DEVELOPMENT INVESTMENT CONSTRUCTION JOINT STOCK COMPANY AND SUBSIDIARIES

Consolidated Financial Statements
For the period from 01/01/2026 to 30/06/2026

CONSOLIDATED STATEMENT OF FINANCIAL POSTION
As at 30 June 2026

Unit: VND

ASSETS	Code	Note	30/06/2026	01/01/2026
A . CURRENT ASSETS	**100**		**18.170.565.152.556**	**16.636.364.783.345**
I. Cash and cash equivalents	**110**		**2.237.187.261.947**	**3.279.178.467.269**
1. Cash	111	V.1	461.642.298.233	1.065.261.941.464
2. Cash equivalents	112		1.775.544.963.714	2.213.916.525.805
II. Short-term investments	**120**		**3.338.323.779.747**	**404.100.000.000**
1. Held-for-trading securities	121		-	-
2. Provision for dimunition in value of held-for-trading securities	122		-	-
3. Held-to-maturity investments	123	V.2a	3.348.323.779.747	414.100.000.000
4. Provision for shorrt-term investments	124		(10.000.000.000)	(10.000.000.000)
III. Short-term accounts receivables	**130**		**5.807.801.114.469**	**6.041.291.169.014**
1. Short-term trade receivables	131	V.3	1.222.701.256.324	1.723.354.410.831
2. Short-term advances to suppliers	132	V.4	22.512.095.074	32.235.318.190
3. Other short-term receivables	135	V.5	4.565.889.505.385	4.295.769.655.493
4. Provision for doubtful short-term receivables	136		(3.301.742.314)	(10.068.215.500)
IV. Inventories	**140**		**6.512.824.776.249**	**6.627.355.351.266**
1. Inventories	141	V.6	6.512.824.776.249	6.629.788.856.850
2. Provision for obsolete inventories	142		-	(2.433.505.584)
V. Other current assets	**160**		**274.428.220.144**	**284.439.795.796**
1. Short-term prepaid expenses	161	V.12	175.176.930.245	181.225.726.104
2. VAT deductibles	162		70.335.783.697	72.889.639.416
3. Tax and other receivables from the State	163	V.15	28.915.506.202	30.324.430.276
4. Other current assets	165		-	-
B. NON- CURRENT ASSETS	**200**		**2.315.832.326.290**	**2.323.273.976.511**
I. Long-term receivables	**210**		**512.957.839**	**74.441.000**
1. Long-term loan receivables	211		-	-
2. Other long-term receivables	215	V.5	512.957.839	74.441.000
3. Provision for doubtful long-term receivables	216		-	-

CONSOLIDATED STATEMENT OF FINANCIAL POSTION (continued)
As at 30 June 2026

Unit: VND

II. Fixed assets	**220**		**1.182.425.024.406**	**1.282.232.267.084**
1. Tangible fixed assets	221	V.8	1.097.075.457.349	1.196.022.283.504
- Cost	222		1.331.893.498.773	1.645.043.356.197
- Accumulated depreciation	223		(234.818.041.424)	(449.021.072.693)
2. Finance leases	224	V.9	-	550.014.629
- Cost	225		-	586.094.074
- Accumulated depreciation	226		-	(36.079.445)
3. Intangible fixed assets	227	V.10	85.349.567.057	85.659.968.951
- Cost	228		89.631.971.487	89.835.419.884
- Accumulated depreciation	229		(4.282.404.430)	(4.175.450.933)
III. Investment properties	**230**	**V.11**	**152.017.673.119**	**151.211.632.289**
- Cost	231		204.804.822.790	207.034.722.790
- Accumulated depreciation	232		(52.787.149.671)	(55.823.090.501)
IV. Long-term asset in progress	**240**		**89.195.662.476**	**127.222.131.557**
1. Long-term work in progress	241		-	-
2. Construction in progress	242	V.7	89.195.662.476	127.222.131.557
V. Long-term investments	**260**		**662.446.949.002**	**501.269.479.756**
1. Investments in associates	262	V.2b	381.082.584.367	324.390.194.025
2. Investments in other entities	263	V.2b	82.344.249.111	82.344.249.111
3. Provision for long-term investments	264	V.2b	(64.963.380)	(64.963.380)
4. Held-to-maturity investments	265	V.2a	199.085.078.904	94.600.000.000
VI. Other long-term assets	**270**		**229.234.059.448**	**261.264.024.825**
1. Long-term prepaid expenses	271	V.12	114.275.747.253	123.326.411.304
2. Deferred tax assets	272		25.678.507.576	25.938.439.840
3. Goodwill	274		89.279.804.619	111.999.173.681
TOTAL ASSETS	**280**		**20.486.397.478.846**	**18.959.638.759.856**

