

DEVELOPMENT INVESTMENT CONSTRUCTION
HOI AN JOINT STOCK COMPANY
25 Hung Vuong - Hoi An Wrd - Đa Nang City
MST: 4000391600

FINANCIAL STATEMENT
QUARTER 3 - YEAR 2026



25 Hung Vuong - Hoi An - Da Nang

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

Dated October 27, 2025, by the Ministry of Finance

BALANCE SHEET

- As of September 30, 2026

(Applicable to businesses assuming the going concern principle)

Unit: VND

Items	Code	TM	30/09/2026	01/01/2026
ASSETS				
A - CURRENT ASSETS (100 = 110 + 120 + 130 + 140 + 150)	100		378,930,826,019	453,021,604,257
I- Cash and Cash Equivalents	110	4.1	8,794,341,495	11,299,461,349
1. Cash	111		8,794,341,495	11,299,461,349
2. Cash equivalents	112		0	
III- Short-term Receivables	130		99,132,093,602	94,409,430,190
1. Short-term trade receivables	131	4.2	32,758,693,513	39,972,720,169
2. Short-term Advances to suppliers	132	4.3	17,562,976,026	13,136,918,344
3. Other short-term receivables	135	4.4	53,338,288,047	45,827,655,661
-Other receivables				
-Short-term Mortgage, Guarantee Deposit				
4. Allowance for short-term uncollectible accounts (*)	136	4.5	(4,527,863,984)	(4,527,863,984)
IV- Inventories	140	4.6	269,184,390,922	344,932,622,932
1. Inventories	141		269,184,390,922	344,932,622,932
2. Allowance for inventories (*)	142		0	
VI- Other Current Assets	160		1,820,000,000	2,380,089,786
1. Short-term waiting allocation costs	161		1,820,000,000	
2. Deductible VAT	162		0	1,162,012,610
3. Taxes and other receivables from the State	163	4.12	0	14,675,313
4. Other current assets	165	4.7		1,203,401,863
B- NON-CURRENT ASSETS (200 = 210 + 220 + 240 + 250 + 260)	200		14,719,428,808	15,411,926,177
I- Long-term Receivables	210		11,660,000,000	11,983,196,340
1. Long-term trade receivables	211		0	
2. Long-term advances to suppliers	212			
3. Capital allocated to subsidiaries	213			
4. Long-term internal receivables	214		0	
5. Other long-term receivables	215	4.4	11,660,000,000	11,983,196,340
6. Allowance for long-term uncollectible accounts	216		0	0
II- Fixed Assets	220		760,697,242	1,052,221,639
1. Tangible fixed assets	221	4.8	760,697,242	1,052,221,639
- Historical cost	222		22,937,258,915	23,167,622,551
- Accumulated depreciation (*)	223		(22,176,561,673)	(22,115,400,912)

IV. Long-term assets in Progress	250		0	0
1. Work-in-progress	251		0	0
2. Construction-in-progress	252		0	0
VI- Other Non-current Assets	270		2,298,731,566	2,376,508,198
1. Long-term prepaid expenses	271	4.9	2,298,731,566	2,376,508,198
2. Deffered income tax assets	272		0	0
3. Other non-current assets	274		0	0
TOTAL ASSETS	280		393,650,254,827	468,433,530,434
LIABILITIES AND OWNER'S EQUITY				
C- LIABILITIES (300=310+330)	300		258,508,244,025	343,299,869,995
I- Current Liabilities	310		113,808,244,025	164,249,869,995
1. Trade payables	311	4.10	20,516,124,742	21,376,897,867
2. Advances from customers	312	4.11	19,724,095,963	7,784,364,804
3. Dividends and profit payable	313			
4. Taxes and amounts payable to the State	314	4.12	3,934,978,828	4,987,504,180
5. Employee Payables	315	4.13	385,167,455	437,743,926
6. Accrued expenses	316	4.14	3,414,329,004	1,563,335,337
7. Internal payables	317			
8. Payment based on Stages of Construction Contract Schedules	318		0	0
9. Unearned revenue	319		0	
10. Other payables	320	4.15	2,782,947,825	2,894,413,947
11. Short-term borrowings and finance lease liabilities	321	4.16	59,702,211,336	123,022,093,243
13. Bonus and welfare funds	323		3,348,388,872	2,183,516,691
II- Non-current Liabilities	330		144,700,000,000	179,050,000,000
1. Long-term trade payables	331		0	0
2. Other long-term liabilities	338		0	0
3. Long-term borrowings and finance lease liabilities	339	4.16	144,700,000,000	179,050,000,000
D- EQUITY (400=410+430)	400	4.17	135,142,010,802	125,133,660,439
1. Paid-in Capital	411		79,281,590,000	68,941,640,000
- Ordinary shares with voting rights	411a		79,281,590,000	68,941,640,000
2. Premium capital	412		19,801,941,805	19,801,941,805
3. Other owner's capital	414		0	0
5. Treasury shares (*)	415		0	
6. Foreign exchange differences	416		0	0
8. Development and investment fund	418		16,649,136,665	14,953,678,492
10. Other funds under owner's equity	419		0	0
11. Retained earnings	420		19,409,342,332	21,436,400,142
- Retained earnings accumulated to prior periods	420a		19,262,797,124	4,481,818,408
- Retained earnings of the current periods	420b		146,545,208	16,954,581,734
TOTAL LIABILITES AND EQUITY (430=300+400)	440		393,650,254,827	468,433,530,434

