

**DEVELOPMENT INVESTMENT CONSTRUCTION
JOINT STOCK COMPANY AND SUBSIDIARIES**

Consolidated Financial Statements
For the period from 01/01/2025 to 30/09/2025

CONSOLIDATED BALANCE SHEET

As at 30 September 2025

Unit: VND

ASSETS	Code	Note	30/09/2025	01/01/2025
A . CURRENT ASSETS	100		16.594.152.064.666	15.985.757.394.009
I. Cash and cash equivalents	110		1.349.422.592.990	785.165.517.804
1. Cash	111	V.1	718.351.592.990	391.704.493.380
2. Cash equivalents	112		631.071.000.000	393.461.024.424
II. Short-term investments	120		659.400.000.000	895.900.000.000
1. Held-for-trading securities	121		-	-
2. Provision for diminution in value of held-for-trading securities	122		-	-
3. Held-to-maturity investments		V.2	659.400.000.000	895.900.000.000
III. Short-term accounts receivables	130		5.639.771.266.258	5.943.738.452.685
1. Short-term trade receivables	131	V.3	971.410.696.510	1.188.156.659.391
2. Short-term advances to suppliers	132	V.4	32.071.434.947	29.390.434.469
3. Short-term loan receivables	135	V.5	141.700.000.000	187.564.637.167
4. Other short-term receivables	136	V.6	4.504.325.205.648	4.548.370.292.505
5. Provision for doubtful short-term receivables	137		(9.736.070.847)	(9.743.570.847)
6. Shortage of assets waiting for resolution	139		-	-
IV. Inventories	140		8.655.114.046.748	8.154.605.622.433
1. Inventories	141	V.7	8.657.547.552.332	8.157.039.128.017
2. Provision for obsolete inventories	149		(2.433.505.584)	(2.433.505.584)
V. Other current assets	150		290.444.158.670	206.347.801.087
1. Short-term prepaid expenses	151	V.12	186.553.364.072	169.357.579.307
2. VAT deductibles	152		71.823.644.959	11.927.548.066
3. Tax and other receivables from the State	153	V.17	32.067.149.639	25.062.673.714
4. Other current assets	155		-	-
B. NON- CURRENT ASSETS	200		2.419.282.316.227	2.553.566.187.167
I. Long-term receivables	210		187.014.440.999	949.950.067.335
1. Long-term loan receivables	215		107.000.000.000	171.200.000.000
2. Other long-term receivables	216	V.5	80.014.440.999	778.750.067.335
3. Provision for doubtful long-term receivables	219		-	-

CONSOLIDATED BALANCE SHEET (continued)

As at 30 September 2025

Unit: VND

II. Fixed assets	220		1.354.045.664.890	842.135.290.652
1. Tangible fixed assets	221	V.9	1.267.697.541.463	755.842.341.280
- Cost	222		1.704.935.215.217	1.159.827.214.822
- Accumulated depreciation	223		(437.237.673.754)	(403.984.873.542)
2. Finance leases	224		564.666.980	-
- Cost	225		586.094.074	-
- Accumulated depreciation	226		(21.427.094)	-
3. Intangible fixed assets	227	V.10	85.783.456.447	86.292.949.372
- Cost	228		89.775.726.215	89.775.726.215
- Accumulated depreciation	229		(3.992.269.768)	(3.482.776.843)
III. Investment properties	230	V.11	165.825.057.605	158.666.666.367
- Cost	231		218.728.734.053	208.549.462.773
- Accumulated depreciation	232		(52.903.676.448)	(49.882.796.406)
IV. Long-term asset in progress	240		114.997.721.347	96.644.639.512
1. Long-term work in progress	241		-	-
2. Construction in progress	242	V.8	114.997.721.347	96.644.639.512
V. Long-term investments	250		348.009.103.466	328.716.541.891
1. Investments in subsidiaries	251		-	-
2. Investments in associates	252	V.13	335.729.817.734	296.437.256.159
3. Investments in other entities	253	V.14	2.344.249.112	2.344.249.112
4. Provision for long-term investments	254		(64.963.380)	(64.963.380)
5. Held-to-maturity investments	255	V.14	10.000.000.000	30.000.000.000
VI. Other long-term assets	260		249.390.327.920	177.452.981.410
1. Long-term prepaid expenses	261	V.12	122.017.305.703	36.470.053.146
2. Deferred tax assets	262		28.497.202.393	28.270.503.849
3. Goodwill	269		98.875.819.824	112.712.424.415
TOTAL ASSETS	270		19.013.434.380.893	18.539.323.581.176

CONSOLIDATED BALANCE SHEET (continued)

As at 30 September 2025

Unit: VND

RESOURCE	Code	Note	30/09/2025	01/01/2025
C. LIABILITIES	300		10.785.890.740.966	10.498.013.036.060
I. Current liabilities	310		8.021.862.213.005	7.961.859.074.539
1. Short-term trade payables	311	V15	521.816.156.607	510.566.784.339
2. Short-term advances from customers	312	V16	3.044.054.556.039	2.426.153.517.149
3. Statutory obligations	313	V.17	147.919.321.275	97.348.986.765
4. Payables to employees	314		23.190.508.364	34.102.128.672
5. Short-term accrued expenses	315	V.18	313.318.641.030	346.731.546.456
6. Short-term unearned revenues	318	V.19	55.118.585.812	56.562.684.930
7. Other short-term payables	319	V.20	3.081.818.685.604	2.864.859.159.683
8. Short-term loan and finance lease	320	V.21	787.515.615.671	1.572.638.801.780
9. Short-term provisions	321		2.224.646.197	3.707.743.661
10. Reward and welfare funds	322		44.885.496.406	49.187.721.104
II. Long-term liabilities	330		2.764.028.527.961	2.536.153.961.521
1. Long-term trade payables	331	V15	-	-
2. Long-term unearned revenues	336	V.19	178.641.808.736	181.411.119.784
3. Other long-term payables	337	V.20	52.510.984.172	51.836.344.172
4. Long-term loan and finance lease	338	V.21	2.492.059.865.166	2.276.905.408.614
5. Deferred tax liabilities	341		38.045.634.199	23.230.853.263
6. Long-term provisions	342		2.770.235.688	2.770.235.688
D. OWNERS' EQUITY	400		8.227.543.639.927	8.041.310.545.116
I. Owners' equity	410	V.22	8.227.543.639.927	8.041.310.545.116
1. Owners' contributed capital	411		6.464.311.910.000	6.098.519.950.000
2. Share premium	412		1.046.312.538.421	1.046.337.538.421
3. Other owners' capital	414		16.546.120.000	14.895.110.000
4. Investment and development fund	417		84.946.910.142	84.750.836.222
5. Retained earnings	421		391.825.396.111	551.444.233.984
- Retained earnings accumulated to the prior year-end	421a		167.171.889.976	436.908.307.434
- Retained earnings of current period	421b		224.653.506.135	114.535.926.550
6. Non-controlling interests	429		223.600.765.253	245.362.876.489
TOTAL RESOURCE	440		19.013.434.380.893	18.539.323.581.176

Prepared by

Chief Accountant

Ho Chi Minh, October 28th, 2025

General Director

PHÓ GIÁM ĐỐC TÀI CHÍNH
Lê Thành Hưng

Bùi Văn Sự

Nguyễn Quang Tín

CONSOLIDATED INCOME STATEMENT
Quarter 3 Year 2025

Unit: VND

Item	Code	Note	Year 2025		Year 2024	
			Quarter 3	From 01/01/2025 to 30/09/2025	Quarter 3	From 01/01/2024 to 30/09/2024
1. Revenue from sale of goods and rendering of services	01	VI.1	1.564.212.961.590	2.027.484.573.499	62.486.011.944	1.082.003.931.310
2. Deductible items	02	VI.2	224.866.228.800	260.999.583.911	15.205.034.282	212.984.240.258
3. Net revenue from sale of goods and rendering of services (10=01-03)	10	VI.3	1.339.346.732.790	1.766.484.989.588	47.280.977.662	869.019.691.052
4. Cost of goods sold	11	VI.4	1.012.768.507.845	1.303.794.079.871	42.945.880.118	711.924.736.313
5. Gross profit from sale of goods and rendering of services (20=10-11)	20		326.578.224.945	462.690.909.717	4.335.097.544	157.094.954.739
6. Financial income	21	VI.5	2.892.679.240	41.733.484.454	24.186.755.740	51.725.812.855
7. Financial expenses	22	VI.6	50.009.176.711	75.165.541.705	11.464.453.226	15.807.751.313
- In which: Interest expense	23		44.109.359.142	67.510.496.675	11.274.032.142	35.096.881.971
8. Share in profits of associates	24		23.110.953.337	5.638.497.945	12.117.221.362	5.900.043.949
9. Selling expenses	25		10.904.526.550	43.739.411.792	8.797.887.388	35.695.639.495
10. Administrative expenses	26		43.968.669.412	138.538.560.549	25.497.456.535	124.032.741.719
11. Net profit from operating activities {30=20+(21-22)-(24+25)}	30		247.699.484.849	252.619.378.070	(5.120.722.503)	39.184.679.016
12. Other income	31	VI.7	18.219.074.642	29.801.479.875	1.697.325.839	14.975.961.541
13. Other expenses	32	VI.8	8.191.702.123	8.995.738.980	2.522.274.925	12.152.962.092
14. Other profit (40=31-32)	40		10.027.372.519	20.805.740.895	(824.949.086)	2.822.999.449
15. Total profit before tax (60=30+40+50)	50		257.726.857.368	273.425.118.965	(5.945.671.589)	42.007.678.465
16. Current corporate income tax expenses	51		51.290.175.459	58.871.822.954	16.738.459.787	42.577.805.322
17. Deferred corporate income tax expenses	52		13.217.554.481	14.588.082.393	(33.910.825.304)	(15.753.862.613)
18. Profit after tax (60=50-51)	60		193.219.127.428	199.965.213.618	11.226.693.928	15.183.735.756
18.1 Net profit after tax of non-controlling interest	70		(18.235.158.584)	(24.688.292.517)	4.151.050.079	(1.097.601.004)
18.2 Net profit after tax attributable to parent	71		211.454.286.012	224.653.506.135	7.075.643.850	16.281.336.760
19. Earnings per Share						