CONSOLIDATED STATEMENT OF FINANCIAL POSTION (continued)
As at 30 June 2026

Unit: VND

RESOURCE	Code	Note	30/06/2026	01/01/2026
C. LIABILITIES	**300**		**10.305.224.035.685**	**8.934.021.747.589**
I. Current liabilities	**310**		**9.490.195.589.234**	**7.824.348.151.318**
1. Short-term trade payables	311	V13	303.700.816.598	528.873.742.156
2. Short-term advances from customers	312	V14	2.900.970.335.060	3.035.371.991.666
3. Dividend payables	313		1.485.565.927	1.820.436.262
4. Statutory obligations	314	V.15	39.204.014.864	457.597.616.126
5. Payables to employees	315		14.875.351.635	47.091.925.009
6. Short-term accrued expenses	316	V.16	282.840.581.533	293.780.514.994
7. Short-term unearned revenues	319	V.17	47.335.122.150	47.434.790.726
8. Other short-term payables	320	V.18	5.172.805.357.847	2.081.860.412.279
9. Short-term loan and finance lease	321	V.19	695.671.800.805	1.323.041.055.739
10. Short-term provisions	322		100.000.000	165.621.723
11. Reward and welfare funds	323		31.206.642.815	7.310.044.638
II. Long-term liabilities	**330**		**815.028.446.451**	**1.109.673.596.271**
1. Long-term trade payables	331	V13	-	-
2. Long-term unearned revenues	336	V.17	106.007.217.400	107.694.335.396
3. Other long-term payables	337	V.18	35.015.795.434	34.686.562.534
4. Long-term loan and finance lease	338	V.19	626.247.495.743	914.451.250.670
5. Deferred tax liabilities	341		47.757.937.874	52.583.859.190
6. Long-term provisions	342		-	257.588.481
D. OWNERS' EQUITY	**400**	V.20	**10.181.173.443.161**	**10.025.617.012.267**
1. Owners' contributed capital	411		7.964.311.910.000	7.964.311.910.000
2. Share premium	412		1.345.901.798.421	1.345.901.798.421
3. Other owners' capital	414		18.246.660.000	16.546.120.000
4. Investment and development fund	417		85.232.819.159	84.946.910.142
5. Retained earnings	421		693.335.681.247	561.812.943.400
- Retained earnings accumulated to the prior year-end	*421a*		*560.352.720.216*	*169.300.479.065*
- Retained earnings of current period	*421b*		*132.982.961.031*	*392.512.464.335*
6. Non-controlling interests	429		74.144.574.334	52.097.330.304
TOTAL RESOURCE	**440**		**20.486.397.478.846**	**18.959.638.759.856**

Ho Chi Minh, July 30 th, 2026

Prepared by	Chief Accountant	General Director
PHÓ GIÁM ĐỐC TÀI CHÍNH Lê Thành Hưng	Bùi Văn Sự	Nguyễn Quang Tín

M.S.D.N: 3500101 ... TỔNG CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN XÂY DỰNG * THÀNH PHỐ HỒ CHÍ MINH

CONSOLIDATED INCOME STATEMENT

Quarter 2 Year 2026

Unit: VND

Item	Code	Note	Year 2026		Year 2025	
			Quarter 2	From 01/01/2026 to 30/06/2026	Quarter 2	From 01/01/2025 to 30/06/2025
1. Revenue from sale of goods and rendering of services	**01**	**VI.1**	**618.382.392.332**	**782.637.922.389**	**286.737.746.633**	**463.271.611.909**
2. Deductible items	02	VI.2	5.134.304.293	24.835.160.767	12.426.894.457	36.133.355.111
3. Net revenue from sale of goods and rendering of services (10=01-03)	**10**	**VI.3**	**613.248.088.039**	**757.802.761.622**	**274.310.852.176**	**427.138.256.798**
4. Cost of goods sold	11	VI.4	571.224.057.451	676.174.649.305	167.425.087.906	291.025.572.026
5. Gross profit from sale of goods and rendering of services (20=10-11)	**20**		**42.024.030.588**	**81.628.112.317**	**106.885.764.270**	**136.112.684.772**
6. Financial income	21	VI.5	115.625.718.405	145.064.727.310	6.731.497.547	38.840.805.214
7. Financial expenses	22	VI.6	(5.920.229.281)	19.759.126.431	1.512.613.258	25.156.364.994
- In which: Interest expense	*23*		35.468.422.202	61.099.086.699	596.085.254	23.401.137.533
8. Share in profits of associates	24		40.126.833.698	44.531.490.341	7.074.474.052	(17.472.455.392)
9. Selling expenses	25		8.376.582.453	21.270.457.922	24.039.777.244	32.834.885.242
10. Administrative expenses	26		44.299.794.200	90.614.685.938	50.401.595.412	94.569.891.137
11. Net profit from operating activities {30=20+(21-22)-(24+25)}	**30**		**151.020.435.319**	**139.580.059.677**	**44.737.749.955**	**4.919.893.221**
12. Other income	31	VI.7	5.399.363.521	8.378.700.640	8.378.469.800	11.582.405.233
13. Other expenses	32	VI.8	371.921.329	2.051.310.705	456.337.839	804.036.857
14. Other profit (40=31-32)	**40**		**5.027.442.192**	**6.327.389.935**	**7.922.131.961**	**10.778.368.376**
15. Total profit before tax (60=30+40+50)	**50**		**156.047.877.511**	**145.907.449.612**	**52.659.881.916**	**15.698.261.597**
16. Current corporate income tax expenses	51		7.374.308.044	8.656.253.616	2.108.596.829	7.581.647.495
17. Deferred corporate income tax expenses	52		5.230.729.176	3.716.168.622	(1.636.175.171)	1.370.527.912
18. Profit after tax (60=50-51)	**60**		**143.442.840.291**	**133.535.027.374**	**52.187.460.258**	**6.746.086.190**
18.1 Net profit after tax of non-controlling interest	70		3.876.051.805	552.066.343	3.634.752.714	(6.453.133.933)
18.2 Net profit after tax attributatble to parent	71		139.566.788.486	132.982.961.031	48.552.707.544	13.199.220.123
19. **Earnings per Share**						

