy General Director
Mr. Nguyen Hoang Phuong	Deputy General Director
Mr. Tran Dinh Huy	Deputy General Director

LEGAL REPRESENTATIVE

The legal representative of the Company during the year and at the date of this report is Mr. Tran Dinh Loi, Chairman of the Board of Directors.

RESPONSIBILITY OF THE CHAIRMAN OF THE BOARD OF DIRECTORS AND MANAGEMENT

The Chairman of the Board of Directors and Management of the company are responsible for preparing the interim financial statements of each period which give a true and fair view of the financial position of the Company and the results of its operations and its cash flows. In preparing these interim financial statements, the Chairman of the Board of Directors and Management are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting principles have been followed, subject to any departures that need to be disclosed and explained in the interim financial statements;
- Prepare the interim financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business; and
- Design and implement the internal control system effectively for a fair preparation and presentation of the interim financial statements so as to mitigate error or fraud.

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

Address: 25 Hung Vuong, Hoi An Ward, Da Nang City, Vietnam

REPORT OF THE CHAIRMAN OF THE BOARD OF DIRECTORS AND MANAGEMENT (CONTINUED)

The Chairman of the Board of Directors and Management are responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and ensure that the interim financial statements comply with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of the interim financial statements. The Chairman of the Board of Directors and Management are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Chairman of the Board of Directors and Management confirm that the Company has complied with the above requirements in preparing these interim financial statements.

AUDITOR

The accompanying interim financial statements were reviewed by ECOVIS AFA VIETNAM Auditing – Appraisal and Consulting Company Limited (Head office: No. 142 Xo Viet Nghe Tinh Street, Hoa Cuong Ward, Danang City, Vietnam; Telephone: (84) 0236.363.3333; Fax: (84) 0236.363.3338; Website: www.ecovis.com/vietnam/audit).

STATEMENT BY THE CHAIRMAN OF THE BOARD OF DIRECTORS AND MANAGEMENT

In opinion of the Chairman of the Board of Directors and Management, the accompanying interim financial statements give a true and fair view, in all material respects, of the financial position of the Company as at 30 June 2026 and the results of its operations and its cash flows for the financial year then ended in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of the interim financial statements.



Tran Dinh Loi
Chairman of the Board of Directors
Da Nang, 14 August 2026

No: 353/2026/BCSX-E.AFA

**REPORT ON REVIEW OF
INTERIM FINANCIAL INFORMATION**

To: Shareholders
Board of Directors and Management
DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

We have reviewed the accompanying interim financial statements of Development Investment Construction Hoi An Joint Stock Company (hereinafter referred to as “the Company”) prepared on 14 August 2026 as set out from page 5 to page 38, which comprise the interim statement of financial position as at 30 June 2026 and the interim income statement, and the interim cash flow statement for the six-month period then ended, and notes to the interim financial statements.

Responsibility of the Chairman of the Board of Directors and Management

The Chairman of the Board of Directors and Management is responsible for the preparation and fair presentation of these interim financial statements in accordance with Vietnamese Accounting Standards and Vietnamese Corporate Accounting System and relevant legislation as to the preparation and presentation of interim financial statements and for such internal control as the Chairman of the Board of Directors and Management determine is necessary to enable the preparation and presentation of the interim financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

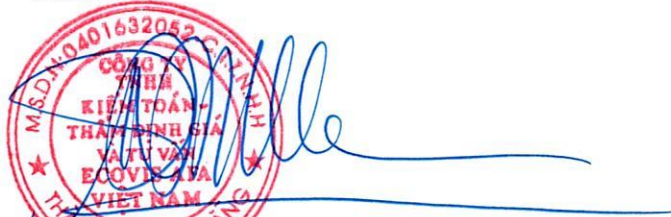
Our responsibility is to express a conclusion on these interim financial statements based on our review. We conducted our review in accordance with the Vietnamese Standard on Review Engagements 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

**REPORT ON REVIEW OF
INTERIM FINANCIAL INFORMATION (CONTINUED)**

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements do not give a true and fair view of the interim financial position of the Company as at 30 June 2026, and of its interim financial performance and its interim cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards and Vietnamese Corporate Accounting System and relevant legislation as to the preparation and presentation of interim financial statements.



Kim Van Viet

Deputy General Director

Audit Practice Registration Certificate:

1486-2023-240-1

Authorized person

ECOVIS AFA VIETNAM Auditing – Appraisal and Consulting Company Limited

Da Nang City, 14 August 2026

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

Address: 25 Hung Vuong, Hoi An Ward, Da Nang City, Vietnam

Form B 01a – DN

(Issued under the Circular No. 99/2025/TT-BTC
dated 27 October 2025 by Ministry of Finance)

STATEMENT FINANCIAL POSITION

As at 30 June 2026

Unit: VND

ASSETS	Code	Notes	As at 30 Jun. 2026	As at 01 Jan. 2026
A. CURRENT ASSETS	100		372,620,861,965	453,021,604,257
I. Cash and cash equivalents	110	4.1	18,094,455,048	11,299,461,349
1. Cash	111		18,094,455,048	11,299,461,349
2. Cash equivalents	112		-	-
II. Current financial investments	120		-	-
III. Current account receivables	130		93,265,990,418	94,409,430,190
1. Trade receivables	131	4.2	32,595,672,963	39,972,720,169
2. Advances to suppliers	132	4.3	13,183,038,014	13,136,918,344
3. Other current receivables	135	4.4	52,015,143,425	45,827,655,661
4. Provision for doubtful debts	136	4.5	(4,527,863,984)	(4,527,863,984)
IV. Inventories	140	4.6	260,044,358,443	344,932,622,932
1. Inventories	141		260,044,358,443	344,932,622,932
2. Provision for decline in value of inventories	142		-	-
V. Current biological assets	150		-	-
VI. Other current assets	160		1,216,058,056	2,380,089,786
1. Value added tax deductible	162		-	1,162,012,610
2. Tax and other receivables from the state budget	163	4.12	-	14,675,313
3. Other current assets	165	4.7	1,216,058,056	1,203,401,863
B. NON-CURRENT ASSETS	200		15,118,169,906	15,411,926,177
I. Non-current account receivables	210		11,983,517,012	11,983,196,340
1. Non-current trade receivables	211		-	-
2. Other non-current receivables	215	4.4	11,983,517,012	11,983,196,340
II. Fixed assets	220		809,995,784	1,052,221,639
1. Tangible fixed assets	221	4.8	809,995,784	1,052,221,639
Cost	222		23,167,622,551	23,167,622,551
Accumulated depreciation	223		(22,357,626,767)	(22,115,400,912)
2. Intangible fixed assets	227		-	-
III. Non - current biological assets	230		-	-
IV. Investment property	240		-	-
V. Non-current assets in progress	250		-	-
VI. Non-current financial investments	260		-	-
VII. Other non-current assets	270		2,324,657,110	2,376,508,198
1. Non-current deferred expenses	271	4.9	2,324,657,110	2,376,508,198
2. Other non-current assets	274		-	-
TOTAL ASSETS	280		387,739,031,871	468,433,530,434

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

Address: 25 Hung Vuong, Hoi An Ward, Da Nang City, Vietnam

Form B 01a – DN

(Issued under the Circular No. 99/2025/TT-BTC
dated 27 October 2025 by Ministry of Finance)

STATEMENT FINANCIAL POSITION (CONTINUED)

