

IR

NEWSLETTER

First half
of 2026

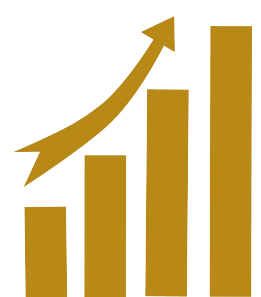




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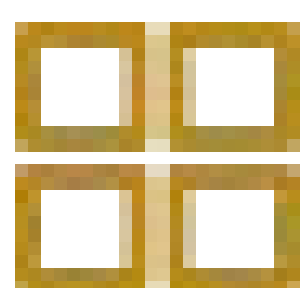
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I. HIGHLIGHTS





2026 ANNUAL GENERAL MEETING OF SHARE HOLDERS

On April 24, 2026, DIC Group successfully held the 2026 Annual General Meeting of Shareholders with key issues approved by a majority of shareholders. In 2025, DIC Group recorded consolidated revenue of VND 4,756.27 billion, before-tax consolidated profit of VND 824.25 billion, exceeding the approved targets; also completed the early bond repurchase, reducing its bond debt balance to VND 0.

The AGM approved the 2026 business plan, targeting consolidated revenue of VND 3,000 billion, before-tax consolidated profit of VND 600 billion. DIC Group continues to focus on the implementation of its key projects and plans to distribute a 2025 dividend of 6% in shares.



TOP 10 REPUTABLE REAL ESTATE INVESTORS IN 2026

5 consecutive years

On April 22, 2026, DIC Group further reinforced its position in the market by being recognized by Vietnam Report among the “Top 10 Reputable Real Estate Investors in 2026”, marking its 5th consecutive year in this prestigious ranking. This achievement reflects DIC Group’s strong financial capacity as well as adaptive management strategy, and reputable brand, built over 36 years of development.

In parallel with its business activities, DIC Group remains committed to its ESG-oriented sustainable development strategy, with a focus on developing green urban communities, building synchronized infrastructure, and improving the quality of life for residents, local communities.

Backed by a substantial land bank across key markets and a nationwide portfolio of strategic projects, DIC Group continues to affirm its positions as one of Vietnam’s premier real estate investors, pursuing sustainable growth while creating long-term value for shareholders, customers, and the community.



TOP 50 CORPORATE SUSTAINABILITY AWARDS 2026



On June 11, 2026, DIC Group was proudly named among the Top 50 Corporate Sustainability Awards 2026 (TOP50 CSA), earning distinction in the Outstanding CSR Activity category.

The award is organized by Nhip Cau Dau Tu Magazine, recognizes DIC Group's sustained efforts to balance business growth with social responsibility and reaffirms its commitment to a sustainable development. strategy that creates long-term value for the community, related parties, and shareholders.

Over years, DIC Group has consistently implemented a wide range of CSR activities, including social welfare and educational support programs, the construction of 35 homes under “Building 35 DIC Homes” program, assistance for the community affected by natural disasters, and ongoing efforts to protect the environment and promote the development of green, sustainable living spaces.



II. BUSINESS PERFORMANCE



Unit: Billion VND

Indicator (Consolidated Financial Statements)	Q2.2026	Q2.2025	+/- compared with the same period (%)
Total revenue	734.3	289.4	+153.7
Net revenue	613.3	274.3	+123.6
Before-tax profit	156.0	52.7	+196.3
After-tax profit	143.4	52.2	+174.9
Total assets	20,486.4	18,949.3	+8.1
Equity	10,181.2	8,030.1	+26.8

In Q2/2026, DIC Group delivered strong business performance compared with the same period in 2025, reflecting improved operational efficiency and a continued strengthening of its financial position. Key highlights include:

- ❖ Total consolidated revenue reached VND 734.3 billion, an increase of 153.7% over the same period.
- ❖ Consolidated net revenue amounted to VND 613.3 billion, an increase of 123.6% over the same period, primarily driven by the strong performance of the real estate segment. Specifically, revenue from real estate operations reached VND 496.7 billion, up 228.3%, accounting for the majority of DIC Group's revenue growth; construction revenue totaled VND 76.7 billion, representing a 121.9% increase compared with the same period last year.
- ❖ Before-tax profit reached VND 156.0 billion, while after-tax profit totaled VND 143.4 billion, increasing 196.3% and 174.9% compared with the same period last year, respectively, demonstrating a significant improvement in DIC Group's operating performance during the period.
- ❖ Total assets stood at VND 20,486.4 billion, up 8.1%, while total equity reached VND 10,181.2 billion, an increase of 26.8% compared with the same period last year, further strengthening DIC Group's capital base and financial capacity.

These results reflect DIC Group's positive business momentum and provide a solid foundation for DIC Group to accelerate the implementation of its key projects, optimize resource allocation, and enhance capital efficiency in the coming quarters.



III. PRIMARY PROJECTS





1. LONG TAN TOURISM URBAN AREA (DIC WISTERIA CITY)

- 📍 **Location:** Nhon Trach Commune, Dong Nai Province.
- 📏 **Scale:** 331.998 ha.
- 📋 **Design and construction progress:**
 - + Completed the 1/500 topographic mapping survey and geological surveys for the entire project;
 - + Completed the preparation and revision of cadastral maps and land parcel technical records for land acquisition and site clearance compensation activities;
 - + Completed the basic design, technical infrastructure detailed design, and anti-erosion revetment design, including revision, verification, and approval;
 - + Completed the clearance of bombs, mines, and explosives for the entire project area;
 - + Completed the construction of test piles for the northern anti-landslide embankment (Zone 1).



1. LONG TAN TOURISM URBAN AREA (DIC WISTERIA CITY)



Legal progress:

- + Completed investment legal procedures,
- + Obtained approval on the 1/500 detailed planning and the Environmental Impact Assessment (EIA) report of the project;
- + Completed agreements on the project's technical infrastructure connections;
- + Completed the appraisal of the Feasibility Study Report (including the basic design for technical infrastructure) by the Southern Agency of the Ministry of Construction (MoC);
- + Obtained approval on the detailed design dossiers of the technical infrastructure and the Northern anti-erosion revetment;
- + Finalizing the application dossier for the technical infrastructure construction permit and the architectural design for Zone 1.



Clearance compensation progress:

Site clearance compensation is underway.





PRIMARY PROJECTS



2. NAM VINH YEN NEW URBAN AREA (DIC NAM VINH YEN CITY)

- 📍 **Location:** Vinh Phuc Ward, Phu Tho Province
- 📏 **Scale:** 190.6157 ha.
- ⚖️ **Legal progress:**
 - + Completed all legal procedures related to investment, environmental approval, and technical infrastructure design approval;
 - + Obtained approval on the 7th adjustment to the 1/500 detailed plan;
 - + Obtained approval from the Provincial People's Committee on the project schedule extension to the end of Q4/2030;
 - + Handed over completed 41.16 ha of infrastructure (roads, sidewalks, drainage, lighting, lakes, parks) in Zones 1&2 to the Government.
- 🏠 **Clearance compensation progress:** Approximately 99.61%.



PRIMARY PROJECTS



2. NAM VINH YEN NEW URBAN AREA (DIC NAM VINH YEN CITY)

-  **Design and construction progress:**
- 3 zones have been synchronously implemented, as follows:
 - + Zone 1: 100% completed and operational.
 - + Zone 2: 90% completed.
 - + Zone 3: 65% completed.
 - Completed the construction and commenced operation of the DIC Star Vinh Phuc Hotel (205-room five-star hotel and 15 semi-detached villas), with the synchronized investment in the park and lake embankments.
 - Completed the exterior finishing works for houses along roads required under the approved plan, including N53, N62, the 3.7-ha area in Zone 2, N5, N27, and Dinh Tien Hoang Street in Zone 3;
 - Completed the revision of the basic design and detailed design drawings in accordance with the 7th amendment to the detailed plan;
 - Commenced construction of two social housing blocks (Lot E4-29) on March 16, 2025 and currently completing the required procedures for the remaining social housing blocks;
 - Completed construction works in Zones 1 & 2, including land leveling, embankment, and dredging of the regulating lake; green parks along the lake and other green park areas.