Ho Chi Minh, July 30th, 2026

Prepared by

PHÓ GIÁM ĐỐC TÀI CHÍNH
Lê Thành Hưng

Chief Accountant

Bùi Văn Sự

General Director

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

Nguyễn Quang Tín

CONSOLIDATED CASH FLOWS STATEMENT
Quarter 2 Year 2026

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		1.275.213.648.333	1.279.809.276.280
2. Cash payments to goods suppliers and service providers	2		(1.294.759.937.129)	(1.083.509.328.270)
3. Cash payments to employees	3		(93.254.189.420)	(96.247.980.796)
4. Cash payments of loan interests	4		(79.943.855.710)	(132.455.185.875)
5. Corporate income tax paid	5		(149.010.487.192)	(45.459.975.422)
6. Other cash receipts from business activities	6		3.693.231.379.335	298.041.590.418
7. Other cash payments to production and business activities	7		(744.840.309.285)	(240.883.583.746)
Net cash flows from operating activities	8		**2.606.636.248.932**	**(20.705.187.411)**
II. Cash flow from investing activities				
1. Purchase and construction of fixed assets	21		(3.304.151.228)	(177.000.000)
2. Proceeds from disposals of fixed assets	22		433.156.916	796.831.083
3. Loans to other entities and payments for purchase of debt instruments of other entities	23		(2.972.308.219.180)	(10.000.000.000)
4. Collections from borrowers and proceeds from sale of debt instruments of other entities	24		19.428.000.000	321.181.599.516
5. Payments for investments in other entities	25		-	(103.627.370.000)
6. Proceeds from sale of investments in other entities	26		41.418.720.000	79.121.047.700
7. Interest and dividend received	27		118.465.431.629	27.221.811.043
Net cash flows from investing activities	30		**(2.795.867.061.863)**	**314.516.919.342**
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		329.549.212.839	786.402.968.082
4. Repayment of borrowings	34		(1.181.982.366.256)	(1.279.762.195.355)
5. Payment of principal of finance lease liabilities	35		-	-
6. Dividend paid	36		(327.706.760)	(7.057.550)
Net cash flows from financing activities	40		**(852.760.860.177)**	**(493.363.584.823)**
Net cash flows within the period	50		**(1.041.991.673.108)**	**(199.551.852.892)**
Cash and cash equivalents at the beginning of period	**60**		**3.279.178.467.269**	**785.165.517.804**
Impact of exchange rate fluctuation	61		467.786	-
Cash and cash equivalents at the end of period	70		**2.237.187.261.947**	**585.613.664.912**

Ho Chi Minh, July 30 th, 2026

Prepared by	Chief Accountant	General Director
PHÓ GIÁM ĐỐC TÀI CHÍNH		
Lê Thành Hưng	Bùi Văn Sự	Nguyễn Quang Tín

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

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter 2 Year 2026

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".

Development Investment Construction Joint Stock Company was established and operating under the first registered Enterprise Registration Certificate No. 3500101107 (old number: 4903000520) on March 13, 2008 granted by the Department of Planning and Investment of Ba Ria - Vung Tau province and the most recent amended Enterprise Registration Certificate (28th amendment) issued on December 24, 2025, by the Department of Finance of Ho Chi Minh City.

- 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: 7.964.311.910.000 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	Ownership
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	51.68%

	motorbikes, construction equipment and means of transport.	
DIC Hospitality Joint Stock Company	Hotel and tourism business; Road passenger transport; Domestic and international travel services business…	99.36%
Development Investment Construction Number 2 Joint Stock Company	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 Vision Development Investment Joint Stock Company	Education	98.67%
DIC Urban and Industrial zone Development Company Limited	Investing, trading and exploiting projects in industrial parks, export processing zones and high-tech zones.	100%
Vung Tau Sports Tourism Development Investment JSC	Golf course business and related services	66.85%
Sports TOTO Vietnam JSC (Indirect ownership)	Management consulting activities	43.92%

b- List of associates companies

Company name	Principal activities	Owner-ship
D.I.C Real Estate Joint Stock Company	Real estate business, real estate brokerage, real estate services, real estate management, investment consulting, construction.	42.68%
Development Investment Construction - Concrete Joint Stock Company	Production and trading of ready-mixed concrete, Trading and repairing of construction equipment and machinery, construction investment.	36.00%
DIC Holdings Construction Joint Stock Company	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.	25.33%
Southern Development Investment Joint Stock Company	Hotel and tourism business; Road passenger transport; Domestic and international travel services business...	39.38%