Prepared by

Chief Accountant

Ho Chi Minh, October 28th, 2025

General Director

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CONSOLIDATED CASH FLOWS STATEMENT
Quarter 3 Year 2025

Unit: VND

Item	Code	Note	Current year	Previous year
I. Cash flows from operating activities				
1. Cash receipts from goods sale, services supply and others	1		2.365.247.849.077	1.579.955.934.074
2. Cash payments to goods suppliers and service providers	2		(1.396.529.390.756)	(2.257.274.186.361)
3. Cash payments to employees	3		(139.661.391.425)	(143.259.186.536)
4. Cash payments of loan interests	4		(202.571.662.708)	(289.589.461.321)
5. Corporate income tax paid	5		(60.940.713.614)	(72.135.355.692)
6. Other cash receipts from business activities	6		580.909.959.297	401.388.366.880
7. Other cash payments to production and business activities	7		(334.872.943.801)	(384.389.353.290)
Net cash flows from operating activities	8		811.581.706.070	(1.165.303.242.246)
II. Cash flow from investing activities				
1. Purchase and construction of fixed assets	21		(245.954.545)	(7.746.940.466)
2. Proceeds from disposals of fixed assets	22		1.016.831.083	1.623.204.178
3. Loans to other entities and payments for purchase of debt instruments of other entities	23		(10.000.000.000)	(1.264.043.152.415)
4. Collections from borrowers and proceeds from sale of debt instruments of other entities	24		321.181.599.516	429.293.152.415
5. Payments for investments in other entities	25		(103.627.370.000)	(779.875.000.000)
6. Proceeds from sale of investments in other entities	26		99.121.047.700	1.360.310.972.150
7. Interest and dividend received	27		31.069.335.937	26.958.005.222
Net cash flows from investing activities	30		338.515.489.691	(233.479.758.916)
III. Cash flows from financing activities				
1. Capital contribution and issuance of shares	31		2.700.000	-
2. Capital redemption	32		-	-
3. Drawdown of borrowings	33		960.423.055.853	2.021.336.523.695
4. Repayment of borrowings	34		(1.546.258.818.878)	(1.451.265.427.239)
5. Payment of principal of finance lease liabilities	35		-	-
6. Dividend paid	36		(7.057.550)	(2.812.950)
Net cash flows from financing activities	40		(585.840.120.575)	570.068.283.506
Net cash flows within the period	50		564.257.075.186	(828.714.717.656)
Cash and cash equivalents at the beginning of period	60		785.165.517.804	2.307.305.744.085
Impact of exchange rate fluctuation	61		-	-
Cash and cash equivalents at the end of period	70		1.349.422.592.990	1.478.591.026.429

Prepared by

Chief Accountant

Ho Chi Minh, October 28th, 2025

General Director

PHÓ GIÁM ĐỐC TÀI CHÍNH
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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter 3 Year 2025

I. BACKGROUND

a- Type of ownership:

The Corporation was converted from a State-owned company to a joint stock company according to Decision No. 1302/QĐ-BXD dated October 15, 2007 of the Ministry of Construction "Regarding the approval of the equitization plan of the Construction Development Investment Company".

The Corporation was granted the Certificate of Business Registration of Joint Stock Company No. 3500101107 (old number: 4903000520) first registered on March 13, 2008, re-issued the enterprise code on June 24, 2009 and registered for the 27rd change on June 27, 2022 by the Department of Planning and Investment of Ba Ria - Vung Tau province.

- English name: **Development Investment Construction Joint Stock Corporation.**
- Abbreviated company name: **DIC Group.**
- The DIC Group's head office is located at 15 Thi Sach Street, Vung Tau Ward, Ho Chi Minh City, Vietnam.
- Affiliated units, including:
 - Branch of Development Investment Construction Joint Stock Corporation - DIC Him Lam Project Management Board
- Charter capital: 6.464.311.910.000 VND

The Board of Management, the Board of Directors and Internal Audit, the term from 2023 to 2028 as at the date of this report is as follows:

The Board of Management

Mr Nguyen Hung Cuong	Chairman	From August 19, 2024
Ms Nguyen Thi Thanh Huyen	Vice Chairman	Reappointed on July 21, 2023
Mr Nguyen Quang Tin	Member	Appointed on July 21, 2023
Mr Dinh Hong Ky	Independent Member	Appointed on July 21, 2023
Mr Bui Van Su	Member	Appointed on April 18, 2025 (Resigned on June 17, 2025)

The Board of Directors

Mr Nguyen Quang Tin	General Director	Appointed on June 1, 2023
Mr Nguyen Van Tung	Deputy General Director	Reappointed on February 02, 2023
Mr Tran Van Dat	Deputy General Director	Reappointed on August 22, 2023
Mr Nguyen Tuan Liem	Deputy General Director	Reappointed on December 04, 2023
Mr Pham Van Thai	Deputy General Director	Appointed on January 19, 2022

2- Business sector:

Investment, construction, tourism services, oil and gas services, trading and labor export.

3- Principal activity:

- Investing in developing new urban areas and industrial zones, investing in business development of housing and technical infrastructure of urban areas, industrial zones, export processing zones, high-tech zones, new economic zones.

- Construction of industrial and civil works, technical infrastructure works and industrial zones, traffic works, irrigation works, water supply, drainage and environmental treatment works, power lines and transformer stations.
- Installation of steel structures, mechanical and galvanized products, electrical equipment.
- Investment Consulting.
- Project Management.
- Trading in construction materials, equipment and supplies for construction, construction vehicles, technological lines and other technological equipment.
- Trading in interior and exterior decoration items.
- Trading in vehicles, machinery and construction equipment.
- Trading in petroleum and its products.
- House business.
- Real estate brokerage services.
- Tourism service business.
- Tourism accommodation and hotel business.
- Market service business and shopping center management.
- Construction materials production.
- Production and trading of soft drinks.
- Food processing.
- Freight.
- Passenger transport by road and water.
- Mining and processing of minerals for construction materials.
- Exploitation of soil and sand for land leveling.
- Repair of motorbikes, construction equipment and means of transport.
- Construction supervision of technical infrastructure works.
- Construction supervision of civil and industrial works.
- International travel business.
- Travel agent.
- Support services related to tourism promotion and organization.
- Perfume and cosmetics business.
- Retail sale of perfumes, cosmetics and toiletries in specialized stores.

4- Corporate structure:

a- List of consolidated subsidiaries

Company name	Principal activities	Owner-ship
Development Investment Construction Number 1 JSC	Investment in business development of urban areas and industrial zones; housing and technical infrastructure of urban areas, industrial zones, export processing zones, high-tech zones, new economic zones; Repair of motorbikes, construction equipment and means of transport.	51.68%
DIC Hospitality Joint Stock Company	Hotel and tourism business; Road passenger transport; Domestic and international travel services business...	81.29%

Development Construction Stock Company	Investment Number 2 Joint	Investment in business development of urban areas and industrial zones; housing and technical infrastructure of urban areas, industrial zones, export processing zones, high-tech zones, new economic zones.	50.14%
DIC Investment	Vision Development Joint Stock Company	Education	98.67%
DIC Development Company Limited	Urban and Industrial zone	Investing, trading and exploiting projects in industrial parks, export processing zones and high-tech zones.	100%
Dai Phuoc Thien An Limited	Company	Construction, real estate business, land use rights of owners, users or lessees.	99.96%
Dai Phuoc Thien Minh Limited	Company	Construction, real estate business, land use rights of owners, users or lessees.	99.99%
Brothers DIC Company	Ceramic Joint Stock Company	Production of ceramic products, wholesale materials, and mineral exploitation	49.00%
Vung Tau Development	Sports Investment Tourism JSC	Golf course business and related services	66.85%
Sports TOTO Vietnam (Indirect ownership)	JSC	Management consulting activities	43.92%
E&S Company (Indirect ownership)	Development Joint Stock Company (Indirect ownership)	Construction of other civil engineering works	65.08%

b- List of associates companies

Company name	Principal activities	Owner-ship
D.I.C Real Estate Company	Real estate business, real estate brokerage, real estate services, real estate management, investment consulting, construction.	42.68%
Development Construction - Concrete Stock Company	Investment Joint Production and trading of ready-mixed concrete, Trading and repairing of construction equipment and machinery, construction investment.	36.00%
DIC Holdings Joint Stock Company	Construction Investment in business development of urban areas and industrial zones; housing and technical infrastructure of urban areas, industrial zones, export processing zones, high-tech zones, new economic zones.	28.39%
Southern Investment Company	Development Joint Stock Hotel and tourism business; Road passenger transport; Domestic and international travel services business...	43.35%

c- List of joint ventures

Name	Ratio
Joint venture of residential project to build the first phase of 35ha of new urban area Phu My - Phu My Town	80.00%

II. ACCOUNTING PERIOD AND ACCOUNTING MONETARY UNIT

1- Accounting period: accounting period for year 2025 commences from January 1st 2025 and ends on December 31st 2025

2- Accounting monetary unit: The DIC Group maintains its accounting records in Vietnam dong (VND).

III. ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM:

1- Accounting system: The Group applies the Accounting System promulgated together with Circular No. 200/2014/TT-BTC dated December 22, 2014 issued by Ministry of Finance guiding the Vietnamese enterprise accounting system.