As at 30 June 2026

Unit: VND

RESOURCES	Code	Notes	As at 30 Jun. 2026	As at 01 Jan. 2026
C. LIABILITIES	300		252,743,566,277	343,299,869,995
I. Current liabilities	310		118,043,566,277	164,249,869,995
1. Current trade payables	311	4.10	21,491,056,717	21,376,897,867
2. Current advances from customers	312	4.11	6,741,124,963	7,784,364,804
3. Current taxes and amounts payable to the state budget	314	4.12	5,539,290,204	4,987,504,180
4. Payables to employees	315	4.13	364,108,182	437,743,926
5. Current accrued expenses	316	4.14	2,491,333,790	1,563,335,337
6. Other current payables	320	4.15	3,736,148,803	2,894,413,947
7. Current loans and obligations under finance leases	321	4.16	74,274,862,146	123,022,093,243
8. Bonus and welfare fund	323		3,405,641,472	2,183,516,691
II. Non-current liabilities	330		134,700,000,000	179,050,000,000
1. Non-current trade payables	331		-	-
2. Non-current loans and obligations under finance leases	339	4.16	134,700,000,000	179,050,000,000
D. OWNER'S EQUITY	400	4.17	134,995,465,594	125,133,660,439
1. Owner's contributed capital	411		68,941,640,000	68,941,640,000
Ordinary shares carrying voting rights	411a		68,941,640,000	68,941,640,000
Preference shares	411b		-	-
2. Capital surplus	412		19,801,941,805	19,801,941,805
3. Investment and development fund	418		16,649,136,665	14,953,678,492
4. Retained earnings	420		29,602,747,124	21,436,400,142
Beginning accumulated retained earnings	420a		18,045,483,796	4,481,818,408
Retained earnings of the current period	420b		11,557,263,328	16,954,581,734
TOTAL RESOURCES	440		387,739,031,871	468,433,530,434



Tran Dinh Loi
Chairman of the Board of Directors
Da Nang, 14 August 2026

Vo Ho Quynh Giao
Chief Accountant

Nguyen Thi Thu Thao
Preparer

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

Address: 25 Hung Vuong, Hoi An Ward, Da Nang City, Vietnam

Form B 02a – DN

(Issued under the Circular No. 99/2025/TT-BTC

dated 27 October 2025 by Ministry of Finance)

INCOME STATEMENT

For the six-month period ended 30 June 2026

Unit: VND

ITEMS	Code	Note	Current period	Previous period
1. Revenue	01	5.1	129,236,235,716	220,268,982,844
2. Deductions	02		-	-
3. Net revenue	10		129,236,235,716	220,268,982,844
4. Cost of sales	11	5.2	101,390,913,116	187,255,767,477
5. Gross profit	20		27,845,322,600	33,013,215,367
6. Profit (loss) from the sale and disposal of investment properties	21		-	-
7. Finance income	22	5.3	17,225,407	13,128,956
8. Finance expense	23	5.4	7,031,576,492	5,394,615,785
<i>Of which, borrowing costs</i>	24		7,031,576,492	5,394,615,785
9. Selling expense	25		-	-
10. General and administration expense	26	5.5	5,498,496,497	5,964,688,569
11. Operating profit/(loss)	30		15,332,475,018	21,667,039,969
12. Other income	31	5.6	1,600,000	-
13. Other expense	32	5.7	-	30,290,909
14. Net other income/(loss)	40		1,600,000	(30,290,909)
15. Accounting profit/(loss) before taxation	50		15,334,075,018	21,636,749,060
16. Current corporate income tax expense	51	5.9	3,776,811,690	5,503,182,321
17. Deferred corporate income tax expense	52		-	-
18. Net profit/(loss) after taxation	60		11,557,263,328	16,133,566,739
19. Basic earnings per share	70	4.17.5	1,458	1,831
20. Diluted earnings per share	71	4.17.6	1,458	1,831



Trần Đình Lợi
Chairman of the Board of Directors
Da Nang, 14 August 2026


Vo Ho Quynh Giao
Chief Accountant


Nguyen Thi Thu Thao
Preparer

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

Address: 25 Hung Vuong, Hoi An Ward, Da Nang City, Vietnam

Form B 03a – DN(Issued under the Circular No. 99/2025/TT-BTC
dated 27 October 2025 by Ministry of Finance)**CASH FLOW STATEMENT****(Direct method)**

For the six-month period ended 30 June 2026

Unit: VND

ITEMS	Code	Note	Current period	Previous period
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Cash receipts from customers	01		134,994,242,411	224,509,960,230
2. Cash paid to suppliers	02		(22,875,588,074)	(63,984,109,283)
3. Cash paid to employees	03		(2,134,912,285)	(5,529,809,788)
4. Borrowing cost paid	04		(5,787,626,486)	(3,269,380,219)
5. Corporate income tax paid	05		(4,952,507,981)	(1,903,164,504)
6. Other cash inflows from operating activities	06		7,333,826,578	20,471,322,127
7. Other cash outflows from operating activities	07		(6,698,186,232)	(7,782,978,493)
Net cash from operating activities	20		99,879,247,931	162,511,840,070
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Acquisition and construction of fixed assets and other long-term assets	21		-	-
2. Interest and dividends received	27		12,976,865	9,480,004
Net cash from investing activities	30		12,976,865	9,480,004
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Proceeds from borrowings	33	6.1	36,945,703,145	87,546,218,844
2. Repayment of borrowings	34	6.2	(130,042,934,242)	(245,110,017,143)
Net cash from financing activities	40		(93,097,231,097)	(157,563,798,299)
NET INCREASE/(DECREASE) IN CASH	50		6,794,993,699	4,957,521,775
Cash and cash equivalents at beginning of year	60		11,299,461,349	2,481,448,218
Impact of exchange rate fluctuation	61		-	-
CASH AND CASH EQUIVALENTS AT END OF PERIOD	70		18,094,455,048	7,438,969,993




Tran Dinh Loi
Chairman of the Board of Directors
Da Nang, 14 August 2026


Vo Ho Quynh Giao
Chief Accountant


Nguyen Thi Thu Thao
Preparer

NOTES TO THE INTERIM FINANCIAL STATEMENTS

1. CORPORATE INFORMATION

1.1. Structure of ownership

Development Investment Construction Hoi An Joint Stock Company (hereinafter referred to as “the Company”), was established based on the equitization of DIC – Hoi An Construction Investment Company, pursuant to Decision No. 202/QĐ-BXD dated 6 February 2006, issued by the Minister of Construction. The Company operates under Business Registration Certificate No. 4000391600 dated 01 March 2006, granted by the Department of Planning and Investment of Quang Nam Province (now Da Nang City) and other amended certificates thereafter with the latest one dated 28 July 2026.

Currently, the Company's shares are registered for trading on the Hanoi Stock Exchange (HNX) under the ticker symbol DIH since 22 February 2011, in accordance with the Share Trading Registration Certificate No. 78/QĐ-SDGHN.

The charter capital as stipulated in the Business Registration Certificate as at 30 June 2026 was VND 68,941,640,000 and according to the latest Enterprise Registration Certificate, it is VND 79,281,590,000.

The Company's registered head office is at No. 25 Hung Vuong, Hoi An Ward, Da Nang City, Vietnam.

The number of employees as at 30 June 2026 was 29 (31 December 2025: 47).

1.2. Business field

Construction of buildings and real estate activities.

1.3. Operating industry and principal activities

Under the Business Registration Certificate, the Company's main business activities comprise:

- Manufacture of clay building materials;
- Building completion and finishing;
- Trading of own or rented property and land use rights. Detailed: Investment and development of new urban areas and industrial zones; investment and business in the development of housing, urban technical infrastructure, and infrastructure for industrial zones, export processing zones, high-tech zones, and new economic zones;
- Construction of residential buildings;
- Construction of non-residential buildings;
- Construction of railway;
- Construction of roads;
- Construction of electrical works;
- Construction of water supply and drainage works;
- Construction of telecommunications and communication constructions;
- Construction of other utility projects
- Construction of hydraulic structures;
- Construction of mining and quarrying facilities;
- Construction of manufacturing facilities;
- Construction of other civil engineering projects;

1.4. Normal operating cycle

The Company's normal operating cycle is carried out for a time period of 12 months.