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 2026 commences from January 1st 2026 and ends on December 31st 2026

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. 99/2025/TT-BTC dated October 27, 2025 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

1- Cash and cash equivalents	**End of period 30/06/2026**	**Beginning of period 01/01/2026**
- Cash on hand	2.860.231.636	4.659.252.006
- Cash in bank	458.782.066.597	1.060.602.689.458
- Cash in transit	-	
- Cash equivalents (term deposits)	1.775.544.963.714	2.213.916.525.805
Ho Chi Minh City Development Joint Stock Commercial Bank - Vung Tau Branch	*83.551.165.602*	*3.488.886.340*
Vietnam Joint Stock Commercial Bank for Industry and Trade – Binh Xuyen Branch	*20.632.180.871*	*20.206.684.932*
Joint Stock Commercial Bank for Investment and Development of Vietnam	*1.324.858.025.200*	*1.305.000.000.000*
Orient Commercial Joint Stock Bank - Vung Tau Branch	*20.938.931.559*	*60.321.148.227*
Saigon Thuong Tin Commercial Joint Stock Bank VT Branch	*19.281.524.932*	-
Saigon Hanoi Commercial Joint Stock Bank - Vung Tau Branch	*189.036.849.315*	*700.000.000.000*
National Citizen Commercial Joint Stock Bank - Vung Tau Branch	*5.001.068.493*	*15.000.000.000*
Military Commercial Joint Stock Bank - Vung Tau Branch	*12.238.642.400*	*109.899.806.306*
Vietnam Bank for Agriculture and Rural Development – Dong Nai Branch	*100.006.575.342*	
Total	**2.237.187.261.947**	**3.279.178.467.269**

2- Short-term financial investments	**End of period 30/06/2026**	**Beginning of period 01/01/2026**
a- Bonds		
Ho Chi Minh City Development Joint Stock Commercial Bank - Vung Tau Branch	**3.348.323.779.747**	**414.100.000.000**
b- Investments held to maturity (term deposits)	3.140.823.779.747	251.000.000.000
Joint Stock Commercial Bank for Investment and Development of Vietnam	*461.023.561.642*	*211.000.000.000*
Ho Chi Minh City Development Joint Stock Commercial Bank - Vung Tau Branch	*1.039.608.327.696*	*40.000.000.000*
Saigon Thuong Tin Commercial Joint Stock Bank – Vung Tau Branch	*200.007.671.232*	-

Orient Commercial Joimt Stock Bank - Vung Tau Branch	*40.000.657.534*	-
Military Commercial Joint Stock Bank - Vung Tau Branch	*100.003.835.616*	-
Vietnam Joint Stock Commercial Bank for Industry and Trade Binh Xuyen Branch	*500.038.356.165*	
Vietnam Bank for Agriculture and Rural Development – Dong Nai Branch	*100.007.123.288*	
Saigon - Hanoi Commercial Joint Stock Bank	*700.134.246.574*	-
Loan receivables	207.500.000.000	163.100.000.000
Brothers DIC Ceramic Joint Stock Company	*24.100.000.000*	-
Southern Development and Investment Joint Stock Company	*163.400.000.000*	*143.100.000.000*
Le Phong Hieu	*20.000.000.000*	*20.000.000.000*
Long-term	**199.085.078.904**	**94.600.000.000**
Bonds	9.385.078.904	9.000.000.000
Loan receivables	189.700.000.000	85.600.000.000
Brothers DIC Ceramic Joint Stock Company	*60.900.000.000*	-
Southern Development and Investment Joint Stock Company	*128.800.000.000*	*85.600.000.000*
Investment in other entities		
Total	**3.547.408.858.651**	**508.700.000.000**

	30/06/2026			01/01/2026		
2b- Long-term financial investments	**Number of shares**	**Ratio (%)**	**Cost**	**Number of shares**	**Ratio (%)**	**Cost**
2b.1 Investments in associates						
D.I.C Real Estate Joint Stock Company	6.217.754	42,68%	73.101.014.473	5.652.504	42,68%	71.852.693.307
Development Investment Construction - Concrete JSC	3.280.307	36,00%	47.757.492.127	2.708.987	36,00%	47.233.838.615
DIC Holdings Construction Joint Stock Company	27.367.595	25,33%	248.063.177.766	27.047.032	25,33%	205.303.662.103
Southern Development and Investment Joint Stock Company	23.756.090	39,38%	12.160.900.000	22.540.000	43,35%	-
Total			**381.082.584.366**			**324.390.194.025**