2- Announcement on compliance with Vietnamese Accounting Standards and Accounting System: The DIC Group applies Vietnamese Accounting Standards and supplement documents issued by the State. Financial statements are prepared in accordance with regulations of each standard and supplement documents as well as with current accounting system.

3- Applied accounting form: The DIC Group applies the the Voucher – Based Journal Entry accounting system.

IV. ACCOUNTING POLICIES:

1 Cash and cash equivalents

Transactions in foreign currencies are converted into Vietnam dong at the actual exchange rate at the time of the transaction. At the end of the year, items with foreign currency origin are converted at the buying rate of the bank in which the Corporation has an account published on the closing date of the accounting year.

Foreign exchange differences arising in the period actual and exchange rate differences due to revaluation of balance of monetary items at the end of the period are recorded into income or financial expenses in the period.

Cash and cash equivalents comprise -cash on hand, cash in banks and short-term investments with an original maturity of less than three months that are readily convertible into known amount of cash and that are subject to an insignificant risk of change in value sine date of purchase of such invesments at the time of reporting.

2. Recognition of financial investment

Investments in subsidiaries and associates are stated at original cost. Distributions from accumulated net profits from subsidiaries and associates arising subsequent to the date of acquisition are recognized in the Income Statement. Other distributions received (in excess of such profits) are considered a recovery of investment and are deducted to the cost of the investment.

Investments in joint ventures are accounted for using the cost method. The joint venture contribution is not adjusted for changes in the Company's ownership interest in the joint venture's net assets. The Corporation's income statement reflects the income distributed from the accumulated net profits of the joint venture arising after the joint venture contribution.

Securities investment at the balance sheet date, if:

- Investments with a maturity or redemption period of no more than three months from the acquisition date are classified as cash equivalents;

- Investments with a redemption period of less than one year or within one operating cycle are classified as short-term assets;

- Investments with a redemption period of more than one year or exceeding one operating cycle are classified as long-term assets;

Provisions for devaluation of investments are made based on the excess of original cost in accounting books over their market value at year-end. For some other investments, because there is not enough necessary information to set up provisions, the Corporation does not set up provisions for these investments. The Board of Directors of the Corporation believes that provisions for these investments, if any, do not have a material impact on the financial statements.

3. Recognition of receivables

Track each receivable in detail for each subject, regularly compare, check, and urge timely payment.

Check and compare periodically or at the end of the year each receivable arising, the amount collected, the amount still to be collected, especially for subjects with frequent trading and purchasing relationships, with large receivable balances.

For debts with foreign currency origin, they are tracked in both original currency and converted to Vietnamese currency. At the end of each period, the balance is adjusted according to the actual exchange rate.

Classify receivables according to payment time as well as each subject to have measures for collection or payment.

4. Principle of evaluating inventories

Inventories are stated at original cost. The cost of inventories should comprise all costs of purchase, costs of conversion and other costs incurred in bringing the inventories to their present location and condition.

The cost of inventory at the year-end is calculated by weighted average method.

The Corporation applies the perpetual method to record inventory.

5. Recording principle of tangible and intangible fixed assets

Fixed assets are stated at the original cost. During the using time, fixed assets are recorded at cost, accumulated depreciation and net book value.

Depreciation is provided on a straight-line basis. Depreciation period is estimated as follows:

- Building and structures	06 – 25 years
- Machinery & equipment	04 – 08 years
- Means of transportation	06 – 10 years
- Management equipment	03 – 06 years
- Others	03 – 05 years
- Land use rights	38 years

6. Principle of Deferred corporate income tax

Deferred corporate income tax expense is determined on the basis of deductible temporary differences, taxable temporary differences and corporate income tax rates.

7. Recognition and allocation of prepaid expenses

Prepaid expenses only related to present fiscal year are recognised as short-term prepaid expenses and are recorded into operating costs.

The calculation and allocation of long-term prepaid expenses to profit and loss account in the period should be based on nature of those expenses to choose reasonable method and allocated factors.

8. Principal of payables

Payables are tracked in detail for the amount of debt payable and the amount of debt paid by each creditor.

Payables are classified into short-term debt and long-term debt based on the payment period of each payable debt.

Payables in gold, silver, precious metals, and gemstones are accounted for in detail for each creditor, according to quantity and value indicators at prescribed prices.

At the end of the accounting year, the balance of payables in foreign currencies is evaluated at the prescribed exchange rate.

For creditors who have regular transactions and purchases or have large balances of payables, the accounting departments check and compare the debt situation that has arisen with each customer and periodically confirm the debt in writing with the creditors.

9. Principal of loan and finance lease

The payment terms of loans and financial leasing debts are monitored in detail. Amounts with a repayment period of more than 12 months from the date of the financial statements are presented as long-term loans and financial leasing debts. Amounts due within the next 12 months from the date of the financial statements are presented as short-term loans and financial leasing debts for payment planning.

Borrowing costs directly related to the loan (other than interest payable), such as appraisal, auditing, loan application preparation costs, etc. are accounted for in financial expenses. In case these costs arise from a separate loan for the purpose of investment, construction or production of unfinished assets, they are capitalized.

For financial leasing debts, the total lease debt reflected on the credit side of account 341 is the total amount payable calculated by the present value of the minimum lease payment or the fair value of the leased asset.

The Corporation shall account in detail and monitor each lending and debtor, each loan agreement and each type of loaned asset.

When preparing the Financial Statements, the balance of loans and financial leases in foreign currencies shall be re-evaluated at the actual transaction exchange rate at the time of preparing the Financial Statements. Exchange rate differences arising from the payment and re-evaluation at the end of the period of loans and financial leases in foreign currencies shall be recorded in financial operating revenue or expenses.

10. Recognition and capitalization of borrowing costs

Borrowing costs are recognized into operating costs during the period, except for which directly attributable to the acquisition, construction or production of a qualifying asset included (capitalized) in the cost of that asset, when gather sufficient conditions as regulated in SAV No. 16 "Borrowing costs".

Borrowing costs that are directly attributable to the acquisition, construction or production of a qualifying asset should be included (capitalized) in the cost of that asset, includes interest on borrowings, amortization of discounts or premiums relating to issuing bonds and ancillary costs incurred in connection with the arrangement of borrowings.

11. Recognition of accrued expenses.

Expenses not yet occurred may be accrued into production and operating expenses in order to ensure when these expenses arise, they do not make material differences on production and operating expenses on the basis of matching between revenue and cost. When these expenses arise, if there is any difference with the amount charged, accountants additionally record or decrease cost equivalent to the difference.

12. Principle of recognizing unrealized revenue

Unrealized revenue of the Corporation is recorded according to the current corporate accounting regime. For leased assets that have been prepaid by customers, revenue for the accounting period is recorded on the basis of allocating the prepaid amount to the number of lease years.

13. Owner's equity

Owner's equity are recognised by the real contributed capital.

Share capital surplus is recorded as the larger difference between the actual issuance price and the par value of shares when issuing shares for the first time, issuing additional shares or reissuing treasury shares.

Undistributed profit after tax is the profit from the enterprise's operations after setting aside funds and distributing dividends.

14. Recognition of revenue

Revenue from sale of goods

Revenue from sale of goods should be recognized when all the following conditions have been satisfied:

- The significant risks and rewards of ownership of the goods have been transferred to the buyer;
- The DIC Group retains neither continuing managerial involvement as a neither owner nor effective control over the goods sold;
- The amount of revenue can be measured reliably;
- The economic benefits associated with the transaction of goods sold have flown or will flow to the DIC Group;
- The costs incurred or to be incurred in respect of the transaction of goods sold can be measured reliably.

Revenue from rendering of services

Revenue from rendering of services is recognized when the outcome of that transaction can be measured reliably. Where a transaction involving the rendering of services is attributable to several periods, each period's revenue should be recognized by reference to the stage of completion at the balance sheet date. The outcome of a transaction can be estimated reliably when all the following conditions are satisfied:

- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the DIC Group;
- The stage of completion of the transaction at the balance sheet date can be measured reliably;
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Construction contract revenue

The completed work portion of the Construction Contract that serves as the basis for determining revenue is determined according to: The value of completed volume, construction volume confirmed and accepted by the investor as the basis for recording revenue in the period.

Financial income

Income from interest, royalties and dividends and other financial income earned by the DIC Group should be recognised when these two conditions are satisfied:

- It is probable that the economic benefits associated with the transaction will flow to the DIC Group;
- The amount of the income can be measured reliably.

Dividends should be recognised when the DIC Group's right to receive payment is established or right to receive profits from the capital contribution.

15. Revenue deductions

The Corporation's revenue deductions are returned goods and customers' violations of commitments in real estate transfer contracts.

16. Recognition cost of goods sold

- Cost of construction and installation activities is determined by (=) actual costs incurred corresponding to completed volume.

- Cost of transferring land use rights, real estate (=) Total investment costs divided by (:) Total business area multiplied by (x) Area sold during the period.

17. Principles and methods of recoding financial expenses

Expenses are recorded in financial expenses consist of:

- Expenses or losses relating to financial investment activities;
- Expenses of capital lending and borrowing;
- Losses incurred when selling foreign currency, exchange rate losses;

- Provision for impairment of trading securities, investment loss reserves in other units.

The above amounts are recorded according to the total amount arising in the period, not offset against financial revenue.

18. Principles and method of recording current income tax expense, deferred income tax expense.

Current income tax expense is calculated basing on taxable profit and income tax rate applied in the current year.