Prepared by

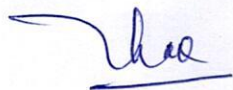
Chief Accountant

Hoi An, October, 20 2026

CHAIRMAN OF THE BOARD



Nguyen Thi Thu Thao



Vo Ho Quynh Giao



Tran Dinh Loi

DEVELOPMENT INVESTMENT CONSTRUCTION H

Form No. B 02-DN

25 Hung Vuong - Hoi An - Da Nang

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

Dated October 27, 2025, by the Ministry of Finance

INCOME STATEMENT

Quarter 3 - Year 2026

(This period: Q3/2026, Last Quarter: Same quarter last year)

Unit: VND

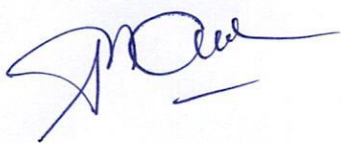
Items	Code	This Quarter (Current Year)	This Quarter (Last Year)	Cumulative Year- to-Date to End of This Quarter (Current Year)	Cumulative Year- to-Date to End of This Quarter (Last Year)
1. Revenue - Products and Services	01	9,850,686,623	10,745,537,036	139,086,922,339	231,014,519,880
2. Deductions from revenue	02				
3. Net Revenue - Products and Services (10=01-02)	10	9,850,686,623	10,745,537,036	139,086,922,339	231,014,519,880
4. Cost of Goods sold	11	8,408,906,636	9,042,618,336	109,799,819,752	196,298,385,813
5. Gross Profit - Products and Services(20=10-11)	20	1,441,779,987	1,702,918,700	29,287,102,587	34,716,134,067
7. Revenue - Financing Activities	22	3,637,145	988,974	20,862,552	14,117,930
8. Finance Expenses	23	17,523,129	16,219,333	7,049,099,621	5,410,835,118
9. Sales Expenses	25				
10. Administrative Expenses	26	1,219,138,795	1,618,818,284	6,717,635,292	7,583,506,853
11. Net Profit from Operating Activities	30	208,755,208	68,870,057	15,541,230,226	21,735,910,026
12. Other Income	31			1,600,000	
13. Other Expenses	32				30,290,909
14. Other Profit (40=31-32)	40			1,600,000	(30,290,909)
15. Total Accounting Profit Before Tax (50=30+40)	50	208,755,208	68,870,057	15,542,830,226	21,705,619,117
16. Current Corporate Income Tax Expense	51	62,210,000	23,464,699	3,839,021,690	5,526,647,020
17. Deferred Corporate Income Tax Expense	52				
18. Profit After Corporate Income Tax (60=50-51-52)	60	146,545,208	45,405,358	11,703,808,536	16,178,972,097

Hoi An, October 20 2026

Prepared by

Chief Accountant

CHAIRMAN OF THE BOARD



Nguyen Thi Thu Thao



Vo Ho Quynh Giao



Tran Dinh Loi

CASH FLOWS STATEMENT

(Direct Method)