	30/06/2026			01/01/2025		
2b.2 Investments in other entities	**Number of shares**	**Ratio (%)**	**Cost**	**Number of shares**	**Ratio (%)**	**Cost**
- Share			**81.769.594.111**			**81.769.594.111**
Development Investment Construction Hoi An JSC	17.250	0,25%	159.594.112	17.250	0,25%	159.594.112
Vina Dai Phuoc Corporation	1.610	0,10%	1.610.000.000	1.610	0,10%	1.610.000.000
A.T.A Construction Investment Joint Stock Company			79.999.999.999			79.999.999.999
- Other Investments			**574.655.000**			**574.655.000**
- Investments held to maturity			-			-
- Bonds			-			-
Total			**82.344.249.111**			**82.344.249.111**

3- Trade receivables	**End of period 30/06/2026**	**Beginning of period 01/01/2026**
a- Short-term trade receivables	1.222.701.256.324	1.723.354.410.831
- Receivables from project customer groups	671.099.234.239	1.154.499.437.885
Nam Vinh Yen New Urban Area Project	*133.450.164.886*	*154.078.902.089*
Chi Linh urban area project	*22.614.534.041*	*22.636.978.041*
Dai Phuoc Eco-tourism Project	*297.146.126.954*	*765.263.220.094*
Hiep Phuoc Residential Project	*2.303.421.167*	*7.834.387.929*
DIC Phoenix Luxury Apartment Project	*4.029.812.883*	*5.572.068.276*
Vung Tau Gateway Luxury Apartment Project	*172.762.902.418*	*173.488.003.007*
DIC Star Aparts Hotel Vung Tau-CSJ Project	*2.278.124.214*	*3.482.055.214*
Apartment A2-1 Project, Chi Linh Center Area, Vung Tau	*20.690.932.387*	
Hau Giang Residential Project	*3.869.569.369*	*9.603.427.035*
Thuy Tien Resort Project	*11.492.290.920*	*11.492.290.920*
Other Project	*461.355.000*	*1.048.105.280*
- Other short-term trade receivables	551.602.022.085	568.854.972.946
Cai Mep Logistics Joint Stock Company	*56.336.417.405*	*68.897.875.824*
MIK Group Corporation	*9.809.798.319*	-
Phuc Dat Hotel Tourism Co., Ltd.	*4.559.462.335*	*9.991.719.279*
Greemark Construction Joint Stock Company	*39.942.857.624*	*39.942.857.624*
Thien Binh Minh Joint Stock Company	*4.976.824.509*	*16.145.190.924*
Other customers	*435.976.661.893*	*433.877.329.295*
In which: Receivable from short-term related parties	***404.948.739.297***	***405.853.393.297***
Southern Development and Investment Joint Stock Company	*398.683.923.851*	*399.661.923.851*
DIC Holdings Construction Joint Stock Company	*56.046.000*	-
D.I.C Real Estate Joint Stock Company	*6.208.769.446*	*6.191.469.446*
b- Long-term trade receivables		
In which:		
- Receivable from long-term related parties		
- Others		
Total	**1.222.701.256.324**	**1.723.354.410.831**

4- Advances to suppliers	**End of period 30/06/2026**	**Beginning of period 01/01/2026**
- Related parties	-	-
- Other suppliers	22.512.095.074	32.235.318.190
Thien Quang Trading Development Joint Stock Company	-	*10.062.029.014*
Others	*22.512.095.074*	*22.173.289.176*
Total	**22.512.095.074**	**32.235.318.190**

5- Other receivables	**End of period 30/06/2026**	**Beginning of period 01/01/2026**
a) Short-term	4.565.889.505.385	4.295.769.655.493
- Advances to staff	119.567.149.095	104.927.503.420
- Deposit	77.045.459.431	80.231.718.185
- Receivables Payments made on behalf of	56.483.896.290	55.820.000.000
- Other receivables	4.312.793.000.569	4.054.790.433.888
Interest receivable from bank deposits	-	18.106.421.899
Others	4.312.793.000.569	4.036.684.011.989
Advance compensation for North Vung Tau project	*1.092.462.574.915*	*951.275.984.915*
Advance compensation for Long Tan project	*2.778.177.142.400*	*2.636.394.302.400*
Advance compensation for Bau Trung project	*2.000.000.000*	*2.000.000.000*
Advance compensation for Hau Giang project	*540.169.473*	*540.169.473*
Advance compensation for Chi Linh project	*140.014.270.244*	*140.014.270.244*
Advance compensation for Hiep Phuoc project	*4.810.000.000*	*4.810.000.000*
Advance compensation for Quang Binh project	*47.429.649.000*	*47.429.649.000*
Compensation and site clearance council in Thanh Liem district	*20.422.716.264*	*20.422.716.264*
Other receivables	*226.936.478.273*	*233.796.919.693*
In which: Receivable from related parties	327.828.898.035	359.464.943.417
Southern Development and Investment Joint Stock Company	*327.828.898.035*	*359.464.943.417*
b) Long-term	512.957.839	74.441.000
- Deposit	512.957.839	74.441.000
- Other receivable	-	-
Total	**4.566.402.463.224**	**4.295.844.096.493**
	-	-

