

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

No. : 39/DIC-HA

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hoi An, October 20 2026

Re: Explanation of Profit Variance in the
Consolidated Financial Statements for Q3/2026
Exceeding 10% Compared to Q3/2025

To: Hanoi Stock Exchange

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

Pursuant to the Consolidated Financial Statements (CFS) for Q3/2026 of Development Investment Construction Hoi An Joint Stock Company;

The after-tax profit indicators for the third quarter of 2026 have fluctuated by more than 10% compared to Q3/2025, specifically as follows:

Unit: VND

Indicator	Q3/2026	Q3/2025	Increase/Decrease (+/-), VND
1. Revenue	9.850.686.623	10.745.537.036	-894.850.413
2. Cost of Goods sold	8.408.906.636	9.042.618.336	-633.711.700
3. Profit before Tax	208.755.208	68.870.057	139.885.151
4.Profit after Tax	146.545.208	45.405.358	101.139.850

Development Investment Construction Hoi An Joint Stock Company hereby provides the following explanation:

In Q3/2026, although the Company's revenue decreased compared to Q3/2025, the Company continued to implement the Housing Construction Investment Project in the Residential Area combined with Urban Renovation in the Lam Sa – Tu Le – Xuan Hoa area. Accordingly, a portion of the Company's administrative expenses incurred in connection with the project was allocated to project costs. As a result, the Company's profit in Q3/2026 increased compared to Q3/2025.

The above explains the factors resulting in a change of more than 10% in profit in Q3 V2026 compared to the same period of the previous year./.

Recipients :

- As above;
- Filed in Admin.

CHAIRMAN OF THE BOARD



Trần Đình Lợi

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