Quarter 3 - Year 2026

(This period: Q3/2026, Last Quarter: Same quarter last year)

Items	Code	Quarter 3/2026	Quarter 3/2025
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1. Cash from sales of goods, services, and other revenues	01	23,353,116,948	4,294,767,491
2. Cash paid to suppliers for goods and services	02	(13,478,023,002)	(2,161,720,713)
3. Cash paid to employees	03	(3,821,866,268)	(2,867,883,283)
4. Interest paid	04	(929,847,386)	(1,112,767,876)
5. Corporate income tax paid	05		
6. Other receipts from operating activities	06	12,066,406,211	23,089,097,985
7. Other payment for operating activities	07	(11,578,695,714)	(6,662,190,513)
Net Cash Flows from Operating Activities	20	5,611,090,789	14,579,303,091
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1. Payments for purchases, construction or fixed assets and other long-term assets	21		
2. Proceeds from disposal and sale of fixed assets and other long-term assets	22		
3. Loans to and payments for purchase of debt instruments of other entities	23		
4. Collections from borrowers and proceeds from disposal of debt	24		
5. Payments for investments in other entities	25		
6. Proceeds from disposal of investments in other entities	26		
7. Interests and dividends received	27	1,396,468	988,974
Net cash Flows from Investing Activities	30	1,396,468	988,974
III. CASH FLOW FROM FINANCING ACTIVITIES			
1. Proceeds from share issuance, capital contribution	31		
2. Capital redemption and payments for purchase of treasury shares	32		
3. Proceeds from short-term and long-term borrowings	33	20,588,081,247	41,351,057,643
4. Repayments of borrowings	34	(25,160,732,057)	(62,644,103,573)
5. Repayments of Finance lease liabilities	35		
6. Dividends paid to shareholders	36	(10,339,950,000)	
Net cash flows from Financial Activities	40	(14,912,600,810)	(21,293,045,930)
- Net Cash flow for the Period (20+30+40)	50	(9,300,113,553)	(6,712,753,865)
- Cash and Cash Equivalents at the Beginning of the Period	60	18,094,455,048	7,438,969,993
- Effect of Exchange Rate Fluctuations on Cash and Cash Equivalents	61		
- Cash and Cash Equivalents at the End of the Period (50+60+61)	70	8,794,341,495	726,216,128

Hoi An, October 20, 2026

Prepared by



Nguyen Thi Thu Thao

Chief Accountant



Vo Ho Quynh Giao

CHAIRMAN OF THE BOARD



Tran Dinh Loi

ANG 10.1

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

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

Form B 09a – DN

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

NOTES TO THE FINANCIAL STATEMENTS

(These Notes are an integral part and should be read in conjunction with the 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 September 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 September 2026 was 29.

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 FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)***1.5. The Company's structure**

As at 30 September 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 financial statements for the period ended 30 September 2025 and the financial statements for the accounting period ended 30 September 2026.

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 September 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 financial statements are consistently applied with those used in the preparation of the financial statements for the financial year, 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, Circular No. 53/2016/TT-BTC dated 21 March 2016 and Circular No. 195/2012/TT-BTC dated 15

NOTES TO THE FINANCIAL STATEMENTS

(These Notes are an integral part and should be read in conjunction with the Financial Statements)

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 September 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.

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

NOTES TO THE FINANCIAL STATEMENTS

(These Notes are an integral part and should be read in conjunction with the Financial Statements)

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

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

NOTES TO THE FINANCIAL STATEMENTS

(These Notes are an integral part and should be read in conjunction with the Financial Statements)

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

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

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

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

NOTES TO THE FINANCIAL STATEMENTS

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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.

3.15. Cost of sales

NOTES TO THE FINANCIAL STATEMENTS

(These Notes are an integral part and should be read in conjunction with the Financial Statements)

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 September 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.