6- Inventories	**End of period 30/06/2026**	**Beginning of period 01/01/2026**
- Goods in transit	-	-
- Raw materials	5.910.448.497	58.401.056.389
- Tools and equipment	2.014.958.709	9.237.742.440
- Properties in progress	6.471.195.861.513	6.494.615.754.348
- Finished product	-	21.775.392.288
- Merchandise	839.082.721	901.905.813
- Finished real estate	32.864.424.809	44.857.005.572
Total of inventories cost	**6.512.824.776.249**	**6.629.788.856.850**
- Provision for obsolete inventories	-	(2.433.505.584)
- Net realizable value of inventories	**6.512.824.776.249**	**6.627.355.351.266**
	-	-

Properties in progress includes investment and development expenses of the following projects:		
Chi Linh Center Infrastructure Project, Vung Tau	*4.217.747.280*	*2.621.512.603*
Infrastructure for Dai Phuoc Urban Area Project	*45.747.925.782*	*44.139.371.161*
51B Residential Project, Vung Tau	*262.539.731.701*	*260.369.089.789*
Apartment A2-1 Project - Vung Tau Center Point	*1.242.415.511.745*	*1.503.483.707.735*
Nam Vinh Yen New Urban Area Project	*2.209.955.308.539*	*2.129.730.558.614*
Urban Area Project in Ward 4, Hau Giang	*1.109.969.550.181*	*1.060.513.059.138*
Long Tan Resort Project, Nhon Trach	*1.069.946.559.172*	*1.049.545.476.568*
Hiep Phuoc Urban Area Project, Nhon Trach	*36.011.160.769*	*37.277.814.041*
Cap Saint Jacques Complex Area Project	*344.612.570.342*	*261.645.235.377*
Others	*145.779.796.002*	*145.289.929.322*

7- Construction in progress	**End of period 30/06/2026**	**Beginning of period 01/01/2026**
Ceramic factory	-	47.391.094.628
Others	89.195.662.476	79.831.036.929
Total	**89.195.662.476**	**127.222.131.557**

8. Increase, decrease in tangible fixed assets

Unit: VND

Item	Buildings, structures	Machinery and equipment	Means of transport	Management. Equipment	Others	Total
Original cost						
Opening balance	**1.173.906.901.033**	**344.538.265.197**	**76.902.851.014**	**20.673.411.569**	**29.021.927.384**	**1.645.043.356.197**
Increase	500.000.000	110.000.000	-	136.385.000	-	746.385.000
- Purchases	***500.000.000***	***110.000.000***	-	*136.385.000*	-	*746.385.000*
- Construction Investment completed	-	-	-	-	-	-
- Other increase	-	-	-	-	-	-
Decrease	43.388.327.755	252.481.284.437	16.038.852.495	1.987.777.737	-	313.896.242.424
- Liquidating, disposing	-	*978.181.809*	-	*1.815.842.899*	-	*2.794.024.708*
- Other decrease	***43.388.327.755***	***251.503.102.628***	***16.038.852.495***	*171.934.838*	-	*311.102.217.716*
Closing balance	**1.131.018.573.278**	**92.166.980.760**	**60.863.998.519**	**18.822.018.832**	**29.021.927.384**	**1.331.893.498.773**
Accumulated depreciation						
Opening balance	**120.015.679.745**	**250.801.336.914**	**51.630.496.665**	**11.875.857.087**	**14.697.702.282**	**449.021.072.693**
Increase	15.706.898.273	2.608.340.491	2.666.856.973	1.143.474.357	1.477.652.680	23.603.222.774
- Depreciation	***15.706.898.273***	***2.608.340.491***	***2.666.856.973***	***1.143.474.357***	***1.477.652.680***	*23.603.222.774*
- Other increase	-	-	-	-	-	-
Decrease	32.141.355.568	189.190.016.908	14.867.512.474	1.607.369.093	-	237.806.254.043
- Liquidating, disposing	-	*604.609.743*	-	*1.435.434.255*	-	*2.040.043.998*
- Other decrease	*32.141.355.568*	*188.585.407.165*	*14.867.512.474*	*171.934.838*	-	*235.766.210.045*
Closing balance	**103.581.222.450**	**64.219.660.497**	**39.429.841.164**	**11.411.962.351**	**16.175.354.962**	**234.818.041.424**
Net book value						-
Opening	**1.053.891.221.288**	**93.736.928.283**	**25.272.354.349**	**8.797.554.482**	**14.324.225.102**	**1.196.022.283.504**
Closing	**1.027.437.350.828**	**27.947.320.263**	**21.434.157.355**	**7.410.056.481**	**12.846.572.422**	**1.097.075.457.349**

9. Finance lease assets

Unit: VND

Item	**Buildings, structures**	**Machinery and equipment**	**Means of transport**	**Total**
Original cost				
Opening balance	-	-	**586.094.074**	**586.094.074**
Increase	-	-	-	-
- Purchases	-	-	-	-
- Construction Investment completed	-	-	-	-
- Other increase	-	-	-	-
Decrease	-	-	586.094.074	586.094.074
- Liquidating, disposing	-	-	-	-
- Other decrease	-	-	*586.094.074*	*586.094.074*
Closing balance	-	-	-	-
Accumulated depreciation				
Opening balance	-	-	**36.079.445**	**36.079.445**
Increase	-	-	-	-
- Depreciation	-	-	-	-
- Other increase	-	-	-	-
Decrease	-	-	36.079.445	36.079.445
- Liquidating, disposing	-	-	-	-
- Other decrease	-	-	*36.079.445*	*36.079.445*
Closing balance	-	-	-	-
Net book value				-
Opening	-	-	**550.014.629**	**550.014.629**
Closing	-	-	-	-

