DEVELOPMENT INVESTMENT CONSTRUCTION J.S.C	THE SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No:173/DIC Group-KT	HCMC, day 27 month 08 year 2026

(Re: Explanation of the fluctuations in revenue and after-tax profit in the reviewed semi-annual financial statements in 2026 compared to DIC Group's self-prepared financial statements and the same period last year

To: - State Securities Commission

- Hochiminh Stock Exchange

Following the instructions provided in the Ministry of Finance's Circular No.96/2020/TT-BTC dated November 16, 2020 on guidance for information disclosure in stock market.

Development Investment Construction J.S.C (DIC Group) aims to clarify the fluctuations in business results in the reviewed semi-annual financial statements in 2026 compared to the self-prepared financial statements, as follows:

I. Reviewed semi-annual financial statements in 2026 compared to DIC Group's self-prepared financial statements

– Separate business results:

No.	Target	Reviewed accounting period from 01/01/2026 to 30/06/2026	Self-prepared accounting period from 01/01/2026 to 30/06/2026	Variance	Ratio
1	Net revenue	516,795,957,253	516,795,957,253	-	0.00%
2	After-tax profit	40,261,972,542	39,568,218,765	693,753,777	1.75%

– Consolidated business results:

No.	Target	Reviewed accounting period from 01/01/2026 to 30/06/2026	Self-prepared accounting period from 01/01/2026 to 30/06/2026	Variance	Ratio
1	Net revenue	737,008,861,880	757,802,761,622	(20,793,899,742)	-2.74%
2	After-tax profit	125,078,423,521	133,535,027,374	(8,456,603,853)	-6.33%

Fluctuations in net revenue and after-tax profit in the separate and consolidated financial statements in the reviewed semi-annual financial statements in 2026 compared to DIC Group's self-prepared financial statements are primarily due to the following aspects:

1 – Separate financial statements:

Profit after tax increased by VND 693 million, equivalent to a 1.75% rise, compared to DIC Group's self-prepared separate financial statements, mainly due to the recalculation of corporate income tax.

2 – Consolidated financial statements:

In addition to the modification in the reviewed semi-annual separate financial statement in 2026 stated above, the consolidated financial statement includes the following adjustments: revenue decreased by VND 20.79 billion, corresponding to a 2.74% decline due to the elimination of intra-group revenue. The above fluctuations resulted in an after-tax profit decrease of VND 8.45 billion, equivalent to a 6.33% decline, compared to DIC Group's self-prepared consolidated financial statements.

II. Reviewed semi-annual financial statements in 2026 compared to the same period last year:

– Separate business results:

No.	Target	Reviewed accounting period from 01/01/2026 to 30/06/2026	Reviewed accounting period from 01/01/2025 to 30/06/2025	Variance	Ratio
1	Net revenue	516,795,957,253	221,604,483,072	295,191,474,181	133.21%
2	After-tax profit	40,261,972,542	45,782,099,046	(5,520,126,504)	-12.06%

– Consolidated business results:

No.	Target	Reviewed accounting period from 01/01/2026 to 30/06/2026	Reviewed accounting period from 01/01/2025 to 30/06/2025	Variance	Ratio
1	Net revenue	737,008,861,880	425,074,839,748	311,934,022,132	73.38%
2	After-tax profit	125,078,423,521	28,056,649,711	97,021,773,810	345.81%

Fluctuations in net revenue and after-tax profit in the separate and consolidated financial statements in the reviewed semi-annual financial statements in 2026 compared to the same period last year are primarily due to the following aspects:

1 – Separate financial statements:

Revenue in the first six months of 2026 mainly came from real estate business activities at projects invested by DIC Group, real estate business revenue during the period increased by VND 294.72 billion, equivalent to a 135.81% rise; service revenue increased by VND 562 million, corresponding to a 19.94% rise. As a result, net revenue in the first six months of 2026 increased by VND 295.19 billion, equivalent to a 133.21% rise. Cost of goods sold increased by VND 354.17 billion, equivalent to a 307.59 rise, resulting in an after-tax profit decrease of VND 5.52 billion, equivalent to a 12.06% decline compared to the same period last year.

2 – Consolidated financial statements:

In addition to the modification in DIC Group's separate financial statement stated above, the consolidated financial statement includes the following adjustments: real estate business revenue increased by VND 268.35 billion; service provision revenue increased by VND 7.40 billion, equivalent to a 9.20% rise; revenue from sale of finished goods (construction materials) decreased by VND 54.17 billion, corresponding to a 75.95% down; and construction revenue from subsidiaries increased by VND 90.50 billion, equivalent to a 139.05% rise.

As a result of the above fluctuations, net revenue in the reviewed semi-annual consolidated financial statements in 2026 increased by VND 311.93 billion, equivalent to a 73.38% rise, and after-tax profit increased by VND 97.02 billion, equivalent to a 345.81% rise compared to the same period last year.

The above clarification provided by DIC Group has been respectfully presented to the State Securities Commission and the Hochiminh Stock Exchange for consideration.

Best regards.

Recipients:
- As above;
- Chairman of BOD (Rpt);
- IR & ESG Dept.;
- Archived: AD; AcD.

GENERAL DIRECTOR

M.S.D.N: 3500101107-C.T.C.P
TỔNG CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN XÂY DỰNG
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Nguyen Quang Tin

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(NOTICE: This is a translation of the Vietnamese language original for convenience purposes only, and in the event of any discrepancy, the Vietnamese language original shall prevail.)