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

Address: 25 Hung Vuong, Hoi An Ward, Da Nang City, Vietnam

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)**1.5. The Company's structure**

As at 30 June 2026, the Company's dependent units were as follows:

Unit name	Address
Dien Ban Tuynen Brick Factory – Branch of Development Investment Construction Hoi An Joint Stock Company (*)	Cam Son Industrial Cluster, Dien Ban Bac Ward, Da Nang City, Vietnam
Branch of Development Investment Construction Hoi An Joint Stock Company in Ho Chi Minh City (*)	B20 Phu My Residential Area, Quarter 6, Pham Huu Lau Street, Tan My Ward, Ho Chi Minh City, Vietnam

(*) The Company is currently undertaking the procedures for the dissolution of these two branches.

1.6. Statement of information comparability in the Financial Statements:

The comparative figures are those of the audited financial statements for the year ended 31 December 2025 and the reviewed interim financial statements for the six-month period ended 30 June 2025.

2. BASIS OF PREPARATION**2.1. Accounting standards, accounting system**

The accompanying interim financial statements are presented in Vietnamese Dong ("VND"), under the historical cost basis and in accordance with the Vietnamese Accounting Standards and the Vietnamese Accounting System for Enterprises issued by the Ministry of Finance under Circular No. 99/2025/TT-BTC dated 27 October 2025.

2.2. Forms of accounting records

The form of accounting records applied in the Company is the General Journal.

2.3. Accounting period

The Company's financial year is from 01 January to 31 December.

These interim financial statements are prepared for the six-month period ended on 30 June 2026.

2.4. Reporting and functional currency

The Company maintains its accounting records in VND.

3. SIGNIFICANT ACCOUNTING POLICIES**3.1. Changes in accounting policies**

The accounting policies applied by the Company in preparing the interim financial statements are consistently applied with those used in the preparation of the financial statements for the financial year ended 31 December 2025, except for the changes resulting from the adoption of new accounting guidance under Circular No. 99/2025/TT-BTC dated 27 October 2025 as presented below:

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99") providing guidance on the application of the Accounting System for Enterprises, which is effective from 1 January 2026 and applicable to financial years beginning on or after 1 January 2026. Circular 99 replaces the regulations on the Accounting System for Enterprises issued under Circular No. 200/2014/TT-BTC dated 22 December 2014, Circular No. 75/2015/TT-BTC dated 18 May 2015,

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

Circular No. 53/2016/TT-BTC dated 21 March 2016 and Circular No. 195/2012/TT-BTC dated 15 November 2012 issued by the Ministry of Finance.

The Company has applied the changes in accounting policies prescribed under Circular 99 that affect the Company using the non-retrospective adjustment method in accordance with the guidance in Clause 1, Article 30 of Circular 99.

The Company has also restated the comparative information presented in the interim financial statements for certain line items to comply with the presentation requirements of Circular 99, as disclosed in Note 9.

3.2. Use of estimates

The preparation of the interim financial statements requires the Chairman of the Board of Directors and Management to make estimates and assumptions that impact the carrying value of certain assets and liabilities, contingent assets and liabilities reported in the notes as well as revenues and expenses in the interim financial statements for the financial year ended 30 June 2026. Although these estimates are based on best knowledge of the Chairman of the Board of Directors and Management of all relevant information available at the date when the interim financial statements are prepared, this does not prevent actual figures differing from estimates.

3.3. Cash and cash equivalents

Cash and cash equivalents comprise cash in hand, cash at bank, cash in transit and current investments for a period not exceeding 3 months or highly liquid investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

3.4. Account receivables

Recognition method

Account receivables are stated at the carrying amounts of trade receivables and other receivables less provisions for doubtful debts.

Provision for doubtful debts

As of the date of preparing the interim financial statements, provision for doubtful debt is recognised for past-due accounts receivable and for accounts receivable where circumstances indicate that they might not be recoverable when due at the level as guided in prevailing regulations. The determination of the overdue period of a doubtful receivable to be provisioned is based on the principal repayment period according to the original sale contract, excluding the debt extension between the parties.

For overdue receivables, the provision rates are as follows:

- 30% of the value for receivables overdue from 6 months to less than 1 year;
- 50% of the value for receivables overdue from 1 year to less than 2 years;
- 70% of the value for receivables overdue from 2 years to less than 3 years;
- 100% of the value for receivables overdue for 3 years or more;

The difference between the required balance and the existing balance of provision for doubtful debts is recorded as a general and administrative expense in the income statement.

3.5. Inventories

Inventory measurement

Inventories are measured at the lower of cost and net realisable value.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

The costs of inventories shall comprise all costs of purchase, costs of conversion, and other costs incurred in bringing inventories to their present location and condition. The cost of work in progress and finished goods includes materials, direct labour and attributable production overheads based on normal levels of activity.

The costs of purchase of inventories comprise the purchase price, non-reimbursable taxes and duties, and transport, handling and other costs directly attributable to the acquisition of inventories. Trade discounts and sales rebates on substandard and obsolete goods purchased are deducted from the costs of purchase.

Net realisable value is the estimated selling price in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale.

Method of accounting for inventories

Inventories are measured using the weighted average method.

Provision for decline in value of inventories

As of the date of preparing the interim financial statements, provision is recognised for obsolete, slow-moving and defective inventory items and an excess of the cost of inventories over their net realisable value.

The difference between the required balance and the existing balance of the provision for a decline in value of inventories is included in cost of sales in the income statement.

Inventories are written down to net realizable value item by item. For services being rendered, provision is made in respect of each service for which a separate selling price is charged.

3.6. Tangible fixed assets

Tangible fixed assets are measured at cost less accumulated depreciation.

Tangible fixed asset recognition

Tangible fixed assets are initially recognised at their cost. The cost of purchased tangible fixed assets comprises the purchase price and any directly attributable costs of bringing the assets to their present location and working condition for their intended use. Accessories added to fixed assets when purchased are recognised separately at their fair values and deducted from the historical cost of the respective tangible fixed assets.

The costs of tangible fixed assets constructed by contractors are the finalised costs of the construction, other directly related expenses and the registration fee (if any).

Depreciation and amortisation

The costs of fixed assets are depreciated on a straight-line method over their estimated useful lives.

The estimated useful lives are as follows:

	<u>Year 2026</u>
▪ Buildings, structures	07 – 10 years
▪ Machinery and equipment	05 – 08 years
▪ Motor vehicles	08 – 10 years
▪ Office equipment	03 – 07 years

3.7. Leases

Operating leases

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

Lease payments under an operating lease are recognised as an expense on a straight-line basis over the lease term.

3.8. Deferred expenses

Deferred expenses are classified as short-term prepaid expenses and long-term prepaid expenses based on their original terms, primarily comprising costs related to tools and supplies issued for use. These expenses are allocated over the prepayment period or over the period during which economic benefits are expected to be generated.

The following expenses are recognised deferred expenses and amortised to the income statement:

- Tools and supplies are amortised to the income statement over 24 months to 36 months;

3.9. Liabilities

Liabilities are classified into trade payables, intra-company payables, dividends and profit payables and other payables based on the following rules:

- Trade payables represent those arising from purchase and sale related transactions of goods, services or assets and the seller is independent of the buyer;
- Dividends and profit payables are dividends and profits (in cash or non-monetary assets) payable to the shareholders of the Company;
- The remaining payables are classified as other payables.

Liabilities are also classified according to the maturity date, the remaining term from the date of the interim financial statements, original currency, and each creditor.

Liabilities are recognised at no less than the payment obligation.

3.10. Borrowing costs

Capitalisation of borrowing costs

Borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, that necessarily take a substantial period of time to get ready for their intended use or sale, are capitalised as part of the cost of those assets until the assets are put into use or sale.