V. ADDITIONAL INFORMATION TO ITEMS IN CONSOLIDATED BALANCE SHEET

	End of period 30/09/2025	Beginning of period 01/01/2025
1- Cash and cash equivalents		
- Cash on hand	5.668.092.859	3.412.756.137
- Cash in bank	712.683.500.131	388.291.737.243
- Cash in transit		
- Cash equivalents (term deposits)	631.071.000.000	393.461.024.424
<i>Ho Chi Minh City Development Joint Stock Commercial Bank - Vung Tau Branch</i>	<i>220.000.000.000</i>	<i>225.798.212.888</i>
<i>Vietnam Joint Stock Commercial Bank for Industry and Trade – Binh Xuyen Branch</i>	<i>20.000.000.000</i>	<i>-</i>
<i>Joint Stock Commercial Bank for Investment and Development of Vietnam</i>	<i>150.000.000.000</i>	<i>153.328.477.985</i>
<i>Orient Commercial Joint Stock Bank - Vung Tau Branch</i>	<i>40.000.000.000</i>	<i>14.334.333.551</i>
<i>Saigon Thuong Tin Commercial Joint Stock Bank VT Branch</i>	<i>1.071.000.000</i>	<i>-</i>
<i>Saigon Hanoi Commercial Joint Stock Bank - Vung Tau Branch</i>	<i>200.000.000.000</i>	<i>-</i>
Total	1.349.422.592.990	785.165.517.804
	End of period 30/09/2025	Beginning of period 01/01/2025
2- Short-term financial investments		
a- Bonds		
b- Investments held to maturity (term deposits)	659.400.000.000	895.900.000.000
<i>Joint Stock Commercial Bank for Investment and Development of Vietnam</i>	<i>36.900.000.000</i>	<i>136.900.000.000</i>
<i>Joint Stock Commercial Bank for Foreign Trade of Vietnam - Vung Tau Branch</i>	<i>-</i>	<i>5.000.000.000</i>
<i>Ho Chi Minh City Development Joint Stock Commercial Bank - Vung Tau Branch</i>	<i>620.000.000.000</i>	<i>720.000.000.000</i>
<i>Vietnam International Commercial Joint Stock Bank (VIB) - Saigon Branch</i>	<i>500.000.000</i>	<i>29.500.000.000</i>
<i>Saigon Thuong Tin Commercial Joint Stock Bank – Vung Tau Branch</i>	<i>2.000.000.000</i>	<i>-</i>
<i>Military Commercial Joint Stock Bank - Vung Tau Branch</i>	<i>-</i>	<i>1.000.000.000</i>
<i>Maritime Commercial Joint Stock Bank - Vung Tau Branch</i>	<i>-</i>	<i>3.500.000.000</i>
c- Investment in other entities		
Total	659.400.000.000	895.900.000.000

	End of period 30/09/2025	Beginning of period 01/01/2025
3- Trade receivables		
a- Short-term trade receivables	971.410.696.510	1.188.156.659.391
- Receivables from project customer groups	417.858.649.846	551.201.775.855
<i>Nam Vinh Yen New Urban Area Project</i>	<i>168.984.238.089</i>	<i>268.357.901.964</i>
<i>Chi Linh urban area project</i>	<i>23.165.628.041</i>	<i>22.850.980.041</i>
<i>Dai Phuoc Eco-tourism Project</i>	<i>2.283.861.838</i>	<i>2.445.956.364</i>
<i>Hiep Phuoc Residential Project</i>	<i>12.519.701.251</i>	<i>17.846.873.420</i>
<i>DIC Phoenix Luxury Apartment Project</i>	<i>6.232.234.337</i>	<i>13.018.470.066</i>
<i>Vung Tau Gateway Luxury Apartment Project</i>	<i>176.663.911.069</i>	<i>190.650.046.394</i>
<i>DIC Star Aparts Hotel Vung Tau-CSJ Project</i>	<i>3.622.510.285</i>	<i>17.052.263.635</i>
<i>Hau Giang Residential Project</i>	<i>11.687.872.807</i>	<i>6.073.534.449</i>
<i>Thuy Tien Resort Project</i>	<i>11.571.190.849</i>	<i>11.656.493.242</i>
<i>Other Project</i>	<i>1.127.501.280</i>	<i>1.249.256.280</i>
- Other short-term trade receivables	553.552.046.664	636.954.883.536
<i>Cai Mep Logistics Joint Stock Company</i>	<i>59.606.182.160</i>	<i>25.663.436.805</i>
<i>MIK Group Corporation</i>	-	<i>11.458.203.240</i>
<i>Phuc Dat Hotel Tourism Co., Ltd.</i>	<i>6.485.032.948</i>	<i>11.867.210.899</i>
<i>Greemark Construction Joint Stock Company</i>	<i>39.942.857.624</i>	<i>73.156.638.946</i>
<i>Thien Binh Minh Joint Stock Company</i>	<i>12.050.683.316</i>	<i>15.881.203.518</i>
<i>Other customers</i>	<i>435.467.290.616</i>	<i>498.928.190.128</i>
<i>In which: Receivable from short-term related parties</i>	<i>405.906.177.297</i>	<i>407.878.493.297</i>
<i>Southern Development and Investment Joint Stock Company</i>	<i>399.683.923.851</i>	<i>401.461.923.851</i>
<i>DIC Holdings Construction Joint Stock Company</i>	<i>30.784.000</i>	<i>214.000.000</i>
<i>Development Investment Construction - Concrete JSC</i>	-	<i>11.100.000</i>
<i>D.I.C Real Estate Joint Stock Company</i>	<i>6.191.469.446</i>	<i>6.191.469.446</i>
b- Long-term trade receivables		
<u>In which:</u>		
- Receivable from long-term related parties		
- Others		
Total	971.410.696.510	1.188.156.659.391

	End of period 30/09/2025	Beginning of period 01/01/2025
4- Advances to suppliers		
- Related parties	-	-
- Other suppliers	32.071.434.947	29.390.434.469
<i>Thien Quang Trading Development Joint Stock Company</i>	10.062.029.014	-
<i>LMP Investment and Trading Joint Stock Company</i>	2.306.393.488	3.847.638.707
<i>Others</i>	19.703.012.445	25.542.795.762
Total	32.071.434.947	29.390.434.469
5- Loan receivables		
a) Short-term loan receivables	141.700.000.000	102.000.000.000
<i>Southern Development and Investment Joint Stock Company</i>	121.700.000.000	82.000.000.000
<i>Le Phong Hieu</i>	20.000.000.000	20.000.000.000
b) Long-term loan receivables	107.000.000.000	256.764.637.167
<i>Southern Development and Investment Joint Stock Company</i>	107.000.000.000	256.764.637.167
Total	248.700.000.000	358.764.637.167
6- Other receivables		
a) Short-term	4.504.285.205.648	4.548.370.292.505
- Advances to staff	83.383.395.768	82.440.413.747
- Deposit	455.130.428.348	456.694.951.479
- Other receivables	3.965.771.381.532	4.009.234.927.279
Interest receivable from bank deposits	28.263.665.954	12.521.774.519
Others	3.937.507.715.578	3.996.713.152.760
<i>Advance compensation for North Vung Tau project</i>	840.230.485.415	861.382.084.278
<i>Advance compensation for Long Tan project</i>	2.622.623.602.400	2.656.873.402.400
<i>Advance compensation for Bau Trung project</i>	2.000.000.000	2.000.000.000
<i>Advance compensation for Chi Linh project</i>	140.014.270.244	140.014.270.244
<i>Advance compensation for Hiep Phuoc project</i>	4.810.000.000	4.810.000.000
<i>Advance compensation for Quang Binh project</i>	47.429.649.000	47.429.649.000
<i>Compensation and site clearance council in Thanh Liem district</i>	20.422.716.264	20.422.716.264
<i>Other receivables</i>	259.976.992.255	263.781.030.574
In which: Receivable from related parties	343.824.040.895	332.485.100.810

**DEVELOPMENT INVESTMENT CONSTRUCTION
JOINT STOCK COMPANY AND SUBSIDIARIES**
15 Thi Sach Street, Vung Tau Ward, Ho Chi Minh City

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For the period ended 30/09/2025

<i>Southern Development and Investment Joint Stock Company</i>	343.824.040.895	332.485.100.810
b) Long-term	80.054.440.999	778.750.067.335
- Deposit	40.000.000	698.750.067.336
- Other receivable	80.014.440.999	79.999.999.999
Other receivable	80.014.440.999	79.999.999.999
<i>A.T.A Construction Investment Joint Stock Company</i>	79.999.999.999	79.999.999.999
Other receivable	14.441.000	-
Total	4.584.339.646.647	5.327.120.359.840
	-	-
7- Inventories	End of period 30/09/2025	Beginning of period 01/01/2025
- Goods in transit	-	-
- Raw materials	58.011.168.801	61.078.042.115
- Tools and equipment	9.465.979.922	9.853.318.122
- Properties in progress	8.509.521.312.593	7.980.421.122.069
- Finished product	20.786.240.544	24.634.204.400
- Merchandise	1.484.193.096	1.178.360.789
- Finished real estate	58.278.657.376	79.874.080.522
Total of inventories cost	8.657.547.552.332	8.157.039.128.017
- Provision for obsolete inventories	(2.433.505.584)	(2.433.505.584)
- Net realizable value of inventories	8.655.114.046.748	8.154.605.622.433
	-	-
Properties in progress includes investment and development expenses of the following projects:		
<i>Chi Linh Center Infrastructure Project, Vung Tau</i>	2.981.248.944	8.434.065.931
<i>Infrastructure for Dai Phuoc Urban Area Project</i>	2.142.845.171.693	2.143.362.011.412
<i>51B Residential Project, Vung Tau</i>	259.651.415.064	242.655.411.101
<i>Apartment A2-1 Project - Vung Tau Center Point</i>	1.493.476.824.173	1.041.524.132.662
<i>Nam Vinh Yen New Urban Area Project</i>	2.090.309.477.426	2.043.250.406.609
<i>Urban Area Project in Ward 4, Hau Giang</i>	1.078.446.270.675	1.039.978.529.413
<i>Long Tan Resort Project, Nhon Trach</i>	1.000.453.369.111	871.732.745.907
<i>Hiep Phuoc Urban Area Project, Nhon Trach</i>	46.922.689.085	47.606.726.039
<i>Cap Saint Jacques Complex Area Project</i>	218.709.253.456	148.566.620.900
<i>Lam Ha Center Point Residential Project, Phu Ly City, Ha Nam</i>	-	233.651.723.504
<i>Others</i>	175.725.592.966	159.658.748.591