Unit: VND

10. Increase and decrease in intangible fixed assets	**Land use rights**	**Computer software**	**Other**	**Total**
Original cost				
Opening balance	**87.033.842.480**	**2.801.577.404**		**89.835.419.884**
Increase	-	-	-	-
- Purchases				-
- Internally generated				

- Increase due to business consolidation				
Decrease	-	-	-	-
- Liquidating, disposing				-
- Other decrease				-
Closing balance	**87.033.842.480**	**2.801.577.404**	**-**	**89.835.419.884**
Accumulated depreciation				
Opening balance	**2.636.475.979**	**1.538.974.954**	**-**	**4.175.450.933**
Increase	218.360.916	92.040.978	-	310.401.894
- Depreciation	*218.360.916*	*92.040.978*	-	*310.401.894*
- Liquidating, disposing				
Decrease				
- Liquidating, disposing				
- Other decrease				
Closing balance	**2.854.836.895**	**1.631.015.932**	**-**	**4.485.852.827**
Net book value				
Opening	**84.397.366.501**	**1.262.602.450**	**-**	**85.659.968.951**
Closing	**84.179.005.585**	**1.170.561.472**	**-**	**85.349.567.057**

11. . Increase and decrease in invesment properties

Unit: VND

	Land use rights	Other	Total
Original cost			
Opening balance	**165.208.734.053**	**41.825.988.737**	**207.034.722.790**
Increase	-	51.290.100.000	-
- Purchases		51.290.100.000	-
- Newly constructed	-		-
- Other increases			-
Decrease	-	53.520.000.000	-
- Liquidating, disposing	-	53.520.000.000	-
- Other decrease			-
Closing balance	**165.208.734.053**	**39.596.088.737**	**204.804.822.790**
Accumulated depreciation			
Opening balance	**49.355.742.846**	**6.467.347.655**	**55.823.090.501**

Increase	*1.444.558.326*	*198.798.838*	*1.643.357.164*
- Depreciation	*1.444.558.326*	*198.798.838*	*1.643.357.164*
- Other increases			-
Decrease	-	4.679.297.994	4.679.297.994
- Liquidating, disposing		4.679.297.994	*4.679.297.994*
- Other decrease			-
Closing balance	**50.800.301.172**	**1.986.848.499**	**52.787.149.671**
Net book value			
Opening	**115.852.991.207**	**35.358.641.082**	**151.211.632.289**
Closing	**114.408.432.881**	**37.609.240.238**	**152.017.673.119**

12- Prepaid expenses	**End of period 30/06/2026**	**Beginning of period 01/01/2026**
a) Short-term	**175.176.930.245**	**181.225.726.104**
Tools and supplies	1.000.563.399	2.567.104.300
Brokerage expenses of projects are allocated according to real estate revenue	172.001.319.307	177.184.568.321
Other	2.175.047.539	1.474.053.483
b) Long-term	**114.275.747.253**	**123.326.411.304**
Tools and supplies	42.677.896.684	53.667.423.938
Commercial advantage	-	-
Maintenance expenses	181.468.938	59.427.083
Other	71.416.381.631	69.599.560.283
Total	**289.452.677.498**	**304.552.137.408**

13- Trade payables	**End of period 30/06/2026**	**Beginning of period 01/01/2026**
a) Short-term trade payables	**303.700.816.598**	**528.873.742.156**
- Subjects accounting for more than 10% of total payable	**35.833.028.970**	**92.668.276.806**
A&T Joint Stock Company	*61.778.571*	*3.771.976.852*
New Design Assocciate Ltd	-	*3.253.364.480*
Thanh Dat Construction Investment Company limited	*7.536.773.947*	*4.447.110.708*
Nam Anh Hien Company Limited	*4.324.779.814*	*6.242.465.394*
VNBuild Construction Investment and Trade Joint Stock Company	*3.243.879.593*	*5.437.776.825*
Phan vu Investment Corporation	*2.011.387.418*	*2.011.387.418*

TK Construction Investment and Installation Company Limited	*8.105.050.846*	*8.105.050.846*
Vietnam Science and Technology Joint Stock Company	*10.549.378.781*	*8.707.606.483*
Duc Long Thinh Trading & Service Company Limited	-	*11.259.139.211*
Duc Long Thinh Trading and Service Company Limited	-	*9.504.636.534*
Phuc Minh Hung Trading & Manufacturing Co., Ltd.	-	*19.927.762.055*
Hai Pha Vietnam Company Limited	-	*10.000.000.000*
- Trade payables to related parties	**199.057.091.918**	**280.888.132.873**
Southern Development and Investment Joint Stock Company	*162.009.646*	*11.309.720*
DIC Holdings Construction Joint Stock Company	*176.979.580.603*	*255.924.067.549*
Development Investment Construction - Concrete JSC	*20.884.782.851*	*20.764.618.991*
D.I.C Real Estate Joint Stock Company	*1.030.718.818*	*4.188.136.613*
- Other trade payables	68.810.695.710	155.317.332.477
b) Long-term trade payables	-	-
- Subjects accounting for more than 10% of total payable		
- Long-term trade payables to related parties		
- Others		
c) Unpaid Overdue debt		
Total	**303.700.816.598**	**528.873.742.156**
	-	-

