

**UDIC URBAN INFRASTRUCTURE DEVELOPMENT
INVESTMENT CORPORATION
HANOI CIVIL CONSTRUCTION INVESTMENT JSC**

Number: 141/CV-HCCI-KTTV

*Re: Explanation of the change in profit after tax of 10%
or more in the 2026 interim financial statements*

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

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Hanoi, August 14, 2026

**To: - STATE SECURITIES COMMISSION
- HANOI STOCK EXCHANGE**

Unit: Hanoi Civil Construction Investment Joint Stock Company

Address: No. 292 Van Chuong Lane, Kham Thien Street, Van Mieu Ward – Quoc
Tu Giam, Hanoi City.

Tax code: 0 1 0 0 1 0 5 3 8 0

Representative: Mr. Pham Tien Diep

Position: Company Director

*- Pursuant to Circular No. 96/2020/TT-BTC dated 16/11/2020 of the Ministry of
Finance guiding the disclosure of information on the securities market.*

*- Pursuant to the 2026 interim financial statements prepared on August 12, 2026, of
Hanoi Civil Construction Investment Joint Stock Company;*

Hanoi Civil Construction Investment Joint Stock Company hereby explains the
figures presented in the Income Statement for the first six months of 2026 as follows:

Unit: VND

Criteria		From 01/01/2026 Until 30/06/2026	From 01/01/2025 Until 30/06/2025	Increase (+) Reduce (-)	Rate (%)
<i>A</i>		<i>(1)</i>	<i>(2)</i>	<i>(3)=(1)-(2)</i>	<i>(4)</i>
1	Revenue from sales and provision of services	99.970.763.537	35.135.966.729	64.834.796.808	185%
2	Revenue deductions	-	-	-	
3	Net sales and service revenue (01-02)	99.970.763.537	35.135.966.729	64.834.796.808	185%
4	Cost of goods sold	71.735.817.584	24.776.921.615	46.958.895.969	190%
5	Gross profit on sales and service provision (10-11)	28.234.945.953	10.359.045.114	17.875.900.839	173%
6	Profit and loss of sale and liquidation of investment real estate	-	-	-	
7	Revenue from financial activities	225.468.906	7.640.118	217.828.788	2851%
8	Finance costs	-	309.836.189	(309.836.189)	-100%
9	Selling expenses	530.992.501	-	530.992.501	100%
10	General and administrative expenses	7.186.363.713	6.463.404.736	722.958.977	11%

11	Profit from business activities (30=20+21+22-(23+25+26))	20.743.058.645	3.593.444.307	17.149.614.338	477%
12	Other income	4.432.063.792	4.699.468.832	(267.405.040)	-6%
13	Other expenses	4.886.844.462	2.845.793.794	2.041.050.668	72%
14	Other Profit (40=31-32)	(454.780.670)	1.853.675.038	(2.308.455.708)	-125%
15	Total accounting profit before tax (50=30+40)	20.288.277.975	5.447.119.345	14.841.158.630	272%
16	Corporate income tax expense	4.698.160.262	1.108.307.594	3.589.852.668	324%
18	Profit after tax (60=50-51)	15.590.117.713	4.338.811.751	11.251.305.962	259%

The explanation of the main reasons for the increase and decrease is as follows:

Revenue and cost of goods sold increased compared with the same period last year, mainly as a result of increased revenue from construction and installation activities and real estate business activities.

- Construction and installation works were accepted and completed in stages, meeting the conditions for revenue recognition.
- The Commercial Housing Project in An Hong Commune, Hong An Ward, Hai Phong City became eligible for sale during the period. Accordingly, the Company recorded an increase in revenue from this segment, which contributed significantly to the Company's profit.
- Financial income increased due to interest income arising from customers' late payments under the agreed payment schedules.
- Selling expenses increased due to brokerage fees for the Commercial Housing Project in An Hong Commune, Hong An Ward, Hai Phong City.

Hanoi Civil Construction Investment Joint Stock Company hereby provides the above explanation regarding the changes in the key financial indicators in the 2026 interim financial statements.

Best regards!

Recipients:

- As above;

- Archived: Administration Department

HANOI CIVIL CONSTRUCTION INVESTMENT JSC



Pham Tien Diep