8- Construction in progress	End of period 30/09/2025	Beginning of period 01/01/2025
Ceramic factory	47.391.094.628	47.391.094.628
Others	67.606.626.719	49.253.544.884
Total	114.997.721.347	96.644.639.512

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Unit: VND

Item	Buildings, structures	Machinery and equipment	Means of transport	Management. Equipment	Others	Total
Original cost						
Opening balance	707.046.614.188	331.174.559.419	77.987.215.372	20.423.065.859	23.195.759.984	1.159.827.214.822
Increase	526.591.017.030	13.646.684.613	1.096.880.187	411.474.545	5.826.167.400	547.572.223.775
- <i>Purchases</i>	526.591.017.030	10.330.131.744	1.096.880.187	411.474.545	5.826.167.400	544.255.670.906
- <i>Construction Investment completed</i>	-	3.316.552.869	-	-	-	3.316.552.869
- <i>Other increase</i>	-	-	-	-	-	-
Decrease	-	282.978.835	2.181.244.545	-	-	2.464.223.380
- <i>Liquidating, disposing</i>	-	282.978.835	2.181.244.545	-	-	2.464.223.380
Closing balance	1.233.637.631.218	344.538.265.197	76.902.851.014	20.834.540.404	29.021.927.384	1.704.935.215.217
Accumulated depreciation						
Opening balance	100.537.676.210	234.220.821.767	47.725.755.543	9.671.441.837	11.829.178.185	403.984.873.542
Increase	14.761.453.202	12.469.829.160	4.509.298.792	1.729.898.198	2.016.924.345	35.487.403.697
- <i>Depreciation</i>	14.761.453.202	12.469.829.160	4.509.298.792	1.729.898.198	2.016.924.345	35.487.403.697
- <i>Other increase</i>	-	-	-	-	-	-
Decrease	-	282.978.835	1.951.624.650	-	-	2.234.603.485
- <i>Liquidating, disposing</i>	-	282.978.835	1.951.624.650	-	-	2.234.603.485
Closing balance	115.299.129.412	246.407.672.092	50.283.429.685	11.401.340.035	13.846.102.530	437.237.673.754
Net book value						
Opening	606.508.937.978	96.953.737.652	30.261.459.829	10.751.624.022	11.366.581.799	755.842.341.280
Closing	1.118.338.501.806	98.130.593.105	26.619.421.329	9.433.200.369	15.175.824.854	1.267.697.541.463

				<i>Unit: VND</i>
10. Finance lease assets				
Item	Buildings, structures	Machinery and equipment	Means of transport	Total
Original cost				
Opening balance	-	-	-	-
Increase	-	-	586.094.074	586.094.074
- <i>Purchases</i>	-	-	586.094.074	586.094.074
- <i>Construction Investment completed</i>	-	-	-	-
- <i>Other increase</i>	-	-	-	-
Decrease	-	-	-	-
- <i>Liquidating, disposing</i>	-	-	-	-
- <i>Other decrease</i>	-	-	-	-
Closing balance	-	-	586.094.074	586.094.074
Accumulated depreciation				
Opening balance	-	-	-	-
Increase	-	-	21.427.094	21.427.094
- <i>Depreciation</i>	-	-	21.427.094	21.427.094
- <i>Other increase</i>	-	-	-	-
Decrease	-	-	-	-
- <i>Liquidating, disposing</i>	-	-	-	-
- <i>Other decrease</i>	-	-	-	-
Closing balance	-	-	21.427.094	21.427.094
Net book value				
Opening	-	-	-	-
Closing	-	-	564.666.980	564.666.980

11. Increase and decrease in intangible fixed assets

Original cost

Opening balance

Increase

- *Purchases*

- *Internally generated*

- *Increase due to business consolidation*

				<i>Unit: VND</i>
Land use rights	Computer software	Other	Total	
86.974.148.811	2.801.577.404		89.775.726.215	
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-

Decrease	-	-	-	-
- Liquidating, disposing				-
- Other decrease				-
Closing balance	86.974.148.811	2.801.577.404	-	89.775.726.215
Accumulated depreciation				
Opening balance	2.172.952.101	1.309.824.742	-	3.482.776.843
Increase	326.363.202	183.129.723	-	509.492.925
- Depreciation	326.363.202	183.129.723	-	509.492.925
- Liquidating, disposing				
Decrease				
- Liquidating, disposing				
- Other decrease				
Closing balance	2.499.315.303	1.492.954.465	-	3.992.269.768
Net book value				
Opening	84.801.196.710	1.491.752.662	-	86.292.949.372
Closing	84.474.833.508	1.308.622.939	-	85.783.456.447

**12. . Increase and decrease in
investment properties**

Unit: VND

	<u>Land use rights</u>	<u>Other</u>	<u>Total</u>
Original cost			
Opening balance	155.029.462.773	53.520.000.000	208.549.462.773
Increase	12.144.577.280	-	-
- Purchases			-
- Newly constructed	12.144.577.280		-
- Other increases			-
Decrease	1.965.306.000	-	-
- Liquidating, disposing	1.965.306.000		-
- Other decrease			-
Closing balance	165.208.734.053	53.520.000.000	218.728.734.053
Accumulated depreciation			
Opening balance	46.466.626.194	3.416.170.212	49.882.796.406
Increase	2.166.837.489	854.042.553	3.020.880.042
- Depreciation	2.166.837.489	854.042.553	3.020.880.042

- Other increases			-
Decrease	-	-	-
- Liquidating, disposing			-
- Other decrease			-
Closing balance	48.633.463.683	4.270.212.765	52.903.676.448
Net book value			
Opening	108.562.836.579	50.103.829.788	158.666.666.367
Closing	116.575.270.370	49.249.787.235	165.825.057.605

	End of period 30/09/2025	Beginning of period 01/01/2025
13- Prepaid expenses		
a) Short-term	186.553.364.072	169.357.579.307
Tools and supplies	2.865.575.341	5.170.761.281
Brokerage expenses of projects are allocated according to real estate revenue	179.763.689.047	163.122.006.050
Other	3.924.099.684	1.064.811.976
b) Long-term	122.017.305.703	36.470.053.146
Tools and supplies	51.672.977.565	14.551.099.241
Maintenance expenses	568.164.229	921.642.813
Other	69.776.163.909	20.997.311.092
Total	308.570.669.775	205.827.632.453

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30/09/2025 01/01/2025

	Số lượng CP năm giữ	Tỷ lệ (%)	Giá trị	Số lượng CP năm giữ	Tỷ lệ (%)	Giá trị
14- Đầu tư vào Công ty liên doanh, liên kết						
Đầu tư vào công ty liên kết						
Công ty CP bất động sản DIC	5.652.504	42,68%	66.683.683.222	4.710.420	42,68%	63.844.532.031
Công ty CP ĐTPTXD Bê Tông	2.708.987	36,00%	46.425.161.587	2.708.987	36,00%	46.834.604.975
Công ty CP Xây dựng DIC Holdings	27.047.032	28,39%	222.620.972.925	20.725.474	35,89%	185.758.119.153
Công ty CP Đầu tư phát triển Phương Nam	22.540.000	43,35%	-	22.540.000	43,35%	-
Cộng			335.729.817.734			296.437.256.159

30/09/2025 01/01/2025

	Số lượng CP năm giữ	Tỷ lệ (%)	Giá trị	Số lượng CP năm giữ	Tỷ lệ (%)	Giá trị
15- Đầu tư dài hạn khác						
- Đầu tư cổ phiếu						
Công ty CP DIC Hội An	17.250	0,25%	159.594.112	15.000	0,25%	159.594.112
Công ty CP Vina Đại phước	1.610	0,10%	1.610.000.000	1.610	0,10%	1.610.000.000
- Đầu tư cổ phiếu dài hạn khác			574.655.000			574.655.000
- Đầu tư nắm giữ đến ngày đáo hạn						
- Trái phiếu			10.000.000.000			30.000.000.000
			10.000.000.000			30.000.000.000
Cộng			12.344.249.112			32.344.249.112