3. CAP SAINT JACQUES COMPLEX (CSJ)



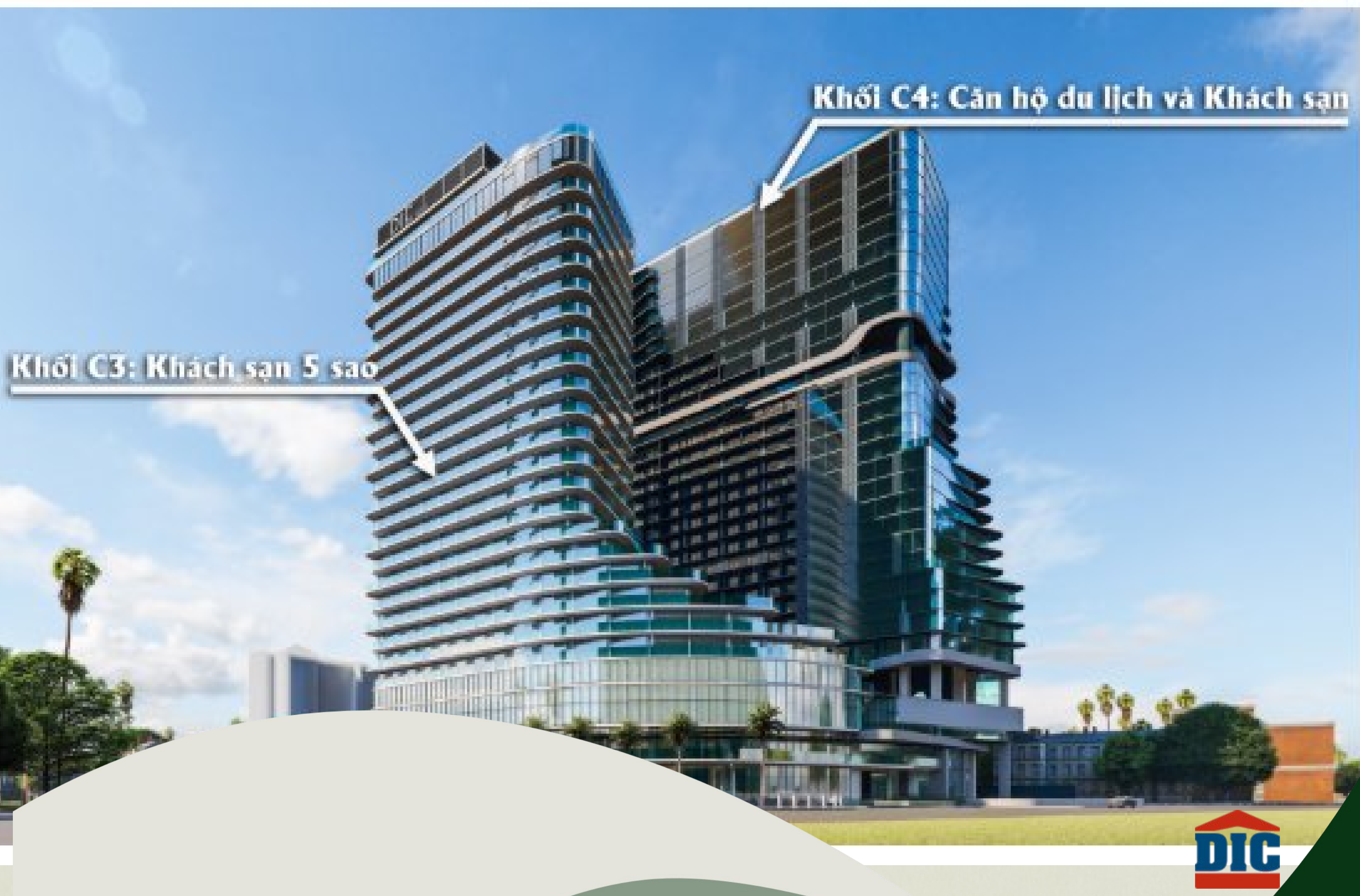
- 📍 **Location:** Tam Thang Ward, Ho Chi Minh City
- 🏗️ **Scale:** 11,311.6 m², including 03 buildings ranging from 27 – 31 floors.
Number of apartments and hotel rooms: 986 (687 apartment units and 299 hotel rooms)
- 📋 **Design and construction progress:**
 - + Phase 1 (C1 – condotel block): Completed and in operation.
 - + Phases 2 and 3 (C3 – 5-star hotel block and C4 – condotel & hotel block): Completed all investment legal procedures and obtained a Construction Permit from the Department of Construction (DoC). Completed underground sections, currently constructing the superstructure (up to Level 5), scheduled for completion by December 2027, with commercial operation expected in early 2028.