3.21. Segment reporting

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

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

NOTES TO THE FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)*

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 30/09/2026	As at 01/01/2026
	VND	VND
Cash in hand	2.203.869.387	171.699.841
Cash at banks	6.590.472.108	11.127.761.508
+ Join Stock Commercial Bank for Foreign Trade of Vietnam – Hoi An Branch	45.525.102	11.038.917.926
+ Vietnam Joint Stock Commercial Bank for Industry and Trade – Hoi An Branch	6.500.632.287	11.108.678
+Other banks	44.314.719	77.734.904
Total	8.794.341.495	11.299.461.349

4.2. Current trade receivables

	As at 30/09/2026		As at 01/01/2026	
	VND		VND	
	Value	Provision	Value	Provision
- Tracodi Construction Holdings Joint Stock Company	22.198.994.402	4.293.935.930	22.198.994.402	4.293.935.930

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-Debtors of Dien Ban Tuynel Brick Factory	2.755.478.697		2.755.478.697	
- Others	7.804.220.414	143.705.229	15.018.247.070	143.705.229
Total	32.758.693.513	4.437.641.159	39.972.720.169	4.437.641.159

4.3. Current advances to suppliers

	As at 30/09/2026		As at 01/01/2026	
	VND		VND	
	Value	Provision	Value	Provision
- Da Nang City Land Fund Development Center (*)	12.217.548.000		8.417.548.000	
-Dang Khoa Quang Nam Joint Stock Company	1.340.984.000		1.340.984.000	
- Others	4.004.444.026	50.000.000	3.378.386.344	50.000.000
Total	17.562.976.026	50.000.000	13.136.918.344	4.437.641.159

(*) 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 30/09/2026		As at 01/01/2026	
	VND		VND	
	Value	Provision	Value	Provision
Current:				
-Advances	53.046.391.611	40.222.825	45.577.082.694	40.222.825
+ Mr. Tran Dinh Danh(*)	18.809.506.046		18.809.506.046	
+Mr. Van Duc Tien (*)	25.890.804.580		25.890.804.580	
+Mr. Do Thanh Quang (*)	7.604.574.024		400.265.104	
+Others receivables	741.506.961		476.506.964	
-Others	291.896.436		250.572.967	
Total	53.338.288.047	40.222.825	45.827.655.661	4.437.641.159

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Non - current:		
-Deposits	11.660.000.000	11.983.517.012
Total	11.660.000.000	11.983.517.012

(*) 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.

4.5. Doubtful debts

	As at 30/09/2026		As at 01/01/2026	
	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 30/09/2026			As at 01/01/2026		
	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 off 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	22.198.944.402	17.905.008.472	1-2 years	22.198.944.402	17.905.008.472	1-2 years

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

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NOTES TO THE FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)*

Company						
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 30/09/2026		As at 01/01/2026	
	VND		VND	
	Value	Provision	Value	Provision
Raw Materials	3.740.384.157		4.321.116.057	
Work in progress(*)	265.123.783.332		340.291.283.442	
Product	320.223.433		320.223.433	
Total	269.184.390.922		344.932.622.932	

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

4.7. Other current assets

	As at 30/09/2026	As at 01/01/2026
	VND	VND
Cash equivalents (Under 3 months) (*)		1.203.401.863
Total		1.203.401.863

(*) The one-month term deposit of VND 1,203,401,863 is pledged for loans at Vietnam Joint Stock Commercial Bank for Industry and Trade under the collateral agreement for valuable papers No 45012/2019/HDBD/NHCT484 dated 27 August 2019.

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

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

NOTES TO THE FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)***4.8. Tangible fixed assets**

Items	Buildings, Structures VND	Machinery and equipment VND	Motor vehicles VND	Office equipment VND	Total VND
Cost:					
As at 30/06/2026	4.534.182.995	14.287.871.689	4.232.940.867	112.627.000	23.167.622.551
Increase during the period					
Decrease during the period		230.363.636			230.363.636
Cost:					
As at 30/9/2026	4.534.182.995	14.057.508.053	4.232.940.867	112.627.000	22.937.258.915
Depreciation					
As at 30/06/2026	4.534.182.995	13.477.875.905	4.232.940.867	112.627.000	22.357.626.767
Increase during the period		49.298.542			49.298.542
Decrease during the period		230.363.636			230.363.636
Depreciation					
As at 30/9/2026	4.534.182.995	13.296.810.811	4.232.940.867	112.627.000	22.176.561.673
Net book value					
As at 30/06/2026	4.534.182.995	13.477.875.923	4.232.940.867	112.627.000	22.357.626.785

CÔNG TY CỔ PHẦN CAP THOÁT NƯỚC KHÁNH HÒA

Địa chỉ: 58 Yersin, Phường Phương Sai, Thành phố Nha Trang, Tỉnh Khánh Hòa, Việt Nam

BAN THUYẾT MINH BÁO CÁO TÀI CHÍNH GIỮA NIÊN DỘ (TIẾP THEO)

Net book value			
30/9/2026		760.697.242	760.697.242

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.