	End of period 30/09/2025	Beginning of period 01/01/2025
16- Trade payables		
a) Short-term trade payables	521.816.156.607	510.566.784.339
- Subjects accounting for more than 10% of total payable	97.455.881.870	123.024.375.843
<i>A&T Joint Stock Company</i>	3.771.976.852	7.475.315.427
<i>New Design Associate Ltd</i>	3.127.217.920	4.929.297.600
<i>HUD1 Investment and Construction Joint Stock Company</i>	-	5.766.570.887
<i>Thanh An Corporation</i>	1.299.885.984	4.049.912.723
<i>Thanh Dat Construction Investment Company limited</i>	5.851.506.571	5.918.916.772
<i>479 Hoa Binh Joint Stock Company</i>	-	4.375.556.893
<i>An Tai Phat Trade and Construction Joint Stock Company</i>	-	7.109.917.613
<i>Nam Anh Hien Company Limited</i>	726.478.762	9.249.666.438
<i>VNBuild Construction Investment and Trade Joint Stock Company</i>	6.958.958.526	7.844.465.879
<i>Hai Phong Company Limited</i>	1.086.447.899	1.274.932.037
<i>GS Industry Vietnam Company Limited</i>	3.516.580.026	10.637.431.632
<i>Phan vu Investment Corporation</i>	5.381.122.754	10.549.658.135
<i>TK Construction Investment and Installation Company Limited</i>	8.105.050.846	3.837.370.887
<i>Vietnam Science and Technology Joint Stock Company</i>	8.707.606.483	7.310.765.759
<i>319 Construction Trade Services Company Limited</i>	-	3.282.602.416
<i>Duc Long Think Trading & Service Company Limited</i>	13.034.059.131	-
<i>Duc Long Think Trading and Service Company Limited</i>	9.504.636.534	10.924.636.534
<i>Hai Pha Vietnam Company Limited</i>	26.384.353.582	18.487.358.211
- Trade payables to related parties	282.698.752.058	258.703.127.592
<i>Southern Development and Investment Joint Stock Company</i>	638.048.438	1.059.280.340
<i>DIC Holdings Construction Joint Stock Company</i>	256.712.295.955	243.252.056.228
<i>Development Investment Construction - Concrete JSC</i>	15.347.530.723	9.236.756.695
<i>D.I.C Real Estate Joint Stock Company</i>	10.000.876.942	5.155.034.329
- Other trade payables	141.661.522.679	128.839.280.904
b) Long-term trade payables	-	-
- Subjects accounting for more than 10% of total payable		
- Long-term trade payables to related parties		
c) Unpaid Overdue debt		
Total	521.816.156.607	510.566.784.339

	-	-
	End of period 30/09/2025	Beginning of period 01/01/2025
17- Advances from customers		
a) Short-term	3.044.054.556.039	2.426.153.517.149
- Project Buyers Pay in Advance	2.998.811.696.826	2.381.161.276.462
<i>Nam Vinh Yen New Urban Area Project</i>	1.378.858.158.775	1.224.531.014.134
<i>Chi Linh Urban Area Project</i>	63.321.360.716	57.792.277.689
<i>Dai Phuoc Urban Area Project</i>	41.320.934.586	49.315.242.992
<i>Vi Thanh Commercial Residential Area Project</i>	159.630.747.225	129.288.849.766
<i>Hiep Phuoc Urban Area Project</i>	29.301.903.204	31.334.403.113
<i>DIC Phoenix Luxury Apartment Project</i>	314.021.891	1.822.163.618
<i>Vung Tau Gateway Apartment Project</i>	7.662.945.712	7.407.651.352
<i>Cap Saint Jacques Complex Project</i>	24.256.871.315	35.299.528.472
<i>Apartment A2-1 Project, Chi Linh Center Area</i>	1.293.165.118.413	843.390.510.337
<i>Other projects</i>	979.634.989	979.634.989
- Others	45.242.859.213	44.992.240.687
<i>In which: Related parties</i>	759.079.218.940	770.069.340.631
<i>DIC Holdings Construction Joint Stock Company</i>	756.154.900.938	767.145.022.629
<i>D.I.C Real Estate Joint Stock Company</i>	2.924.318.002	2.924.318.002
b) Long-term	-	-
- <i>Related parties</i>		
- <i>Others</i>		
Total	3.044.054.556.039	2.426.153.517.149

18- Tax and statutory obligations	Beginning of year	Payable	Paid	End of period
a) Payables				
- Value added tax	18.975.138.215	73.059.359.377	23.311.873.295	68.722.624.297
- Special consumption tax	44.029.092	227.631.875	247.712.189	23.948.778
- Import and export tax	-	7.304.585	7.304.585	-
- Corporate income tax	43.276.766.941	58.862.619.899	53.704.247.773	48.435.139.067
- Personal income tax	487.658.788	6.856.477.756	6.527.856.677	816.279.867
- Resource tax	10.156.601	150.995.335	145.679.288	15.472.648
- Land rental fee	31.083.570.300	3.091.745.156	6.672.870.355	27.502.445.101

**DEVELOPMENT INVESTMENT CONSTRUCTION
JOINT STOCK COMPANY AND SUBSIDIARIES**
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- Environmental protection tax	20.313.202	301.990.670	218.314.493	103.989.379
- License tax	-	19.000.000	19.000.000	-
- Non-agricultural land use fee	-	4.721.503.621	4.721.503.621	-
- Other taxes and fees	3.463.306.481	10.138.930.684	11.302.815.027	2.299.422.138
Total	97.360.939.620	157.437.558.958	106.879.177.303	147.919.321.275

b) Receivables

- Value added tax	122.134.503	-	513.088.834	635.223.337
- Corporate income tax	24.831.921.898	-	6.574.596.143	31.406.518.041
- Personal income tax	10.777	-	-	10.777
- Non-agricultural land use fee	108.606.536	83.209.052	-	25.397.484
Total	25.062.673.714	83.209.052	7.087.684.977	32.067.149.639

19- Accrued expenses

a) Short-term

	End of period 30/09/2025	Beginning of period 01/01/2025
Interests expenses	31.583.102.616	32.991.361.062
Selling expenses	65.603.305	65.603.305
Cost of projects	265.814.283.499	296.344.603.692
Other expenses	15.855.651.610	17.329.978.397

b) Long-term

Interests expenses	-	-
Other expenses	-	-

Total

313.318.641.030 **346.731.546.456**

20- Unearned revenues

a) Short-term

	End of period 30/09/2025	Beginning of period 01/01/2025
Revenue advanced from leasing Dai Phuoc golf course	2.530.676.994	3.374.235.992
Others	52.587.908.818	53.188.448.938
Total	55.118.585.812	56.562.684.930

b) Long-term

Revenue advanced from leasing Dai Phuoc golf course	109.381.453.392	111.068.571.388
Others	69.260.355.344	70.342.548.396

Total	178.641.808.736	181.411.119.784
c) The possibility of not being able to perform the contract with the customer		
Total		
21- Other payables	End of period 30/09/2025	Beginning of period 01/01/2025
a) Short-term	3.081.818.685.604	2.864.859.159.683
Surplus assets awaiting disposal	-	-
Trade union payable	951.195.372	783.467.838
Social insurance payable	5.043.258.279	2.893.740.589
Health insurance payable	172.706.894	48.602.997
Unemployment insurance payable	71.068.660	21.477.308
Deposits	306.031.785.975	293.797.593.923
Dividend payables	2.190.562.487	1.508.603.227
Other payables	2.767.358.107.937	2.565.805.673.801
+ Compensation payables	18.495.320.721	19.990.483.579
<i>Compensation and site clearance council of Chi Linh town</i>	<i>11.905.317.246</i>	<i>11.905.317.246</i>
<i>Compensation and site clearance council of Nam Vinh Yen project</i>	<i>6.200.136.216</i>	<i>7.740.376.074</i>
<i>Compensation and site clearance council of Phuong Nam project</i>	<i>330.036.732</i>	<i>330.036.732</i>
<i>Compensation and site clearance council of residential area project in Ward 4, Hau Giang</i>	<i>59.830.527</i>	<i>14.753.527</i>
+ Registration fee, apartment maintenance fee	39.471.901.530	32.308.365.792
+ Branch of A.T.A Construction Investment Joint Stock Company	136.388.584.457	136.388.584.457
+ Deposit for sales of project	2.565.627.002.500	2.365.627.002.500
+ Other payables	7.375.298.729	11.491.237.473
In which: Payables to related parties	127.859.419.773	125.850.475.585
<i>DIC Holdings Construction Joint Stock Company</i>	<i>65.219.330.520</i>	<i>64.788.789.976</i>
<i>D.I.C Real Estate Joint Stock Company</i>	<i>46.194.453.644</i>	<i>44.636.050.000</i>
<i>Phan Van Binh</i>	<i>16.445.635.609</i>	<i>16.425.635.609</i>
b) Long-term	52.510.984.172	51.836.344.172
Long-term deposit	839.640.000	32.240.125.500
<i>Other long-term deposit</i>	<i>839.640.000</i>	<i>32.240.125.500</i>
Capital contribution from Business Cooperation contracts	19.596.218.672	19.596.218.672

Other long-term payables

32.075.125.500

-

c) Overdue debt not paid

22- Short-term loan and finance lease:

	Beginning of period 01/01/2025 cost	During the period		End of period 30/09/2025 cost
		Increase	Decrease	
22.1- Loan and finance lease	1.572.638.801.780	891.374.913.208	1.676.498.099.317	787.515.615.671
a) Short-term loan	633.387.327.488	759.332.850.970	725.527.262.788	667.192.915.670
<i>Bank for Investment and Development of Vietnam JSC - Ba Ria - Vung Tau Branch</i>	<i>443.711.578.619</i>	<i>503.432.341.716</i>	<i>435.234.911.386</i>	<i>511.909.008.949</i>
<i>Vietnam Bank for Agriculture and Rural Development – Dong Nai Branch</i>	<i>100.000.000.000</i>	<i>90.000.000.000</i>	<i>130.000.000.000</i>	<i>60.000.000.000</i>
<i>Vietnam Bank for Agriculture and Rural Development – Chu Lai Branch</i>	<i>28.600.000.000</i>	<i>39.046.111.452</i>	<i>34.646.111.452</i>	<i>33.000.000.000</i>
<i>Vietnam Bank for Agriculture and Rural Development – Nui Thanh Branch</i>	<i>11.000.000.000</i>	<i>13.416.964.876</i>	<i>13.416.964.876</i>	<i>11.000.000.000</i>
<i>Vietnam Joint Stock Commercial Bank for Industry and Trade</i>	<i>37.575.748.869</i>	<i>38.546.711.371</i>	<i>47.546.364.408</i>	<i>28.576.095.832</i>
<i>Prosperity anh Growth Commercial Joint Stock Bank-Vung Tau Branch</i>	<i>-</i>	<i>13.491.185.836</i>	<i>9.913.643.009</i>	<i>3.577.542.827</i>
<i>SSI Securities Corporation</i>	<i>-</i>	<i>31.184.535.719</i>	<i>31.174.267.657</i>	<i>10.268.062</i>
<i>Personal Loan</i>	<i>12.500.000.000</i>	<i>30.215.000.000</i>	<i>23.595.000.000</i>	<i>19.120.000.000</i>
b) Current portion of long-term loans	939.251.474.292	132.042.062.238	950.970.836.529	120.322.700.001
<i>Bank for Investment and Development of Vietnam JSC - Ba Ria - Vung Tau Branch</i>	<i>623.582.070.288</i>	<i>32.542.062.238</i>	<i>646.124.132.526</i>	<i>10.000.000.000</i>
<i>Vietnam Joint Stock Commercial Bank for Industry and Trade</i>	<i>20.000.000.000</i>	<i>12.000.000.000</i>	<i>15.000.000.000</i>	<i>17.000.000.000</i>
<i>Tien Phong Commercial Joint Stock Bank</i>	<i>62.000.004</i>	<i>-</i>	<i>46.500.003</i>	<i>15.500.001</i>
<i>Sai Gon Thuong Tin Commercial Joint Stock Bank - Ba Ria Vung Tau Branch</i>	<i>294.268.604.000</i>	<i>87.500.000.000</i>	<i>289.268.604.000</i>	<i>92.500.000.000</i>
<i>Personal Loan</i>	<i>1.338.800.000</i>	<i>-</i>	<i>531.600.000</i>	<i>807.200.000</i>
22.2 Long-term loan	2.276.905.408.614	407.736.056.860	192.581.600.308	2.492.059.865.166
<i>Bank for Investment and Development of Vietnam JSC - Ba Ria - Vung Tau Branch</i>	<i>87.718.910.549</i>	<i>41.758.244.679</i>	<i>31.330.000.000</i>	<i>98.147.155.228</i>
<i>Sai Gon Thuong Tin Commercial Joint Stock Bank - Ba Ria Vung Tau Branch</i>	<i>538.567.149.678</i>	<i>350.000.003.962</i>	<i>146.067.153.640</i>	<i>742.500.000.000</i>
<i>Vietnam Joint Stock Commercial Bank for Industry and Trade</i>	<i>76.000.000.000</i>	<i>-</i>	<i>12.000.000.000</i>	<i>64.000.000.000</i>
<i>Tien Phong Commercial Joint Stock Bank</i>	<i>263.499.985</i>	<i>-</i>	<i>-</i>	<i>263.499.985</i>
<i>Chailease Internati0nal Leasing Co, Ltd</i>	<i>-</i>	<i>620.000.000</i>	<i>131.646.668</i>	<i>488.353.332</i>
<i>Bonds of Ho Chi Minh City Development Joint Stock Commercial Bank 2023</i>	<i>1.562.532.648.402</i>	<i>15.357.808.219</i>	<i>2.500.000.000</i>	<i>1.575.390.456.621</i>
<i>Personal Loan</i>	<i>11.823.200.000</i>	<i>-</i>	<i>552.800.000</i>	<i>11.270.400.000</i>
Total	3.849.544.210.394	1.299.110.970.068	1.869.079.699.625	3.279.575.480.837

Bond details

	Beginning of year	Increase/ allocating bond issuance costs	Decrease	End of period
Short-term - Current portion of bonds	-	-	-	-
Common bonds	-	-	-	-
Bond principal				-
Bond issuance costs				-
Long-term - Common bonds	1.562.532.648.402	15.357.808.219	2.500.000.000	1.575.390.456.621
Bonds issued in 2023	586.148.904.110	5.759.178.082	-	591.908.082.192
Bond principal	600.000.000.000	-	-	600.000.000.000
Bond issuance costs	(13.851.095.890)	5.759.178.082	-	(8.091.917.808)
Bonds issued in 2024	976.383.744.292	9.598.630.137	2.500.000.000	983.482.374.429
Bond principal	1.000.000.000.000	-	-	1.000.000.000.000
Bond issuance costs	(23.616.255.708)	9.598.630.137	2.500.000.000	(16.517.625.571)
Total	1.562.532.648.402	15.357.808.219	2.500.000.000	1.575.390.456.621

Issued bonds: Bond DIGH2326 (21.2- Long-term loan):

These are the funds mobilized by issuing common bonds with face value in Vietnamese Dong by Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank), including two (2) Bonds with a total face value of VND 1,600,000,000,000, details:

- Bond DIGH2326001: Total value of VND 600,000,000,000, term of 36 months, maturing on December 29, 2026. The interest rate for the fourth interest period (from June 29, 2024 to December 29, 2025) is 11.70% per annum.

- Bond DIGH2326002: Total value of VND 1,000,000,000,000, term of 36 months, maturing on March 25, 2027. The interest rate for the fourth interest period (from September 25, 2025 to March 25, 2025) is 11.70% per annum.

The interest rate applied for the first two interest calculation periods of twelve (12) months is 11.25%/year, the following interest calculation periods are calculated by: the sum of (i) 4%/year and (ii) the interest rate of 12-month KHCN savings deposits paid in arrears at the end of the term of HDBank on the date of interest determination.

This mobilization is secured by a payment guarantee from Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank).

DEVELOPMENT INVESTMENT CONSTRUCTION JOINT STOCK COMPANY AND SUBSIDIARIES

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23. Owners' equity:

a) Increase and decrease in owners' equity:

Unit: VND

	Vốn đầu tư của CSH	Thặng dư vốn cổ phần	Vốn khác của Chủ sở hữu	Quỹ đầu tư phát triển	Lợi nhuận sau thuế chưa phân phối	Cộng
Số dư đầu năm trước	6.098.519.950.000	1.046.337.538.421	14.895.110.000	84.750.836.222	405.249.380.081	7.649.752.814.724
Chia cổ tức bằng cổ phiếu						-
Thưởng cổ phiếu						-
Lãi (lỗ) trong năm nay					114.535.926.550	114.535.926.550
Trích lập các quỹ					(9.359.048.152)	(9.359.048.152)
Tặng, giảm khác					41.017.975.505	41.017.975.505
Số dư cuối năm trước	6.098.519.950.000	1.046.337.538.421	14.895.110.000	84.750.836.222	551.444.233.984	7.795.947.668.627
Chia cổ tức bằng cổ phiếu	365.791.960.000		1.651.010.000		(367.442.970.000)	-
Thưởng cổ phiếu						-
Phát hành cổ phiếu riêng lẻ						-
Mua cổ phiếu quỹ						-
Bán cổ phiếu quỹ						-
Lãi (lỗ) trong năm nay					224.653.506.135	224.653.506.135
Trích lập các quỹ				196.073.920	(14.621.585.502)	(14.425.511.582)
Chia cổ tức		(25.000.000)			(2.207.788.506)	(2.232.788.506)
Tặng, giảm khác						-
Số dư cuối năm nay	6.464.311.910.000	1.046.312.538.421	16.546.120.000	84.946.910.142	391.825.396.111	8.003.942.874.674

b. Capital transactions with owners	From 01/01/2025 to 30/09/2025	From 01/01/2024 to 30/09/2024
	VND	VND
At the beginning of year	6.098.519.950.000	6.098.519.950.000
Increase in the year	365.791.960.000	
Stock Bonus		
Dividend by shares	365.791.960.000	
Esop stock issuance		
Private placement of shares		
Decrease in the year		
At the end of year	6.464.311.910.000	6.098.519.950.000

c. Shares	End of period	Beginning of period
Registered number of shares issued	646.431.191	609.851.995
Number of shares sold to the public	646.431.191	609.851.995
Ordinary shares	646.431.191	609.851.995
Number of shares acquired		
Ordinary shares		
Number of shares in issue	646.431.191	609.851.995
Ordinary shares	646.431.191	609.851.995
Par value of shares in issue	10.000	10.000

VI. ADDITIONAL INFORMATION OF ITEMS PRESENTED IN THE CONSOLIDATED INCOME STATEMENT

	Current year		Previous year	
	Quarter 3	From 01/01/2025 to 30/09/2025	Quarter 3	From 01/01/2024 to 30/09/2024
1- Revenue	1.564.212.961.590	2.027.484.573.499	62.486.011.944	1.082.003.931.310
Revenue from sales of goods	-	-	-	-
Revenue from sale of finished goods	55.503.131.404	127.073.752.597	31.967.616.859	90.883.874.212
Revenue from rendering of services	57.806.613.687	139.292.080.816	34.982.467.758	103.057.900.477
Revenue from sale of construction contract	27.725.999.481	92.810.811.501	44.438.989.580	554.032.061.339
Revenue from sale of real estate	1.422.333.658.020	1.665.777.251.591	(49.746.621.251)	331.499.418.288
Revenue from investment real estate for rent	843.558.998	2.530.676.994	843.558.998	2.530.676.994