3. CAP SAINT JACQUES COMPLEX (CSJ)

⦿ Legal progress:

- + Obtained Government approval on the amended investment policy and Investor, Land Use Rights Certificate (LURC) for the entire project, the EIA, the Feasibility Study Report (including the basic design), Fire Prevention and Fighting (FPF) design, and Construction Permit.
- + Phase 1 (C1 Block): Completed and obtained completion acceptance from the MoC for operation.
- + Phases 2&3 (C3& C4 Blocks): Obtained Construction Permit.

⦿ Sales launch: Expected in Q4/2026





4. NORTHERN VUNG TAU NEW URBAN AREA (DIC SOLAR CITY)



- 📍 **Location:** Phuoc Thang Ward, Ho Chi Minh City
- 📏 **Scale:** 90.5 ha
- ⚖️ **Legal, design and construction progress:**
Obtained Government approval on the investor selection results, the 1/500 detailed plan, the EIA, the technical infrastructure investment project, and the terms of reference for the overall revision of the 1/500 detailed plan.
- 🤝 **Clearance compensation progress:** > 69% of Zone C



PRIMARY PROJECTS 

5. VI THANH COMMERCIAL RESIDENTIAL AREA (DIC VICTORY CITY)

- 📍 **Location:** Vi Tan Ward, Can Tho City
- 👤 **Scale:** 83.46 ha, with population of approximately 17,000 people
- 📋 **Design and construction progress:**
 - + **Zone 1:** Obtained acceptance from the DoC for the technical infrastructure works in the allocated area and for 104/127 shophouse units;
 - + **Zone 2:** Obtained acceptance from the DoC for the technical infrastructure works in the allocated area. Completed the first-floor slab of DIC Star Vi Thanh Hotel & Convention Center's main building. Completed the construction of parks under the social infrastructure. Completed static load testing, mass pile driving, and structural works, and ongoing finishing works for 312/325 shophouse units;
 - + **Zone 3:** Completed the rainwater drainage system, wastewater drainage system, and asphalt concrete paving of the roads under the technical infrastructure works within the allocated area.



5. VI THANH COMMERCIAL RESIDENTIAL AREA (DIC VICTORY CITY)

Legal progress:

- + Completed all investment legal procedures;
- + Obtained land allocation from the Government for 58.01/83.46 ha;
- + Fulfilled all land-related financial obligations and obtained LURC for the allocated commercial land;
- + Obtained Construction Permit for the technical infrastructure, parks (social infrastructure), and the DIC Star Vi Thanh Hotel & Convention Center in Zones 1, 2, and 3.
- + Obtained acceptance approvals on FPF, technical infrastructure, and shophouse units in Zones 1 and 2 in the allocated area;
- + Obtained exemption from the Construction Permit requirement for mixed-use residential and commercial buildings;
- + Obtained approval to transfer land use rights and residential properties in Zones 1 and 2.