Investment income earned on temporary investment of borrowings is deducted from the cost of the respective assets.

All other borrowing costs are recognised as an expense in the income statement when incurred.

3.11. Accrued expenses

Accrued expenses represent expenses that will be paid in the future for goods or services received but not yet paid due to lack of invoices or accounting documents. These expenses are recognised as operating expenses of the reporting year.

The accrued expenses of the Company comprise accruals of interest expense. The interest expense is determined on an accrual basis by reference to remaining days of loan and at the interest rate.

3.12. Owners' equity

The owners' contributed equity

The owners' contributed equity is recognised when contributed.

Capital surplus

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

Capital surplus is recognised as the difference between [the issue price and the par value of shares / the actual value of contributed capital received and the charter capital value of the Company], the difference between the repurchase price of treasury shares and the reissue price of treasury shares sold, the value of the conversion option of convertible bonds into shares at the maturity date of the convertible bonds, and costs directly attributable to the issuance of shares.

Dividends

Dividends are recognised as a liability when the Company no longer has the right to refuse the obligation to pay dividends or profits in cash to shareholders.

Reserves

Reserves are created at certain percentages of profit after tax as prescribed in the Company's charter.

Retained earnings

Net profit after income tax can be distributed to shareholders after the distribution is approved the General annual meeting of shareholders and reserves are created in accordance with the Company's Charter and legal regulations in Vietnam.

3.13. Revenue and other income

Revenue from selling goods

Revenue from selling goods is measured at the fair value of the consideration received or receivable. In most cases, revenue is recognised when transferring the risks and rewards of ownership to the buyer.

Revenue from construction contracts

Revenue from construction contracts is recognised in accordance with the accounting policy on construction contracts as Note 3.14 below.

Interest income

Interest income is recognised on an accrual basis by reference to the principal outstanding and at the interest rate applicable.

3.14. Construction contracts

Where the outcome of a construction contract can be estimated reliably, revenue and costs are recognised by reference to the stage of completion of the contract activity at the date of the balance sheet as measured by the proportion that contract costs incurred for work performed to date bear to the estimated total contract costs - except where this would not be representative of the stage of completion. Variations in contract work, claims and incentive payments are included to the extent that they have been agreed with the customer.

Where the outcome of a construction contract cannot be estimated reliably:

- Revenue is only recognised to the extent of contract costs incurred that it is probable will be recoverable;
- Contract costs are only recognised as an expense in the period in which they are incurred.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

3.15. Cost of sales

Cost of sales and services provided represents total costs of construction products, services which are sold in the year in accordance with the matching principle. Abnormal amounts of production costs of inventories are recognised immediately in cost of sales.

3.16. Finance expense

Finance expenses represent all expenses incurred in the reporting year which mainly include borrowing costs.

3.17. General and administrative expense

General and administrative expenses represent common expenses, which include payroll costs for office employees (salaries, wages, allowances, etc.); social insurance, health insurance, trade union fees and unemployment insurance; stationery expenses, material expenses, depreciation expenses of fixed assets used for administration activities; land rental, license tax; utility services (electricity expenses, water expenses, phone, fax, warranty expenses, etc.); sundry expenses (entertainment, customer conference, etc.).

3.18. Taxation

Corporate income tax

Current corporate income tax expense:

Current corporate tax expense is determined on the basis of taxable income and the rate of corporate income tax (CIT) of the current year at 20%.

Value added tax

- The value-added tax applied to goods and services provided by the Company is 10%, with a reduced VAT rate of 8% applied to goods and services from 01 January 2026, to 30 June 2026, in accordance with Decree 174/2025/ND-CP dated 30 June 2025 issued by the Government.

Other taxes

Other taxes are applicable in accordance with the prevailing tax laws in Vietnam.

The tax reports of the Company will be inspected by the Tax Department. Application of the laws and regulations on tax to different transactions can be interpreted by many ways; therefore, the tax amounts presented in the interim financial statements can be amended in accordance with the Tax Department's final assessment for the Company.

3.19. Earnings per share

Basic earnings per share are calculated by dividing the net profit attributable to ordinary shareholders (after adjusted for bonus and welfare funds), by the weighted average number of ordinary shares outstanding during the year, excluding ordinary shares bought back by the Company and held as treasury shares.

3.20. Diluted earnings per share

Diluted earnings per share are calculated by dividing the net profit attributable to ordinary shareholders (after adjusted for bonus and welfare funds), by the weighted average number of ordinary shares outstanding during the year and total ordinary shares that would be issued on the conversion, excluding ordinary shares bought back by the Company and held as treasury shares.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

3.21. Segment reporting

A segment is a distinguishable component of the Company that is engaged either in producing or providing related products or services (business segment), or in producing or providing products or services within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments.

Reference to Note 7 below.

3.22. Related parties

Related parties are individuals or entities that have the ability, directly or indirectly through one or more intermediaries, to control the Company or are controlled by, or are subject to common control with the Company. Associates, individuals owning, directly or indirectly, an interest in the voting power of the Company that gives them significant influence over the Company, key management personnel, including directors and officers of the Company and close family members or associates of such individuals are also considered to be related parties.

4. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE BALANCE SHEET

4.1. Cash and cash equivalents

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Cash in hand	59,240,297	171,699,841
Cast at banks	18,035,214,751	11,127,761,508
+ Joint Stock Commercial Bank for Foreign Trade of Vietnam – Hoi An Branch	3,751,800	11,038,917,926
+ Vietnam Joint Stock Commercial Bank for Industry and Trade – Hoi An Branch	18,001,050,000	11,108,678
+ Other banks	30,412,951	77,734,904
Total	18,094,455,048	11,299,461,349

4.2. Current trade receivables

	As at 30 Jun. 2026 VND		As at 01 Jan. 2026 VND	
	Value	Provision	Giá trị	Dự phòng
Tracodi Construction Holdings Joint Stock Company	22,198,944,402	4,293,935,930	22,198,944,402	4,293,935,930
Da Nang Department of Health	-	-	6,912,716,657	-
Da Nang Project Management Board for Investment and Construction of Transport and Agricultural Works	4,788,664,371	-	3,071,739,400	-
Others	5,608,064,190	143,705,229	7,789,319,710	143,705,229
Total	32,595,672,963	4,437,641,159	39,972,720,169	4,437,641,159

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NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)**4.3. Current advances to suppliers**

	As at 30 Jun. 2026		As at 01 Jan. 2026	
	VND		VND	
	Value	Provision	Value	Provision
Da Nang City Land Fund Development Center (*)	8,417,548,000	-	8,417,548,000	-
Dang Khoa Quang Nam Joint Stock Company	1,340,984,000	-	1,340,984,000	-
Others	3,424,506,014	50,000,000	3,378,386,344	50,000,000
Total	13,183,038,014	50,000,000	13,136,918,344	50,000,000

(*) Advance payment of funds to the Da Nang City Land Fund Development Center for land recovery and compensation at the Lam Sa – Tu Le – Xuan Hoa Residential Area project.

4.4. Other receivables

	As at 30 Jun. 2026		As at 01 Jan. 2026	
	VND		VND	
	Value	Provision	Value	Provision
Current:				
Advances	51,406,463,590	40,222,825	45,577,082,694	40,222,825
+ Mr Tran Dinh Danh (*)	19,677,612,713	-	18,809,506,046	-
+ Mr Van Duc Tien (*)	26,651,843,811	-	25,890,804,580	-
+ Mr Do Thanh Quang (*)	4,049,736,909	-	400,265,104	-
+ Other receivables	1,027,270,157	-	476,506,964	-
Others	608,679,835	-	250,572,967	-
Total	52,015,143,425	40,222,825	45,827,655,661	40,222,825
Non - current:				
Deposits	11,983,517,012	-	11,983,196,340	-
Total	11,983,517,012	-	11,983,196,340	-
Of which other current receivables to related parties	23,727,349,622		19,209,771,150	
- Refer to Note 8				

(*) The Company makes advances to contracted teams for the construction of ongoing projects, with the advance settlement period depending on the actual progress of construction.