	Current year		Previous year	
	Quarter 3	From 01/01/2025 to 30/09/2025	Quarter 3	From 01/01/2024 to 30/09/2024
2- Revenue deductible items	224.866.228.800	260.999.583.911	15.205.034.282	212.984.240.258
Sales return	224.300.768.548	260.191.939.695	15.025.203.829	211.664.821.453
Sales Discount	565.460.252	807.644.216	179.830.453	1.319.418.805
Special consumption tax	-	-	-	-
	Current year		Previous year	
	Quarter 3	From 01/01/2025 to 30/09/2025	Quarter 3	From 01/01/2024 to 30/09/2024
3- Net revenue from sale of goods and rendering of services	1.339.346.732.790	1.766.484.989.588	47.280.977.662	869.019.691.052
Revenue from sales of goods	-	-	-	-
Revenue from sale of finished goods	54.937.671.152	126.266.108.381	31.787.786.406	89.564.455.407
Revenue from rendering of services	57.806.613.687	139.292.080.816	34.982.467.758	103.057.900.477
Revenue from sale of construction contract	27.725.999.481	92.810.811.501	44.438.989.580	554.032.061.339
Revenue from sale of real estate	1.198.032.889.472	1.405.585.311.896	(64.771.825.080)	119.834.596.835
Revenue from investment real estate for rent	843.558.998	2.530.676.994	843.558.998	2.530.676.994
	Current year		Previous year	
	Quarter 3	From 01/01/2025 to 30/09/2025	Quarter 3	From 01/01/2024 to 30/09/2024
4- Cost of goods sold	1.012.768.507.845	1.303.794.079.871	42.945.880.118	711.924.736.313
Cost of goods sold	-	-	-	-
Cost of finished goods	82.598.499.067	154.100.933.414	36.970.795.646	121.296.137.223
Cost of services provided	50.112.249.191	116.778.890.147	34.202.854.662	88.092.326.784
Cost of construction and installation	15.188.102.710	53.869.281.272	61.167.410.430	382.852.617.350
Cost of real estate business	862.182.071.714	974.912.831.549	(90.117.459.783)	117.516.817.467
Cost of investment real estate business	2.687.585.163	4.132.143.489	722.279.163	2.166.837.489
	Current year		Previous year	
	Quarter 3	From 01/01/2025 to 30/09/2025	Quarter 3	From 01/01/2024 to 30/09/2024
5- Financial income	2.892.679.240	41.733.484.454	24.186.755.740	51.725.812.855
Interest income	7.330.241.756	20.820.442.046	24.186.755.740	50.590.059.752
Interest on bonds and bills	-	-	-	977.958.464

Gain from foreign exchange difference	-	28.696.159	-	155.670.000
Payment discounts	-	-	-	-
Reversal of financial provisions	(4.437.562.516)	20.864.971.829	-	-
Others	-	1.673.100	-	2.124.639

	Current year		Previous year	
	Quarter 3	From 01/01/2025 to 30/09/2025	Quarter 3	From 01/01/2024 to 30/09/2024
6- Financial expenses	50.009.176.711	75.165.541.705	11.464.453.226	15.807.751.313
Interest expenses	49.118.418.595	72.519.556.128	11.274.032.142	35.096.881.971
Payment Discounts	-	-	-	8.467.200
Gain from foreign exchange difference	2.635.951	2.635.951	-	19.795.050
Disposal of Financial Investments	-	158.242.095	-	-
Others	888.122.165	2.485.107.531	190.421.084	682.607.092

	Current year		Previous year	
	Quarter 3	From 01/01/2025 to 30/09/2025	Quarter 3	From 01/01/2024 to 30/09/2024
7- Other income	18.219.074.642	29.801.479.875	1.697.325.839	14.975.961.541
Gain on liquidation of fixed assets	191.138.266	205.954.058	119.938.257	991.725.722
Fines received on contract violation	-	-	-	-
Fines received on contract violation	16.824.415.086	19.299.005.900	517.838.100	10.249.416.902
Late payment	896.492.362	2.887.483.741	248.275.733	2.056.146.110
Other income	307.028.928	7.409.036.176	811.273.749	1.678.672.807

	Current year		Previous year	
	Quarter 3	From 01/01/2025 to 30/09/2025	Quarter 3	From 01/01/2024 to 30/09/2024
8- Other expenses	8.191.702.123	8.995.738.980	2.522.274.925	12.152.962.092
Residual value of liquidated assets	3.724.213.465	3.724.213.465	(576.555.332)	-
Late payment penalties	3.500.000	10.942.507	(2)	483.692.134
Penalties expenses	4.304.142.296	4.535.096.903	504.244.145	5.185.812.823
Other expenses	159.846.362	725.486.105	2.594.586.114	6.483.457.135

VII. OTHER INFORMATION

Related parties	Transaction content	Current year (From 01/01/2025 to 30/09/2025)	Previous year (From 01/01/2024 to 30/09/2024)
1- Information about related parties:			
Revenue		47.648.003.835	36.583.703.355
DIC Hospitality Joint Stock Company	Rendering of services	1.735.853.696	6.638.050.914
Development Investment Construction Number 1 JSC	Rendering of services	-	81.306.323
Southern Development and Investment JSC	Rendering of services	2.077.826.981	1.718.200.064
D.I.C Real Estate Joint Stock Company	Rendering of services	43.834.323.158	28.146.146.054
Construction costs			
DIC Hospitality Joint Stock Company	Real Estate	-	149.989.430.626
Development Investment Construction Number 1 JSC	Construction costs	83.626.853.647	35.987.689.772
Development Investment Construction Number 2 JSC	Construction costs	53.056.594.628	45.674.257.500
DIC Holdings Construction Joint Stock Company	Construction costs	440.240.962.711	612.195.991.004
Southern Development and Investment JSC	Construction costs	-	413.419.930.774
Others			
DIC Hospitality Joint Stock Company	Contribute charter capital	-	-
	Sell assets	-	58.666.672
Development Investment Construction Number 1 JSC	Contribute charter capital	-	-
	Sell assets	-	2.657.888.640
Brothers DIC Ceramic Joint Stock Company	Contribute charter capital	-	-
	Interest income	3.816.308.629	2.619.515.069
Southern Development and Investment JSC	Contribute charter capital	-	-
	Loan	-	82.000.000.000
	Collection of loan principal	110.064.637.167	750.000.000
	Interest income	13.171.028.469	22.695.723.015
2. Outstanding balances with related parties		Current year (From 01/01/2025 to 30/09/2025)	Previous year (From 01/01/2024 to 30/09/2024)
Short-term trade receivables		405.913.387.309	492.563.939.350
DIC Hospitality Joint Stock Company	Subsidiaries	37.200.000	30.058.787.233
Development Investment Construction Number 1 JSC	Subsidiaries	-	2.948.396.702

Southern Development and Investment JSC	Associates	399.661.923.851	453.361.923.851
D.I.C Real Estate Joint Stock Company	Associates	6.191.469.446	6.194.831.564
Vina Dai Phuoc Joint Stock Company	Related Party	22.794.012	-
Loan receivables		313.700.000.000	373.250.000.000
Short-term loan		124.800.000.000	373.250.000.000
Brothers DIC Ceramic Joint Stock Company	Subsidiaries	3.100.000.000	52.500.000.000
Southern Development and Investment JSC	Associates	121.700.000.000	320.750.000.000
Long term loan		188.900.000.000	-
Brothers DIC Ceramic Joint Stock Company	Subsidiaries	81.900.000.000	-
Southern Development and Investment JSC	Associates	107.000.000.000	-
Interest receivable		26.479.117.920	25.315.238.084
Brothers DIC Ceramic Joint Stock Company	Subsidiaries	3.816.308.629	2.619.515.069
Southern Development and Investment JSC	Associates	22.662.809.291	22.695.723.015
Deposit		78.031.205.437	80.473.989.949
Southern Development and Investment JSC	Associates	78.031.205.437	80.473.989.949
Other short-term receivables		244.434.867.287	243.920.864.219
DIC Hospitality Joint Stock Company	Subsidiaries	1.284.841.120	770.838.052
Dai Phuoc Thien An Company Limited	Subsidiaries	20.000.000	20.000.000
Southern Development and Investment JSC	Associates	243.130.026.167	243.130.026.167
Short-term trade payables		338.712.263.925	417.589.766.513
DIC Hospitality Joint Stock Company	Subsidiaries	1.263.291.398	1.379.906.897
Development Investment Construction Number 1 JSC	Subsidiaries	44.595.488.757	25.774.266.888
Development Investment Construction Number 2 JSC	Subsidiaries	25.502.262.435	53.500.101.633
Southern Development and Investment JSC	Associates	638.048.438	39.072.201
DIC Holdings Construction JSC	Associates	256.712.295.955	330.696.096.565
D.I.C Real Estate Joint Stock Company	Associates	10.000.876.942	6.200.322.329
Short-term advances from customers		810.783.319.146	851.473.092.379
Development Investment Construction Number 1 JSC	Subsidiaries	51.704.100.206	48.715.151.316
DIC Holdings Construction JSC	Associates	756.154.900.938	799.833.623.061
D.I.C Real Estate Joint Stock Company	Associates	2.924.318.002	2.924.318.002

Other short-term payables		212.413.784.164	208.031.383.317
DIC Hospitality Joint Stock Company	Subsidiaries	101.000.000.000	101.000.000.000
DIC Holdings Construction JSC	Associates	65.219.330.520	62.395.333.317
D.I.C Real Estate Joint Stock Company	Associates	46.194.453.644	44.636.050.000

Remuneration, salaries, bonuses and other benefits of members of The Board of Management, General Director and Other managers during the year as below:

	Current year (From 01/01/2025 to 30/09/2025)	Previous year (From 01/01/2024 to 30/09/2024)
Remuneration of members of the Board of Management	2.475.000.000	3.310.500.000
Nguyen Thien Tuan	-	1.098.000.000
Nguyen Hung Cuong	1.350.000.000	1.087.500.000
Nguyen Thi Thanh Huyen	900.000.000	900.000.000
Nguyen Quang Tin	90.000.000	90.000.000
Dinh Hong Ky	135.000.000	135.000.000
Remuneration of Board of Directors Secretariat	72.000.000	99.000.000
Diep Thi Ngoc Lan	45.000.000	45.000.000
Tran Quang Hung	-	27.000.000
Dao Thanh Xuan	27.000.000	27.000.000
General Director	3.961.917.971	3.775.181.574
Salaries, bonuses and others	3.961.917.971	3.775.181.574

Ho Chi Minh, October 28th, 2025

Prepared by

Chief Accountant

General Director

PHÓ GIÁM ĐỐC TÀI CHÍNH
Lê Thành Hưng

Bùi Văn Sự



Nguyễn Quang Tín