 **Clearance compensation progress:** Fully completed.

 **Sales progress:** Opened for sales.



6. DAI PHUOC ECO-TOURISM URBAN AREA (DIC DAI PHUOC CITY)

- 📍 **Location:** Dai Phuoc Commune, Dong Nai Province
- 📏 **Scale:** 464.5 ha.
- 📋 **Design and construction progress:**
 - + Completed site grading for the entire project and the construction of the technical infrastructure in accordance with the approved implementation plan;
 - + Completed the construction of the main technical infrastructure serving the secondary projects, including roads, power supply, and water supply and drainage systems;
 - + Secondary investors are currently constructing their developments in accordance with the approved master plan;
 - + Currently revising the 1/500 detailed plan;
 - + Currently constructing the Dai Phuoc Villa area (Zones 1 and 2), with 42/43 villas completed.



6. DAI PHUOC ECO-TOURISM URBAN AREA (DIC DAI PHUOC CITY)



Legal progress:

- + Completed investment legal procedures, including approval on the 1/2,000 and 1/500 detailed plan, and the EIA;
- + Obtained LURC for the entire commercial land area and fulfilled all land-related financial obligations;
- + Obtained confirmation from the DoC that the land use rights and completed houses in Zones 1, 2, and 3 are eligible for transfer;
- + Obtained approval on the extension of the project implementation schedule to December 2027;
- + Transferred to/coordinated with 07 secondary investors, covering a total area of 407.55 ha.





7. HIEP PHUOC RESIDENTIAL AREA

- 📍 **Location:** Nhon Trach Commune, Dong Nai Province
- 🏠 **Scale:** 21.55 ha.
- 📋 **Design and construction progress:**
 - + Completed the technical infrastructure for the site-cleared area, accepted by the DoC;
 - + Completed 323 residential units, currently finalizing the remaining units;
 - + Constructing the temporary Phase 1 wastewater treatment plant (capacity: 800 m³/day).
- ⚖️ **Legal progress:**
 - + Completed all investment legal procedures, including investment policy approval, the 1/500 detailed plan, land allocation (19.37 ha), approval on EIA, FPF, issuance of LURC, Construction Permit, and Government acceptance of the technical infrastructure and residential buildings.
- 🤝 **Clearance compensation progress:** Approximately 89.9%.



8. 35 HA 1ST PHASE CONSTRUCTION RESIDENTIAL AREA – PHU MY NEW URBAN



-  **Location:** Phu My Ward, Ho Chi Minh City
-  **Scale:** 33.49 ha.
-  **Design and construction progress:**
 - + Completed and obtained approval on the technical infrastructure design;
 - + Completed the construction and commissioning of the technical infrastructure, parks, and schools within the site-cleared area, with the technical infrastructure accepted and handed over to the Government for management.
-  **Legal progress:**
 - + Completed all investment-related legal procedures;
 - + Obtained land allocation from the Government for the site-cleared area;
 - + Completed all required statutory approvals, including the 1/500 detailed plan, the EIA , FPF approval, construction drawing design, and Construction Permit;
 - + Obtained LURC for the allocated land;
 - + Obtained the amended Investment Registration Certificate approved by the Government.
-  **Clearance compensation progress:** Approximately 90.2%



PRIMARY PROJECTS 

9. CHI LINH CENTER



- 📍 **Location:** Rach Dua Ward, Tam Thang Ward, Ho Chi Minh City
- 📏 **Scale:** 99.73 ha (93.73 ha remaining after deducting the 6.0 ha for National Highway 51B.)
- 📋 **Design and construction progress:**
Obtained land allocation for the project site (69.5 ha); completed the construction, handover of the technical infrastructure, social infrastructure, service facilities, and apartment buildings within the allocated area. Currently undertaking the design of A4, A5 Apartment Buildings.
- ⚖️ **Legal progress:**
 - + Obtained government approval on the investment project, the 1/500 detailed plan, the EIA, full project land allocation, static height clearance, construction permits, and completion acceptance for the Vung Tau Gateway, DIC Phoenix, and A2-1 apartment buildings;
 - + Obtained government recognition of the 23-month land handover delay, excluding from the project implementation schedule.
- 🏠 **Clearance compensation progress:** Approximately 92% of Zones A, B, D