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DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

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

NOTES TO THE FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)***4.9. Non-current deferred expenses**

	As at 30/09/2026	As at 01/01/2026
	VND	VND
Land rental cost(*)	2.298.731.566	2.376.508.198
Total	2.298.731.566	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 30/09/2026	As at 01/01/2026
	VND	VND
Le Van Sa Company Limited	1.910.717.384	1.973.123.642
Short-term trade payables of Dien Ban Tunnel Brick Factory of Dien Ban Tuynel Brick Factory	137.919.200	137.919.200
Others	18.467.488.158	19.265.855.025
Total	20.516.124.742	21.376.89.867

4.11. Current advances from customers

	As at 30/09/2026	As at 01/01/2026
	VND	VND
Da Nang Management Board for Civil, Industrial and Technical Infrastructure Construction Investment Projects	9.032.152.000	5.941.186.928
Short-term advances from customers of of Dien Ban Tuynel Brick Factory	287.091.269	287.091.269
Others	8.024.852.694	1.556.086.607
Management Board for Construction Investment Projects of Hoi An Dong ward	2.380.000.000	
Total	19.724.095.963	7.784.364.804

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

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NOTES TO THE FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)***4.12. Tax and amounts payable to the State budget**

	As at 30/09/2026 VND	Movements in the period VND		As at 30/06/2026 VND	
	Payable	Payable	Paid/Deducted	Payable	Payable
Value added tax	49.863.823	788.054.930	2.460.877.847		1.722.686.740
Corporate income tax	3.844.468.264	62.210.000			3.782.258.264
Personal income tax	39.914.549	67.910.744	61.609.203		33.616.008
Land tax, Land rental	732.192				732.192
Total	3.934.978.828	918.175.674	2.522.487.050		5.539.290.204

4.13. Payables employees

	As at 30/09/2026 VND	As at 01/01/2026 VND
Salaries	385.164.455	437.743.926
Total	385.164.455	437.743.926

4.14. Accrued expenses

	As at 30/09/2026 VND	As at 01/01/2026 VND
Loan interest	3.414.329.004	1.563.335.337
Total	3.414.329.004	1.563.335.337

4.15. Other payables

	As at 30/09/2026 VND	As at 01/01/2026 VND
Trade union expenditure, social insurance	152.920.000	92.054.746
Loan interest	2.142.292.000	2.161.525.829
Others	487.735.825	640.833.372
Total	2.782.947.825	2.894.413.947

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

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NOTES TO THE FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)***4.16. Loans and finance lease liabilities**

Loans and finance lease liabilities are analysed as follows:

	As at 30/09/2026		Movements in the period		As at 30/06/2026	
	Value	Payable value	Increase	Decrease	Value	Payable value
Current loans:						
Vietnam Joint Stock Commercial Bank for Industry and Trade – Hoi An Branch (1)	23.330.311.336	23.330.311.336	10.588.081.247	25.160.732.057	37.902.962.146	37.902.962.146
VNGroup Joint Stock Company (2)	23.871.900.000	23.871.900.000			23.871.900.000	23.871.900.000
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	12.500.000.000

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NOTES TO THE FINANCIAL STATEMENTS

(These Notes are an integral part and should be read in conjunction with the Financial Statements)

Total	59.702.211.336	59.702.211.336	10.588.081.247	25.160.732.057	74.274.862.146	74.274.862.146
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	As at 30/09/2026		Movements in the period		As at 30/06/2026	
	Value	Payable value	Increase	Decrease	Value	Payable value
Non – current loans:						
Vietnam Joint Stock	97.500.000.000	97.500.000.000	10.000.000.000		87.500.000.000	87.500.000.000
Commercial Bank for						
Industry and Trade – Hoi						
An Branch (3)						
Individuals (4)	47.200.000.000	47.200.000.000			47.200.000.000	47.200.000.000
Total	144.700.000.000	144.700.000.000	10.000.000.000		134.700.000.000	134.700.000.000