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

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NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)**4.5. Doubtful debts**

	As at 30 Jun. 2026		As at 01 Jan. 2026	
	VND		VND	
	Cost	Recoverable amount	Cost	Recoverable amount
Overdue current trade receivables with low recoverability	22,432,872,456	17,905,008,472	22,432,872,456	17,905,008,472
Total	22,432,872,456	17,905,008,472	22,432,872,456	17,905,008,472

The Chairman of the Board of Directors and Management assessed the ability to recover the overdue receivables as low because these receivables have been outstanding for a long time and have not yet been collected.

Overdue trade receivables and overdue amounts loaned are analysed by debtor as follows:

	As at 30 Jun. 2026			As at 01 Jan. 2026		
	VND			VND		
	Cost	Recoverable amount	Overdue days	Cost	Recoverable amount	Overdue days
Son Tra Joint Stock Company	50,591,529	-	Over 3 years	50,591,529	-	Over 3 years
People's Committee of Cam An Ward	69,623,900	-	Over 3 years	69,623,900	-	Over 3 years
Internal Road of the Resettlement	40,222,825	-	Over 3 years	40,222,825	-	Over 3 years
Quang Nam Construction and Water Supply Company	56,489,800	-	Over 3 years	56,489,800	-	Over 3 years
Tracodi Construction Holdings Joint Stock Company	22,198,944,402	17,905,008,472	1 - 2 years	22,198,944,402	17,905,008,472	1 - 2 years
Others	17,000,000	-	Over 3 years	17,000,000	-	Over 3 years
Total	22,432,872,456	17,905,008,472		22,432,872,456	17,905,008,472	

4.6. Inventories

	As at 30 Jun. 2026		As at 01 Jan. 2026	
	VND		VND	
	Value	Provision	Value	Provision
Raw Materials	3,740,384,157	-	4,321,116,057	-
Work in progress (*)	255,983,750,853	-	340,291,283,442	-
Product	320,223,433	-	320,223,433	-
Total	260,044,358,443	-	344,932,622,932	-

There is no slow moving and obsolescent inventory at the period-end.

(*) The land use right certificates, ownership of houses, and other assets attached to land located in the Residential Area of Lam Sa – Tu Le – Xuan Hoa Block, Cam Pho Ward, Hoi An City, Quang Nam Province (now under Hoi An Ward, Da Nang City) have been mortgaged for the loan at the

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NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

Vietnam Bank for Agriculture and Rural Development – Hoi An Branch, total amount: VND 76,774,016,544.

4.7. Other current assets

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Cash equivalents (Less than 3 months) (*)	1,216,058,056	1,203,401,863
Total	1,216,058,056	1,203,401,863

(*) The one-month term deposit of VND 1,216,058,056 is pledged for loans at Vietnam Joint Stock Commercial Bank for Industry and Trade under the collateral agreement for valuable papers No 45012/2019/HĐBĐ/NHCT484 dated 27 August 2019.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.8. Tangible fixed assets

Items	Buildings, structures VND	Machinery and equipment VND	Motor vehicles VND	Office equipment VND	Total VND
Cost:					
As at 01 Jan. 2026	4,534,182,995	14,287,871,689	4,232,940,867	112,627,000	23,167,622,551
Purchase	-	-	-	-	-
As at 30 Jun. 2026	4,534,182,995	14,287,871,689	4,232,940,867	112,627,000	23,167,622,551
Accumulated depreciation:					
As at 01 Jan. 2026	4,534,182,995	13,258,066,717	4,210,524,200	112,627,000	22,115,400,912
Depreciation	-	219,809,188	22,416,667	-	242,225,855
As at 30 Jun. 2026	4,534,182,995	13,477,875,905	4,232,940,867	112,627,000	22,357,626,767
Net book value:					
As at 01 Jan. 2026	-	1,029,804,972	22,416,667	-	1,052,221,639
As at 30 Jun. 2026	-	809,995,784	-	-	809,995,784

The amount of period-end net book value of tangible fixed assets totalling VND 0 was pledged/mortgaged as loan security.

The historical cost of tangible fixed assets fully depreciated but still in use totalled VND 21,766,124,168.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.9. Non-current deferred expenses

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Land rental cost (*)	2,324,657,110	2,376,508,198
Total	2,324,657,110	2,376,508,198

(*) The one-time land rental payment for the property at 25 Hung Vuong Street, Hoi An Ward, Da Nang City which serves as the company's headquarters, has been pledged as collateral at Vietnam Joint Stock Commercial Bank for Industry and Trade – Hoi An Branch.

4.10. Current trade payables

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Le Van Sa Company Limited	2,439,438,642	1,973,123,642
Stock Companies and Investment Philosophy of Technology Phu An	1,086,388,950	1,086,388,950
Others	17,965,229,125	18,317,385,275
Total	21,491,056,717	21,376,897,867

4.11. Current advances from customers

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Da Nang Management Board for Civil, Industrial and Technical Infrastructure Construction Investment Projects	4,699,821,928	5,941,186,928
Others	2,041,303,035	1,843,177,876
Total	6,741,124,963	7,784,364,804

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.12. Tax and amounts payable to the State budget

	As at 30 Jun. 2026 VND	Movements in the year VND		As at 01 Jan. 2026 VND	
	Payable	Payable	Paid/ Deducted	Receivable	Payable
Value added tax	1,722,686,740	7,468,143,448	5,804,328,687	-	58,871,979
Corporate income tax	3,782,258,264	3,806,866,236	4,952,507,981	-	4,927,900,009
Personal income tax	33,613,008	163,022,962	114,734,641	14,675,313	-
Land tax, land rental	732,192	-	-	-	732,192
Total	5,539,290,204	11,438,032,646	10,871,571,309	14,675,313	4,987,504,180

4.13. Payables employees

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Salaries	364,108,182	437,743,926
Total	364,108,182	437,743,926

4.14. Accrued expenses

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Loan interest	2,491,333,790	1,563,335,337
Total	2,491,333,790	1,563,335,337
Of which accrued expenses to related parties – Refer to Note 8	674,694,629	27,682,190

4.15. Other payables

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Trade union expenditure, social insurance	224,940,550	92,054,746
Loan interest	3,014,648,082	2,161,525,829
Others	496,560,171	640,833,372
Total	3,736,148,803	2,894,413,947

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.16. Loans and finance lease liabilities

Loans and finance lease liabilities are analysed as follows:

	As at 30 Jun. 2026		Movements in the period		As at 01 Jan. 2026	
	VND		VND		VND	
	Value	Payable value	Increase	Decrease	Value	Payable value
Current loans:						
Vietnam Bank for Agriculture and Rural Development - Hoi An Branch	-	-	2,215,358,312	44,494,953,302	42,279,594,990	42,279,594,990
Vietnam Joint Stock Commercial Bank for Industry and Trade - Hoi An Branch (1)	37,902,962,146	37,902,962,146	16,730,344,833	29,758,804,766	50,931,422,079	50,931,422,079
Vietnam Joint Stock Commercial Bank for Industry and Trade - Hoi An Branch VN Group Joint Stock Company (2)	23,871,900,000	23,871,900,000	-	5,939,176,174	5,939,176,174	5,939,176,174
Current portion of non - current loans:						
Vietnam Joint Stock Commercial Bank for Industry and Trade - Hoi An Branch (3)	12,500,000,000	12,500,000,000	12,500,000,000	-	-	-
Total	74,274,862,146	74,274,862,146	31,445,703,145	80,192,934,242	123,022,093,243	123,022,093,243

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NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