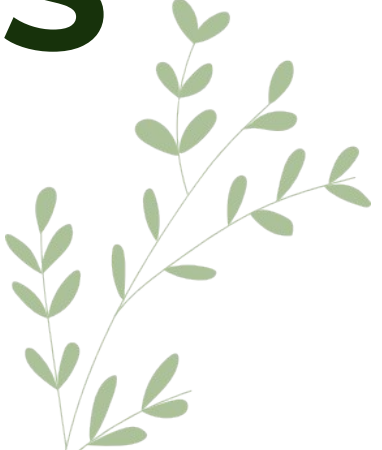


IV. OTHER ACTIVITIES



Series of Activities

“THOUSANDS OF TET GIFTS - SPREADING LOVE”



Tet Welfare Program for Employees at Brothers DIC

On Feb 28, 2026, the DIC Group Trade Union coordinated with the Brothers DIC Trade Union to organize a series of meaningful Tet Welfare Program for employees in celebration of the 2026 Lunar New Year. The program included the distribution of 119 Tet gifts with a total value of VND 130 million, the organization of a “Trade Union Tet Market” for 239 union members, employees to purchase essential goods at the unit. Beyond providing material support, the activities fostered a spirit of sharing and solidarity, while encouraging employees to remain committed to their work and continue accompanying DIC Group on the sustainable development journey.





Series of Activities

“THOUSANDS OF TET GIFTS - SPREADING LOVE”



Tet Gift Presentation to Members of HCMC Blind Association – Area 3

On Jan 20, 2026, the DIC Group Trade Union organized a visit, presented 100 Tet gift packages to disadvantaged members of the HCMC Blind Association – Area 3. Each package included essential goods, cash support, with a total program value of VND 50 million, helping to ease difficulties and bring a warmer Lunar New Year to visually impaired beneficiaries. This was part of DIC Group’s annual social welfare initiative, “Thousands of Tet Gifts – Spreading Love”, further demonstrating IDC Group’s commitment to community responsibility and the promotion of humanitarian values.



Gift presentation to Disadvantaged Union Members, Employees



On Jan 29, 2026, the DIC Group Trade Union organized the “Thousands of Tet Gifts – Spreading Love” program, presenting 101 gift packages to union members, employees facing difficult circumstances in Vung Tau, Dat Do, Vinh Phuc, Long An. The program provided practical gifts to support employees and their families during the LNY, while promoting a spirit of sharing, solidarity, and care, helping encourage employees to enjoy a warmer and more fulfilling Tet celebration. As an annual social welfare activity, this reflects DIC Group’s culture and its ongoing commitment to social responsibility and community engagement.

Series of Activities

“THOUSANDS OF TET GIFTS - SPREADING LOVE”



Gift presentation at Center Nursing Wounded Soldiers and People of Long Dat



On Jan 31, 2026, the DIC Group Trade Union and Youth Union coordinated with the HCMC People's Committee Youth Union to visit and present gifts to beneficiaries at the Center Nursing Wounded Soldiers and People of Long Dat (Long Hai Commune, HCMC).

On the same day, the delegation paid tribute and offered incense at Minh Dam Historic Relic - an essential revolutionary base during the resistance wars against the French and American forces. This site comprises the Martyrs' Memorial Temple, Vo Thi Sau Monument, Traditional House and 4 caves (District Party Committee, District Military Command, Cap Township Administration, and Military Medical Unit).

These activities reflect the tradition of “gratitude and remembrance”, honoring wounded soldiers, fallen heroes and revolutionary contributors. They also contribute to promoting patriotism, preserving historical values, and reinforcing DIC Group's commitment to social responsibility and community engagement.



Zero-cost market themed “United Spring - Caring Tet”



On Feb 07, 2026, at VFFC of Vung Tau Ward, the DIC Group Trade Union and Youth Union participated in the zero-cost market with 5 tonnes of rice for disadvantaged residents in the ward, helping ease hardships and bringing a warmer, more caring LNY to local families in need.