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NOTES TO THE FINANCIAL STATEMENTS

(These Notes are an integral part and should be read in conjunction with the Financial Statements)

(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/HDVV dated 01 July 2024 and Appendix No. PL 01/2024/HDVV dated 31 December 2024, Appendix No. PL01/2025/HDVV 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/HDVV 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/HDCVDADT/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 FINANCIAL STATEMENTS

(These Notes are an integral part and should be read in conjunction with the Financial Statements)

4.17. Owners' equity

4.17.1. Changes in owners' equity

Items of owners' equity

	Owners contributed capital VND	Capital surplus VND	Investment and development fund VND	Retained earnings VND	Total VND
As at 30/06/2026	68.941.640.000	19.801.941.805	16.649.136.665	29.602.747.124	134.995.465.594
Increase	10.339.950.000			146.545.208	10.486.495.208
Decrease				10.339.950.000	10.339.950.000
As at 30/09/2026	79.281.590.000	19.801.941.805	16.649.136.665	19.409.342.332	135.142.010.802

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

DEVELOPMENT INVESTMENT CONSTRUCTION HOI AN JOINT STOCK COMPANY

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NOTES TO THE FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)***4.17.2. Details of owners' equity**

	As at 30/09/2026	As at 30/06/2026
	VND	VND
Mr. Tran Dinh Huy	15.107.370.000	13.136.850.000
Mr. Do Thanh Quang	6.978.340.000	6.068.130.000
Others	57.195.880.000	49.736.660.000
Total	79.281.590.000	68.941.640.000

4.17.3. Capital transactions with owners

	Current period	Previous period
	VND	VND
As at 30/06	68.941.640.000	68.941.640.000
Capital contribution in the period	10.339.950.000	
Capital redemption in the period		
End of the period	79.281.590.000	68.941.640.000

4.17.4. Shares

	As at 30/09/2026	As at 30/06/2026
	VND	VND
Number of shares registered for issue	7.928.159	6.894.164
Number of shares sold to public	7.928.159	6.894.164
Comprising: + Ordinary shares.	7.928.159	6.894.164
+ Preference shares		
<i>(Classified as owners equity)</i>		
Number of shares repurchased		
Comprising: + Ordinary shares.		
+ Preference shares		
<i>(Classified as owners equity)</i>		
Number of shares outstanding	7.928.159	6.894.164
Comprising: + Ordinary shares.	7.928.159	6.894.164

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NOTES TO THE FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)*

+ Preference shares (Classified as owners equity)		
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4.17.5. Dividends

Pursuant to Resolution No. 16/NQ-DHDCD 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 September 2026, the Board of Directors issued Resolution No. 18/NQ-HDQT 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-HDQT dated 22 September 2026 approved the last registration date to exercise the entitlement to receive the 2025 dividend in shares as 07 July 2026.

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	9.850.686.623	10.745.537.036
Revenue from real estate activities		
Revenue from sale of bricks		
Total	9.850.686.623	10.745.537.036

5.2. Cost of sales

	Current period VND	Previous period VND
Cost of construction activities	8.408.906.636	9.042.618.336
Cost of real estate activities		
Cost of sale of bricks		
Total	8.408.906.636	9.042.618.336

5.3. Finance income

	Current period VND	Previous period VND

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NOTES TO THE FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)*

Deposit interest	3.637.145	988.974
Total	3.637.145	988.974

5.4. Finance expense

	Current period	Previous period
	VND	VND
Borrowing cost	17.523.129	16.219.333
Total	17.523.129	16.219.333

5.5. General and administrative expense

	Current period	Previous period
	VND	VND
General and administrative expense	1.219.138.795	1.618.818.284
Total	1.219.138.795	1.618.818.284

5.6. Other income

	Current period	Previous period
	VND	VND
Other income		
Total		

5.7. Other expense

	Current period	Previous period
	VND	VND
Administrative fines		
Total		

5.8. Current corporate income tax expense

	Current period	Previous period
	VND	VND
Accounting profits before tax	208.755.208	68.870.057

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NOTES TO THE FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)*

Adjustments of taxable income	102.299.463	48.453.437
<i>Increases:</i>	102.299.463	48.453.437
-Non – deductible interest expenses:		
- Non – deductible expenses:	102.299.463	48.453.437
<i>Decreases:</i>		
Total taxable income	311.054.671	117.323.494
-Income from real estate activities		
- Income from other activities		
Current CIT rate	20%	20%
Income from real estate activities		
Income from other activities	62.210.000	23.464.699
Current corporate income tax expense	62.210.000	23.464.699

6. Financial Instruments***Capital Risk Management***

Through capital management, the Company determines an appropriate balance between capital and liabilities to ensure business continuity while maximizing shareholder value.