	As at 30 Jun. 2026		Movements in the period		As at 01 Jan. 2026	
	Value	Payable value	Increase	Decrease	Value	Payable value
	VND	VND	VND	VND	VND	VND
Non - current loans:						
Vietnam Joint Stock Commercial Bank for Industry and Trade - Hoi An Branch (3)	87,500,000,000	87,500,000,000	18,000,000,000	12,500,000,000	82,000,000,000	82,000,000,000
Individuals (4)	47,200,000,000	47,200,000,000	-	49,850,000,000	97,050,000,000	97,050,000,000
Total	134,700,000,000	134,700,000,000	18,000,000,000	62,350,000,000	179,050,000,000	179,050,000,000
Total	208,974,862,146	208,974,862,146	49,445,703,145	142,542,934,242	302,072,093,243	302,072,093,243
In which: Loans and obligations under finance leases from related parties – Refer to Note 8	21,600,000,000	21,600,000,000	-	5,000,000,000	26,600,000,000	26,600,000,000

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

(1) Current-term loan from Vietnam Joint Stock Commercial Bank for Industry and Trade – Hoi An Branch under the Credit Limit Approval Notice dated 13 March 2025. The credit limit is VND 125,000,000,000, with loan terms and interest rates determined based on each specific debt acknowledgment. Purpose of the loan: to supplement working capital for the company's production and business activities.

(2) Current loan from VN Group Joint Stock Company under Loan Agreement No. 017/2024/HĐVV dated 01 July 2024 and Appendix No. PL 01/2024/HĐVV dated 31 December 2024, Appendix No. PL01/2025/HĐVV dated 30 June 2025. Loan term: 12 months from the disbursement date; interest rate: 6% per annum. Purpose of the loan: serving the Company's business operations.

Short-term loan from VN Group Joint Stock Company under Loan Agreement No. 2108/2025/HĐVV dated 21 August 2025, amounting to VND 10,000,000,000. The loan term is 12 months from the date of receipt of the loan, with an interest rate of 6% per annum. Purpose of the loan: serving the Company's business operations.

(3) Long-term loan from VietinBank – Hoi An Branch under Loan Agreement No. 55895/2025/HĐCVDADT/NHCT484-DIC dated 31 October 2025. The loan limit is VND 165,000,000,000, with a loan term of 60 months. The lending interest rate is specified in each individual debt acknowledgment. Purpose of the loan: to finance investment costs of the Investment Project for the Construction of a Residential Area in combination with Urban Renovation in Lam Sa – Tu Le – Xuan Hoa Blocks.

(4) Long-term loans from individuals under various loan agreements, bearing an interest rate of 6% per annum. Purpose of the loans: serving the Company's business operations.

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NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.17. Owners' equity

4.17.1. Changes in owners' equity

	Owners' contributed capital VND	Capital surplus VND	Investment and development fund VND	Retained earnings VND	Total VND
As at 01 Jan. 2025	68,941,640,000	19,801,941,805	13,617,241,799	17,495,937,794	119,856,761,398
The first six - month of previous year's profit	-	-	-	16,133,566,739	16,133,566,739
Bonus and welfare fund distribution	-	-	-	(1,336,436,693)	(1,336,436,693)
Investment and development distribution	-	-	1,336,436,693	(1,336,436,693)	-
As at 30 Jun. 2025	68,941,640,000	19,801,941,805	14,953,678,492	30,956,631,147	134,653,891,444
The last six months of the previous year's profit	-	-	-	821,014,995	821,014,995
Dividends paid	-	-	-	(10,341,246,000)	(10,341,246,000)
As at 01 Jan. 2026	68,941,640,000	19,801,941,805	14,953,678,492	21,436,400,142	125,133,660,439
Current period's profit	-	-	-	11,557,263,328	11,557,263,328
Investment and development fund (*)	-	-	1,695,458,173	(1,695,458,173)	-
Bonus and welfare fund distribution (*)	-	-	-	(1,695,458,173)	(1,695,458,173)
As at 30 Jun. 2026	68,941,640,000	19,801,941,805	16,649,136,665	29,602,747,124	134,995,465,594

(*) The Company distributes its 2025 after-tax profit in accordance with Resolution No. 16/NQ-ĐHĐCĐ dated 28 May 2026 of the 2026 Annual General Meeting of Shareholders.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.17.2. Details of owners' equity

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Mr Tran Dinh Huy	13,136,850,000	13,136,850,000
Mr Do Thanh Quang	6,068,130,000	6,068,130,000
Other shareholders	49,736,660,000	49,736,660,000
Total	68,941,640,000	68,941,640,000

4.17.3. Capital transactions with owners

	Current period VND	Previous period VND
As at 01 January	68,941,640,000	68,941,640,000
Capital contribution in the period	-	-
Capital redemption in the period	-	-
End of the period	68,941,640,000	68,941,640,000

4.17.4. Shares

	As at 30 Jun. 2026	As at 01 Jan. 2026
Number of shares registered for issue	6,894,164	6,894,164
Number of shares sold to public:	6,894,164	6,894,164
<i>Comprising: Ordinary shares</i>	6,894,164	6,894,164
<i>Preference shares (Classified as owners' equity)</i>	-	-
Number of shares repurchased (Treasury shares)	-	-
<i>Comprising: Ordinary shares</i>	-	-
<i>Preference shares (Classified as owners' equity)</i>	-	-
Number of shares outstanding	6,894,164	6,894,164
<i>Comprising: Ordinary shares</i>	6,894,164	6,894,164
<i>Preference shares (Classified as owners' equity)</i>	-	-

Par value per outstanding share: VND 10,000 per share

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.17.5. Basic earnings per share

	Current period VND	Previous period VND
Profit after corporation income tax	11,557,263,328	16,133,566,739
Allocation to bonus and welfare funds	-	(1,613,356,674)
Profit after tax attributable to the shareholders of the Company	11,557,263,328	14,520,210,065
Weighted average number of ordinary shares outstanding during the period	7,928,159	7,928,159
Basic earnings per share	1,458	1,831

4.17.6. Diluted earnings per share

	Current period VND	Previous period VND
Profit after corporation income tax	11,557,263,328	16,133,566,739
Allocation to bonus and welfare funds	-	(1,613,356,674)
Profit after tax used to calculate diluted earnings per share	11,557,263,328	14,520,210,065
Weighted average number of ordinary shares outstanding during the period	7,928,159	7,928,159
The number of additional common shares expected to be issued	-	-
Number of ordinary shares for the purpose of calculating diluted earnings per share	7,928,159	7,928,159
Diluted earnings per share	1,458	1,831

Profit after corporate income tax used to calculate basic and diluted earnings per share for the comparative period has been adjusted to deduct the actual Welfare and Reward Fund allocation for 2025 in accordance with Resolution No. 16/NQ-ĐHĐCĐ dated 28 May 2026 of the 2026 Annual General Meeting of Shareholders, with the allocation for the first six months of the year determined based on the profit after corporate income tax for 2025. Accordingly, basic earnings per share for the comparative period have been restated at VND 1,831 per share (as previously presented in the comparative period report: VND 2,340 per share), and diluted earnings per share for the comparative period have been restated at VND 1,831 per share (as previously presented in the comparative period report: VND 2,340 per share).

The profit after tax used to calculate basic and diluted earnings per share for the current period represents the Company's entire profit after tax, as the Company has not yet planned to appropriate funds for the welfare and reward fund during the year. The figures for the current period may be subject to change when the Company makes a decision on the appropriation of such funds in the future.

(*) The weighted average number of outstanding ordinary shares for the current and prior periods has been adjusted to reflect the successful share issuance from equity. Accordingly, the weighted average number of ordinary shares outstanding for the prior period was restated as 7,928,159 shares (previously reported as 6,894,164 shares).