“Military-Civilian Tet”



Held on Feb 08, 2026 and Feb 12, 2026, DIC Group coordinated with Division 302, Minh Dam Regiment (under the HCMC Command), Tan Phuoc Ward Military Command to distribute hundreds of gifts (worth VND 500,000 each) to policy beneficiary families, low-income households, disadvantaged residents, helping to foster the spirit of military-civilian solidarity during the LNY.

INTERNATIONAL WOMEN'S DAY



“Nurtured by Nature - Empowered to Shine”



From March 6 to March 8, 2026, the DIC Group Trade Union organized a themed learning, networking, and experiential program in Can Tho City for female employees in celebration of International Women's Day. The program provided opportunities for connection, relaxation, and the sharing of messages of care and appreciation, contributing to employees' well-being and fostering a more cohesive workplace environment across DIC Group.



“DIC Ao Dai Week” 2026, themed “Heritage Pride”



The program aimed to promote traditional cultural values and celebrate the beauty of Vietnamese women in general, and DIC women in particular, in the modern era.



“BLOOD DONATION - A JOURNEY OF LOVE AND CONNECTION”

On April 05, 2026, the DIC Group Trade Union and Youth Union coordinated with the VT Ward Red Cross Society to organize the 2026 Blood Donation Program in response to National Voluntary Blood Donation Day.

The program has been held annually since 2023, received enthusiastic participation from a large number of union members and employees across DIC Group. The participation has continued to grow, fostering a strong spirit of compassion, sharing, and community responsibility—humanitarian values that have become an integral part of DIC's corporate culture.





2026 “Green Project”

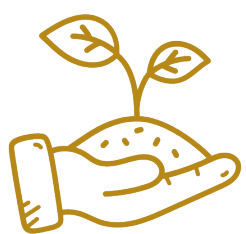


On March 14, 2026, DIC Group’s Youth Union launched Youth Month with a series of practical activities aimed at environmental protection and promoting a green lifestyle.

The project included cleaning areas surrounding DIC Group’s headquarters and planting more than 2,000 *acanthus integrifolius* trees and 350 *cordia latifolia* trees, contributing to landscape enhancement, expanding green spaces, demonstrating the proactive spirit of DIC Group’s youth in supporting the sustainable development journey.



“Tree Planting Festival in Eternal Gratitude to President Ho Chi Minh” for the 2025-2030 period



On March 21, 2026, DIC Group’s Youth Union participated in the ceremony of 95th anniversary of the Ho Chi Minh Communist Youth Union and joined the “Tree Planting Festival in Eternal Gratitude to President Ho Chi Minh” for the 2025–2030 period at Regiment 251 – Naval Region 2.

As part of the program, 200 trees were planted, helping to promote environmental awareness and the spirit of sustainable development. On this occasion, DIC Group’s Youth Union also coordinated the donation worth VND 10 million to underprivileged students at Vung Tau Vocational Continuing Education Center.



CELEBRATION OF THE 36TH ANNIVERSARY OF DIC GROUP



Traditional Sports Festival

On May 09, 2026, DIC Group launched its Traditional Sports Festival in celebration of DIC Group's 36th anniversary with a range of exciting competitions, attracting enthusiastic employees' participation. The event helped promote teamwork, encourage physical well-being, strengthen DIC Group's dynamic and cohesive corporate culture.



Arts Festival

On May 21, 2026, at Aurora Event Center (Tam Thang Ward, HCMC), Arts Festival was held to celebrate the 36th anniversary of DIC Group. The event featured a variety of outstanding performances presented by employees from DIC Group and its affiliated units, helping foster solidarity, enrich employees' cultural and spiritual life, inspire pride in DIC Group's 36-year journey of development.



Closing ceremony of Sports - Arts Festival

On May 23, 2026, the Closing Ceremony of Sports - Arts Festival celebrating DIC Group's 36th anniversary was held in a vibrant, united atmosphere, with the participation of numbers of employees from DIC Group and its affiliated units. The event reviewed the outcomes of competitions and honored outstanding teams, individuals for their achievements.



DEVELOPMENT INVESTMENT CONSTRUCTION J.S.C

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