DEVELOPMENT INVESTMENT CONSTRUCTION J.S.C	THE SOCIALIST REPUBLIC OF VIETNAM
Số: 89/DIC Group - HĐQT	Independence – Freedom – Happiness

HCMC, day 27 month 08 year 2026

TỔNG CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN XÂY DỰNG M.S.D.N: 3500101107-C.T.C.P THÀNH PHỐ HỒ CHÍ MINH

To: **Hanoi Stock Exchange**

Pursuant to Circular No. 76/2024/TT-BTC dated November 6, 2024 of the Ministry of Finance guiding the information disclosure and reporting on private placement, trading of privately placed corporate bonds in domestic market and offering of corporate bonds in international market, Development Investment Construction J.S.C hereby submits periodic information disclosure on financial status as follows:

1. Enterprise information

- Enterprise name: Development Investment Construction J.S.C.
- Certificate of Business Registration No.: 3500101107, initially issued on March 13, 2008 by the Ba Ria – Vung Tau Province Department of Planning and Investment; and the 28th amendment on December 24, 2025 by the Ho Chi Minh City Department of Finance.
- Head office address: 15 Thi Sach, Vung Tau Ward, Ho Chi Minh City, Viet Nam
- Tel: 0254.3839671-3859248-3580050

  Fax: 0254.3560712-3859518
- Email: ketoan@dic.vn
- Enterprise type: Public joint stock company
- Primary business lines: Real estate business, land use rights of land owners, users or lessees.
- Tax code: 3500101107

2. Financial status

- Reporting period: First half of 2026 (from January 1, 2026 to June 30, 2026).
- Basic financial indicators of the enterprise for the reporting period:

Indicators	Previous period (01/01/2025-30/06/2025)	Reporting period (01/01/2026-30/06/2026)
1. Equity (VND)	8,052,560,933,196	10,173,173,494,372
- Owner's contributed capital	6,464,311,910,000	7,964,311,910,000
- Share premiums	1,046,337,538,421	1,345,901,798,421
- Other owner's capital	16,546,120,000	18,246,660,000

Indicators	Previous period (01/01/2025-30/06/2025)	Reporting period (01/01/2026-30/06/2026)
- Development investment fund	84,946,910,142	85,232,819,159
- After-tax retained earnings	200,669,319,263	653,530,367,980
- Non-controlling interests	239,749,135,370	105,949,938,812
- Revaluation surplus	-	-
- Exchange rate differences	-	-
2. Total liabilities (VND)	10,871,999,981,497	10,312,423,192,317
- Bank loans	1,737,267,804,186	1,315,679,296,548
- Bond issuance loans	1,570,214,931,507	-
+ Private placement bonds (domestic)	*1,570,214,931,507*	-
+ Public offering bonds (domestic)	-	-
+ Public offering bonds (international)	-	-
- Other liabilities	7,564,517,245,804	8,996,743,895,769
+ Short-term payables to suppliers	*338,804,449,185*	*303,063,735,558*
+ Short-term advances from customers	*3,007,618,795,070*	*2,900,599,609,768*
+ Dividends and profits payable	-	*1,599,214,025*
+ Taxes and other payables to the State	*64,821,542,755*	*38,510,732,114*
+ Payables to employees	*19,931,263,460*	*14,875,351,635*
+ Short-term accrued expenses	*319,554,496,977*	*282,840,581,533*
+ Short-term unearned revenue	*55,997,358,815*	*47,335,122,150*
+ Other short-term payables	*3,434,344,319,247*	*5,174,427,982,924*
+ Short-term borrowings and finance lease liabilities (excluding bank loans and bond issuances)	*47,106,017,449*	*6,240,000,000*
+ Short-term provisions	*2,224,646,197*	*100,000,000*
+ Bonus and welfare funds	*49,819,447,887*	*31,206,642,815*
+ Long-term unearned revenue	*178,641,808,736*	*106,007,217,400*
+ Other long-term payables	*52,175,664,172*	*33,897,610,300*
+ Long-term borrowings and finance lease liabilities (excluding bank loans and bond issuances)	*12,287,738,333*	-
+ Deferred tax liabilities	*28,238,909,720*	*56,040,095,547*
+ Long-term provisions	*2,770,235,688*	-

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Indicators	Previous period (01/01/2025-30/06/2025)	Reporting period (01/01/2026-30/06/2026)
3. Capital structure (times)		-
- Liabilities/Total assets ratio	0.58	0.50
- Liabilities/Equity ratio	1.36	1.01
4. Solvency ratio (times)		
- Current ratio (current assets/current liabilities)	2.01	1.91
- Quick ratio ((current assets – inventories)/ current liabilities)	1.12	1.23
- Interest coverage ratio (EBIT/interest expenses)	2.63	3.22
5. Bond dept/Equity (times):		
- Total bond dept/Equity ratio	0.19	-
- Private placement bond debt/Equity ratio	0.19	-
6. Profit (VND)		
- Profit/Before-tax loss	38,214,497,777	138,872,437,382
- Profit/Before-tax loss in FY	28,056,649,711	125,078,423,521
- Accumulated losses	-	-
7. Profitability ratios (%)		
- After-tax profit/Total assets ratio	0.15	0.01
- After-tax profit/Equity ratio	0.35	0.01
8. Financial safety indicators and capital adequacy ratios according to specialized regulations (for real estate enterprises) (times)		
- Equity/Total project investment ratio	0.51	
- Total outstanding loans from credit institutions and corporate bonds for project implementation/Equity ratio	0.16	0.13

(Sources: Reviewed consolidated financial statements for 2025 and 2026 of DIC Group)

3. Auditor's opinion on the first half of 2026 audited consolidated financial statements by a qualified auditing firm:

- Auditing firm: NVA Auditing Company Limited

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- Auditor's opinion: Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the consolidated financial position of the Group as at 30 June 2026, and its consolidated results of operations and consolidated cash flows for the six-month accounting period then ended, in accordance with Vietnamese accounting standards, the Vietnamese accounting regime for enterprises and relevant legal regulations governing the preparation and presentation of interim consolidated financial statements.

We hereby commit to taking full legal responsibility for the content, accuracy and completeness of the disclosed information above./.

PREPARED BY	**LEGAL REPRESENTATIVE**
CHIEF ACCOUNTANT	**CHAIRMAN OF THE BOD**
(Signed)	(Signed)
BUI VAN SU	**NGUYEN HUNG CUONG**

Attached documents:

- DIC Group's reviewed consolidated and separate financial statements for the first half of 2026.

(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.)