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.17.7. Dividends

Pursuant to Resolution No. 16/NQ-ĐHĐCĐ dated 28 May 2026 of the 2026 Annual General Meeting of Shareholders, the Company approved the plan to pay the 2025 dividend in shares at a rate of 15% of charter capital.

On 3 June 2026, the Board of Directors issued Resolution No. 18/NQ-HĐQT approving the plan to issue shares for the payment of the 2025 dividend. Accordingly, the expected number of shares to be issued is 1,034,124 shares, with an issuance ratio of 15% and an exercise ratio of 20:3.

Resolution of the Board of Directors No. 21/NQ-HĐQT dated 22 June 2026 approved the last registration date to exercise the entitlement to receive the 2025 dividend in shares as 07 July 2026.

4.18. Off-balance sheet items

Security for liabilities:

	As at 30 Jun. 2026	As at 01 Jan. 2026	Term	Deposit recipient
Asset	VND	VND		
Term deposit	1,216,058,056	1,203,401,863	Settlement term under the loan agreement	Vietnam Joint Stock Commercial Bank for Industry and Trade
Inventories	76,774,016,544	64,485,258,394	Settlement term under the loan agreement	Vietnam Joint Stock Commercial Bank for Industry and Trade

5. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE INTERIM INCOME STATEMENT

5.1. Revenue from selling goods and rendering services

	Current period VND	Previous period VND
Revenue from construction activities	16,408,149,390	16,065,189,361
Revenue from real estate activities	112,188,086,326	204,203,793,483
Revenue from sale of bricks	640,000,000	-
Total	129,236,235,716	220,268,982,844
Of which revenue from selling goods and rendering services to related parties – Refer to Note 8	-	12,574,334,590

5.2. Cost of sales

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

	Current period VND	Previous period VND
Cost of construction activities	15,584,922,940	19,032,092,454
Cost of real estate activities	85,225,258,276	168,223,675,023
Cost of selling bricks	580,731,900	-
Total	101,390,913,116	187,255,767,477
5.3. Finance income		
	Current period VND	Previous period VND
Deposit interest	17,225,407	13,128,956
Total	17,225,407	13,128,956
5.4. Finance expense		
	Current period VND	Previous period VND
Borrowing cost	7,031,576,492	5,394,615,785
Total	7,031,576,492	5,394,615,785
5.5. General and administrative expense		
	Current period VND	Previous period VND
Employee expense	3,295,582,860	3,392,256,304
Materials expense	280,594,684	917,605,645
Depreciation and amortisation expense	-	150,724,476
Service expense	672,342,158	901,164,507
Other expenses	1,249,976,795	602,937,637
Total	5,498,496,497	5,964,688,569
5.6. Other income		
	Current period VND	Previous period VND
Other income	1,600,000	-
Total	1,600,000	-
5.7. Other expense		

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

	Current period VND	Previous period VND
Administrative fines	-	30,290,909
Total	-	30,290,909

5.8. Production and business costs by element

	Current period VND	Previous period VND
Materials expense	10,529,092,976	16,170,872,246
Employee expense	2,993,935,619	5,782,510,854
Depreciation and amortisation expense	242,225,855	529,245,800
Service expense	8,226,276,286	19,594,554,265
Other expenses	781,320,658	2,341,799,688
Total	22,772,851,394	44,418,982,853

5.9. Current corporate income tax expense

	Current period VND	Previous period VND
Accounting profits before tax	15,334,075,018	21,636,749,060
Adjustments of taxable income	3,549,983,434	2,250,389,637
Add: Increasing adjustments	3,549,983,434	2,250,389,637
- <i>Non-deductible interest expenses</i>	1,527,844,400	
- <i>Non-deductible expenses</i>	2,022,139,035	2,250,389,637
Less: Decreasing adjustments	-	-
Total taxable income	18,884,058,452	23,887,138,697
- <i>Income from real estate activities</i>	18,493,035,335	27,515,911,603
- <i>Income from other activities</i>	391,023,117	(3,628,772,906)
Current CIT rate	20%	20%
Income from real estate activities	3,698,607,067	5,503,182,321
Income from other activities	78,204,623	-
Current corporate income tax expense	3,776,811,690	5,503,182,321

6. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE INTERIM CASH FLOW STATEMENT

6.1. Cash receipts from loans in the year

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

	Current period VND	Previous period VND
Proceeds from borrowings under ordinary loan agreements	36,945,703,145	87,546,218,844
Total	36,945,703,145	87,546,218,844

6.2. Cash repayments of principal amounts borrowed

	Current period VND	Previous period VND
Repayment of principal under the loan agreement	130,042,934,242	245,110,017,143
Total	130,042,934,242	245,110,017,143

7. SEGMENT REPORTING

For management purposes, the Company is organised on a nation - wide basis into the following manufacturing sector:

For the six-month period ended 30 June 2026

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

Address: 25 Hung Vuong, Hoi An Ward, Da Nang City, Vietnam

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

	Manufacture of bricks, roofing tiles				Construction activities				Real estate activities				Total	
	Current period		Previous period		Current period		Previous period		Current period		Previous period		Current period	
	VND		VND		VND		VND		VND		VND		VND	
Net revenue														
From customers	640,000,000	-	-	-	16,408,149,390	16,065,189,361	112,188,086,326	204,203,793,483	129,236,235,716	220,268,982,844	-	-		
Total	640,000,000	-	-	-	16,408,149,390	16,065,189,361	112,188,086,326	204,203,793,483	129,236,235,716	220,268,982,844	-	-		
Operating expenses														
Cost of sales	580,731,900	-	-	-	15,584,922,940	19,032,092,454	85,225,258,276	168,223,675,023	101,390,913,116	187,255,767,477	-	-		
General and administration expense	59,268,100	-	-	-	694,014,655	-	4,745,213,742	5,964,688,569	5,498,496,497	5,964,688,569	-	-		
Total	640,000,000	-	-	-	16,278,937,594	19,032,092,454	89,970,472,018	174,188,363,592	106,889,409,613	193,220,456,046	-	-		
Operating profit	-	-	-	-	129,211,796	(2,966,903,093)	22,217,614,308	30,015,429,891	22,346,826,103	27,048,526,798	-	-		
Financial income									17,225,407	13,128,956				
Financial expense									7,031,576,492	5,394,615,785				
Net other income/(loss)									1,600,000	(30,290,909)				
Accounting profit/(loss) before taxation									15,334,075,018	21,636,749,060				
Current corporate income tax expense									3,776,811,690	5,503,182,321				
Deferred corporate income tax expense									-	-				
Net profit/(loss) after taxation									11,557,263,328	16,133,566,739				

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

Address: 25 Hung Vuong, Hoi An Ward, Da Nang City, Vietnam

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

	Manufacture of bricks, roofing tiles			Construction activities			Real estate activities			Total		
	As at	As at	As at	As at	As at	As at	As at	As at	As at	As at	As at	As at
	30 Jun. 2026	01 Jan. 2026	30 Jun. 2026	30 Jun. 2026	01 Jan. 2026	30 Jun. 2026	30 Jun. 2026	01 Jan. 2026	30 Jun. 2026	30 Jun. 2026	01 Jan. 2026	30 Jun. 2026
	VND	VND	VND	VND	VND	VND	VND	VND	VND	VND	VND	VND
Segment assets	7,814,767,712	7,796,200,603	148,398,194,847	143,036,181,112	231,526,069,312	317,601,148,719	387,739,031,871	468,433,530,434				
Unallocated assets	-	-	-	-	-	-	-	-	-	-	-	-
Total assets	7,814,767,712	7,796,200,603	148,398,194,847	143,036,181,112	231,526,069,312	317,601,148,719	387,739,031,871	468,433,530,434				
Segment liabilities	7,814,767,712	7,796,200,603	73,856,898,565	132,581,769,392	171,071,900,000	202,921,900,000	252,743,566,277	343,299,869,995				
Unallocated liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Total liabilities	7,814,767,712	7,796,200,603	73,856,898,565	132,581,769,392	171,071,900,000	202,921,900,000	252,743,566,277	343,299,869,995				

