

No: 285/DIC Group-KT

HCMC, day 28 month 10 year 2025

(Re: Explanation of the fluctuations in revenue
and after-tax profit in Q3/2025 by at least 10%
compared to that of the previous 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 Q3/2025, which rose and fell by at least 10% compared to the same period report last year, as follows:

1 – Separate business results:

No.	Target	Q3/2025	Q3/2024	Variance	Ratio
1	Net revenue	1,184,649,609,698	81,281,993,340	1,103,367,616,358	1,357.46%
2	After-tax profit	189,130,834,146	45,755,095,750	143,375,738,396	313.35%

2 – Consolidated business results:

No.	Target	Q3/2025	Q3/2024	Variance	Ratio
1	Net revenue	1,339,346,732,790	47,280,977,662	1,292,065,755,128	2,732.74%
2	After-tax profit	193,219,127,428	11,226,693,928	181,992,433,500	1,621.07%

Fluctuations in net revenue and after-tax profit in the separate financial statements and consolidated financial statements in Q3/2025 compared to that of the previous year are primarily due to the following aspects:

1 – Separate financial statements:

The Q3/2025 revenue mainly came from real estate business activities at projects invested by DIC Group, real estate business revenue during the period increased by VND 1,103.54 billion, equivalent to a 1,419.52% rise; service revenue increased by VND 1.43 billion, corresponding to a



130.24% rise; construction revenue decreased by VND 1.6 billion, equivalent to a 100% decline. These factors led to a net revenue increase of VND 1,103.37 billion in Q3/2025, equivalent to a 1,357.46% rise. Additionally, financial revenue declined by VND 15.75 billion, or 62.65%, financial expenses rose by VND 95.83 billion, an increase of 388.91%, selling expenses increased by VND 1.6 billion, and administrative expenses rose by VND 18.5 billion. Due to the above reasons, after-tax profit increased by VND 143.37 billion, equivalent to a 313.35% rise 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: service provision revenue increased by VND 22.82 billion, equivalent to a 65.24% rise; construction revenue from subsidiaries declined by VND 16.53 billion; and revenue from sale of finished goods (construction materials) grew by VND 22.97 billion, corresponding to a 71.85% rise.

The above fluctuations resulted in an increase of VND 1,292.06 billion in consolidated net revenue and a rise of VND 181.99 billion in after-tax profit in Q3/2025 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);
- FI & IR Dept.;
- Archived: AD; AcD.

GENERAL DIRECTOR



The signature is written in blue ink over a red circular stamp. The stamp contains the text: "TỔNG CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN VÀ XÂY DỰNG" and "ĐƯỜNG SỐ 15, PHƯỜNG THẠCH LAM, QUẬN THẠCH KHUÊ, TP. HỒ CHÍ MINH".

Nguyen Quang Tin

(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.)



Development Investment Construction J.S.C

FOUNDATION FOR THRIVING FUTURE

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