Financial Risk Management

Financial risks include market risk, credit risk, and liquidity risk.

Market Risk Management: The Company is exposed to market risks, primarily fluctuations in interest rates and raw material prices.

Interest Rate Risk Management

Interest rate risk refers to the potential fluctuations in the fair value or future cash flows of a financial instrument due to changes in market interest rates. The Company's exposure to interest rate risk mainly relates to cash, term deposits, and borrowings.

The Company manages interest rate risk by analyzing market competition to secure favorable interest rates that align with its objectives while remaining within its risk management limits. The Board of Directors assesses the interest rate risk as insignificant.

Raw Material Price Risk Management

The Company procures raw materials from domestic suppliers for business operations, exposing it to risks associated with price fluctuations. Additionally, since raw material costs constitute a significant portion of the total production cost, the Company considers commodity price risk in its business operations to be high.

Credit Risk Management

Credit risk arises when a counterparty in a financial instrument or customer contract fails to fulfill its obligations, resulting in financial loss. The Company is exposed to credit risk from its business operations (primarily related to accounts receivable) and financial activities (primarily related to bank deposits).

Accounts Receivable

The Company manages customer credit through policies, procedures, and controls related to credit risk management. It continuously monitors outstanding accounts receivable. For

NOTES TO THE FINANCIAL STATEMENTS

(These Notes are an integral part and should be read in conjunction with the Financial Statements)

major customers, the Company assesses any deterioration in credit quality as of the reporting date. It maintains strict control over overdue receivables and assigns credit control personnel to minimize credit risk.

Bank Deposits

The Company primarily maintains its bank deposits at major banks (Vietinbank – Hoi An Branch, Agribank – Hoi An Branch). Credit risk related to bank deposits is managed by the treasury department in accordance with the Company's policy. The maximum credit risk exposure for bank deposits is the carrying amount disclosed in Note 5. The Company considers the credit risk for bank deposits to be very low.

Liquidity Risk

Liquidity risk arises when the Company encounters difficulties in meeting financial obligations due to a lack of funds. This risk primarily results from mismatches in the maturity of financial assets and liabilities.

To manage liquidity risk and meet current and future capital needs, the Company regularly monitors and maintains sufficient cash reserves, optimizes idle cash flows, leverages credit facilities from customers and partners, and actively controls maturing and upcoming debt obligations in relation to expected cash inflows.

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NOTES TO THE FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)***7.RELATED PARTIES**

List of related parties	Relationship
Board of Directors, Supervisory board and Management	Key Management personnel
Ms. Vo Ho Quynh Giao	Chief Accountant
Mr. Do Thanh Quang	Major shareholders
Ms. Le Thi Kim Nhung	Related person
Ms. Tran Thi Kim Cuc	Related person
Ms. Tran Thi Bich Hau	Related person
Ms. Tran Thi Kim Hoa	Related person
Mr. Duong Phu Hung	Related person- Major shareholders
Mr.Huynh Thanh Son	Related person
Mr.Pham Xuan Vy	Related person
Mr. Vu Van Thanh	Related person
Mr. Nguyen Tien Toan	Related person
Ms. Nguyen Thi Thu Thao	Information disclosed Officer

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

7.1. Interest payable

Interest payable	As at 30/9/2026 VND	As at 30/06/2026 VND
Tran Van Son	101.456.534	69.696.630
Tran Dinh Huy	115.890.311	78.082.192
Le Dinh Thinh	93.041.095	62.794.520
Le Thi Kim Nhung	186.082.192	125.589.041
Tran Thi Kim Cuc	205.972.603	137.917.808
Tran Thi Bich Hau	205.972.603	137.917.808
Tran Thi Kim Hoa	92.943.205	62.696.630
Total	1.001.358.543	674.694.629