	Manufacture of bricks, roofing tiles			Construction activities			Real estate activities			Total		
	Current period	Previous period	Current period	Previous period	Current period	Previous period	Current period	Previous period	Current period	Previous period	Current period	Previous period
	VND	VND	VND	VND	VND	VND	VND	VND	VND	VND	VND	VND
Cost of purchasing assets	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation expense	-	-	242,225,855	529,245,800	-	-	242,225,855	529,245,800	242,225,855	529,245,800	242,225,855	529,245,800

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

8. RELATED PARTIES

List of related partiesRelationship

Board of Directors and Management
 Ms. Vo Ho Quynh Giao
 Mr. Do Thanh Quang
 Ms. Le Thi Kim Nhung
 Ms. Tran Thi Kim Cuc
 Ms. Tran Thi Bich Hau
 Ms. Tran Thi Kim Hoa

Key Management personnel
 Chief Accountant
 Major shareholders
 Related person
 Related person
 Related person
 Related person

As at the date of the statement of financial position, the balances with related parties are as follows:

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Other current receivables:		
Tran Dinh Danh	19,677,612,713	18,809,506,046
Do Thanh Quang	4,049,736,909	400,265,104
Total - Refer to Note 4.4	23,727,349,622	19,209,771,150

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Interest payable		
Tran Van Son	69,696,630	3,106,849
Tran Dinh Huy	78,082,192	3,698,630
Le Dinh Thinh	62,794,520	3,287,671
Le Thi Kim Nhung	125,589,041	6,575,342
Tran Thi Kim Cuc	137,917,808	4,027,397
Tran Thi Bich Hau	137,917,808	4,027,397
Tran Thi Kim Hoa	62,696,630	2,958,904
Total - Refer to Note 4.14	674,694,629	27,682,190

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Loans and finance lease liabilities		
Tran Van Son	2,100,000,000	7,100,000,000
Tran Dinh Huy	2,500,000,000	2,500,000,000
Le Dinh Thinh	2,000,000,000	2,000,000,000
Le Thi Kim Nhung	4,000,000,000	4,000,000,000
Tran Thi Kim Cuc	4,500,000,000	4,500,000,000
Tran Thi Bich Hau	4,500,000,000	4,500,000,000
Tran Thi Kim Hoa	2,000,000,000	2,000,000,000
Total - Refer to Note 4.16	21,600,000,000	26,600,000,000

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

During the reporting period, the Company has had related party transactions as follows:

	Current period VND	Previous period VND
Real estate transfer:		
Tran Van Son	-	6,287,167,295
Vo Ho Quynh Giao	-	6,287,167,295
Total - Refer to Note 5.1	-	12,574,334,590

	Current period VND	Previous period VND
Repayment of borrowings:		
Tran Van Son	5,000,000,000	-
Total	5,000,000,000	-

	Current period VND	Previous period VND
Interest expense on personal loans:		
Tran Van Son	69,698,630	-
Tran Dinh Huy	78,082,192	-
Le Dinh Thinh	62,794,520	-
Le Thi Kim Nhung	125,589,041	-
Tran Thi Kim Cuc	137,917,808	-
Tran Thi Bich Hau	137,917,808	-
Tran Thi Kim Hoa	62,465,753	-

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

Remunerations of the Board of Directors and Supervisory Committee:

Full name	Title	Current period VND	Previous period VND
Mr Tran Dinh Loi	Chairman of the Board of Directors	360,000,000	360,000,000
Mr Tran Van Viet	Deputy Chairman of the Board of Directors	48,000,000	48,000,000
Mr Tran Dinh Danh	Member of the Board of Directors	48,000,000	48,000,000
Mr Ho Hai Bac	Member of the Board of Directors	48,000,000	48,000,000
Mr Tran Quoc Tuan	Member of the Board of Directors	48,000,000	48,000,000
Ms. Pham Thi Thanh Tam	Head of the Supervisory Committee	30,000,000	30,000,000
Mr Tran Van Son	Member of the Supervisory Committee	27,000,000	27,000,000
Mr Le Dinh Thinh	Member of the Supervisory Committee	27,000,000	27,000,000

Salaries, bonuses and other incomes of Management, Board of Directors, Supervisory Committee and other key personels:

Full name	Title	Current period VND	Previous period VND
Mr Tran Van Viet	General Director	241,534,000	273,768,000
Mr Pham Anh Thi	Deputy General Director	141,215,765	163,280,800
Mr Nguyen Hoang Phuong	Deputy General Director	135,318,684	156,766,800
Mr Tran Dinh Huy	Deputy General Director	139,200,000	157,446,800
Mr Tran Dinh Loi	Chairman of the Board of Directors	-	99,000,000
Mr Tran Van Son	Member of the Board of Directors	112,892,639	127,968,727
Mr Le Dinh Thinh	Member of the Board of Directors	112,646,000	127,792,000

9. COMPARATIVE FIGURES

As disclosed in Note 3.1, the Company's interim financial statements for the accounting period ended 30 June 2026 have been prepared and presented in accordance with Circular 99. Accordingly, certain comparative figures have been reclassified to conform with the presentation requirements of the interim financial statements for the period ended 30 June 2026 due to the adoption of Circular 99, as follows:

Statement of financial position (excerpted):

Items	Code	As at 01 Jan. 2026 (as restated) VND	Reclassified in accordance with Circular No. 99 VND	As at 01 Jan. 2026 (as previously reported) VND
Cash equivalents	112	-	(1,203,401,863)	1,203,401,863
Other current assets	165	1,203,401,863	1,203,401,863	-

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

Cash-flow statement (excerpted):

Items	Code	Previous period (as restated) VND	Reclassified in accordance with Circular No. 99 VND	Previous period (as previously reported) VND
Interest and dividends received	27	9,480,004	(3,648,952)	13,128,956
Other cash inflows from operating activities	6	20,471,322,127	(5,831,052)	20,477,153,179
Cash and cash equivalents at beginning of year	60	2,481,448,218	(1,184,313,283)	3,665,761,501
Cash and cash equivalents at end of period	70	7,438,969,993	(1,193,793,287)	8,632,763,280

10. COMMITMENT UNDER OPERATING LEASES

The Company as a lessee

The company rents office land under Land Lease Contract No. 204/HDTĐ dated 03 September 2008 with the Department of Natural Resources and Environment of Quang Nam province, covering an area of 287.2 m², with a lease term until November 2048. The land rental fee has been paid in full for the entire lease period until November 2048 and is gradually allocated to expenses during the period.

	Current period VND	Previous period VND
Payments under operating leases recognised as an expense in the year	51,851,088	51,851,088

11. EVENTS AFTER THE END OF THE REPORTING PERIOD

On 13 July 2026, the Company submitted Report No. 27/BC-DICHA on the results of the share issuance for 2025 dividend payment, with a total of 1,033,995 distributed shares, bringing the Company's total shares post-issuance to 7,928,159 shares. On 28 July 2026, the Company was granted the 13th amended Enterprise Registration Certificate by the Enterprise and Business Registration Office under the Department of Finance of Da Nang City, with a new charter capital of VND 79,281,590,000. Subsequently, on 7 August 2026, the Hanoi Stock Exchange issued Decision No. 1042/QĐ-SGDHN approving the change of listing registration for the shares issued for the 2025 dividend payment by the Company.

Other than the event mentioned above, no significant events have occurred after the reporting period up to the date of issuance of these interim financial statements.



Tran Dinh Loi
Chairman of the Board of Directors
Da Nang, 14 August 2026

Vo Ho Quynh Giao
Chief Accountant

Nguyen Thi Thu Thao
Preparer