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NOTES TO THE FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)***7.2. Loans & finance lease liabilities**

Loans & finance lease liabilities	As at 30/9/2026 VND	As at 30/06/2026 VND
Tran Van Son	2.100.000.000	2.100.000.000
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	21.600.000.000

7.3. Interest expenses from related parties

Interest expenses from related parties	Current period VND	Previous period VND
Tran Van Son	31.759.904	
Tran Dinh Huy	37.808.219	
Le Dinh Thinh	30.246.575	
Le Thi Kim Nhung	60.493.151	
Tran Thi Kim Cuc	68.054.795	
Tran Thi Bich Hau	68.054.795	
Tran Thi Kim Hoa	30.246.575	
Total	326.664.014	

7.4. Share increases arising from the share issuance for 2025 dividend payment between the Company and internal persons, related persons of internal persons, and major shareholders:

According to Report No. 27/BC-DICHA dated 13 July 2026 on the results of the share issuance for 2025 dividend payment:

List of related parties:	Number of shares increased
1- Tran Dinh Loi	7.521

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NOTES TO THE FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)*

2-Ho Hai Bac	2.022
3-Tran Dinh Danh	5.706
4-Tran Quoc Tuan	1.311
5-Tran Van Viet	10.182
6-Pham Anh Thi	2.562
7-Tran Dinh Huy	197.052
8-Nguyen Hoang Phuong	1.207
9-Vo Ho Quynh Giao	862
10-Pham Thi Thanh Tam	3.450
11-Tran Van Son	948
12-Le Dinh Thinh	379
13-Nguyen Thi Thu Thao	376
14-Duong Phu Hung	59.433
15-Huynh Thanh Son	8.625
16-Pham Xuan Vy	34.500
17-Do Thanh Quang	91.021
18-Vu Van Thanh	86.232
19-Nguyen Tien Toan - On 2 October 2026, according to the personal report, Mr. Nguyen Tien Toan ceased to be a major shareholder of the Company	53.670

7.5. Remunerations of the Board of Directors and Board of Supervisors:

Fullname	Occupation	Current period VND	Previous period VND
Mr. Tran Dinh Loi	Chairman	180.000.000	180.000.000
Mr. Tran Van Viet	Vice chairman of the BOD	24.000.000	24.000.000
Mr. Tran Dinh Danh	Member of the BOD	24.000.000	24.000.000
Mr. Ho Hai Bac	Member of the BOD	24.000.000	24.000.000

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NOTES TO THE FINANCIAL STATEMENTS*(These Notes are an integral part and should be read in conjunction with the Financial Statements)*

Mr. Tran Quoc Tuan	Member of the BOD	24.000.000	24.000.000
Mrs. Pham Thi Thanh Tam	Head of the BOS	15.000.000	15.000.000
Mr. Tran Van Son	Member of the BOS	13.500.000	13.500.000

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

Fullname	Occupation	Current period VND	Previous period VND
Mr. Tran Van Viet	General Director	105.000.000	105.000.000
Mr. Pham Anh Thi	Vice GD	63.000.000	51.529.644
Mr. Nguyen Hoang Phuong	Vice GD	59.004.545	49.075.851
Mr. Tran Dinh Huy	Vice GD	60.000.000	60.000.000
Mr. Tran Van Son	Member of the BOS	48.000.000	48.000.000
Mr. Le Dinh Thinh	Member of the BOS	48.000.000	48.000.000

8. COMMITMENT UNDER OPERATING LEASES***The Company as a lessee***

The company rents office land under Land Lease Contract No. 204/HDTD 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	25.925.544	25.925.544

9. 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

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NOTES TO THE FINANCIAL STATEMENTS

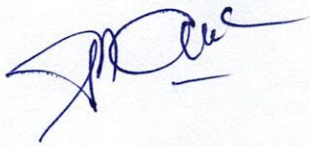
(These Notes are an integral part and should be read in conjunction with the Financial Statements)

No. 1042/QD-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.

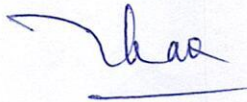
Hoi An, October 20 2026

Preparer



Nguyen Thi Thu Thao

Chief Accountant



Vo Ho Quynh Giao

Chairman of the Board of Directors



Tran Dinh Loi