14- Advances from customers	**End of period 30/06/2026**	**Beginning of period 01/01/2026**
a) Short-term	**2.900.970.335.060**	**3.035.371.991.666**
- Project Buyers Pay in Advance	2.861.201.051.959	2.985.288.247.201
Nam Vinh Yen New Urban Area Project	*1.380.723.075.276*	*1.361.843.792.899*
Chi Linh Urban Area Project	*54.100.278.152*	*54.100.278.152*
Dai Phuoc Urban Area Project	*35.730.310.937*	*28.048.549.156*
Vi Thanh Commercial Residential Area Project	*161.876.487.402*	*186.630.459.490*
Hiep Phuoc Urban Area Project	*7.023.510.491*	*19.887.545.410*
DIC Phoenix Luxury Apartment Project	-	*314.021.891*
Vung Tau Gateway Apartment Project	*4.604.033.826*	*8.390.856.553*
Cap Saint Jacques Complex Project	*5.178.552.361*	*15.876.448.226*
Apartment A2-1 Project, Chi Linh Center Area	*1.210.985.168.525*	*1.309.216.660.435*
Other projects	*979.634.989*	*979.634.989*
- Others	39.769.283.101	50.083.744.465
In which: Related parties	*327.394.957.679*	*451.894.874.770*

DIC Holdings Construction Joint Stock Company	*324.470.639.677*	*448.970.556.768*
D.I.C Real Estate Joint Stock Company	*2.924.318.002*	*2.924.318.002*
b) Long-term	-	-
- Related parties		
- Others		
Total	**2.900.970.335.060**	**3.035.371.991.666**

15- Tax and statutory obligations	**Beginning of year**	**Payable**	**Paid**	**End of period**
a) Payables				
- Value added tax	267.090.600.903	15.529.580.109	271.353.628.751	11.266.552.261
- Special consumption tax	22.266.959	108.027.830	110.189.949	20.104.840
- Import and export tax	-	-	-	-
- Corporate income tax	119.979.927.755	8.656.253.616	111.506.015.467	17.130.165.904
- Personal income tax	3.764.239.014	5.551.134.153	8.312.618.322	1.002.754.845
- Resource tax	15.366.357	93.387.861	93.100.367	15.653.851
- Land rental fee	24.418.191.036	10.415.946.889	28.629.407.390	6.204.730.535
- Environmental protection tax	30.729.125	186.775.722	186.212.008	31.292.839
- License tax	-	-	-	-
- Non-agricultural land use fee	-	3.024.509.318	3.024.509.318	-
- Other taxes and fees	42.276.294.977	5.649.030.697	44.392.565.885	3.532.759.789
Total	**457.597.616.126**	**49.214.646.195**	**467.608.247.457**	**39.204.014.864**
b) Receivables				
- Value added tax	2.939.427	-	-	2.939.427
- Corporate income tax	29.962.069.764	1.272.964.527	(224.263.775)	28.464.841.462
- Personal income tax	250.814.549	-	88.304.228	339.118.777
- Non-agricultural land use fee	108.606.536	-	-	108.606.536
Total	**30.324.430.276**	**1.272.964.527**	**(135.959.547)**	**28.915.506.202**

16- Accrued expenses	**End of period 30/06/2026**	**Beginning of period 01/01/2026**
a) Short-term	282.840.581.533	293.780.514.994
Interests expenses	986.652.448	7.757.229.056
Selling expenses	65.603.305	-
Cost of projects	271.708.833.395	274.822.119.153
Other expenses	10.079.492.385	11.201.166.785

b) Long-term	-	-
Interests expenses		
Other expenses		
Total	**282.840.581.533**	**293.780.514.994**
	-	-

17- Unearned revenues	**End of period 30/06/2026**	**Beginning of period 01/01/2026**
a) Short-term		
Revenue advanced from leasing Dai Phuoc golf course	3.374.235.992	3.374.235.992
Others	43.960.886.158	44.060.554.734
Total	**47.335.122.150**	**47.434.790.726**
b) Long-term		
Revenue advanced from leasing Dai Phuoc golf course	106.007.217.400	107.694.335.396
Others	-	-
Total	**106.007.217.400**	**107.694.335.396**
c) The possibility of not being able to perform the contract with the customer		
Total		

18- Other payables	**End of period 30/06/2026**	**Beginning of period 01/01/2026**
a) Short-term	**5.172.805.357.847**	**2.081.860.412.279**
Surplus assets awaiting disposal	339.108.000	-
Trade union payable	545.694.053	860.709.631
Social insurance payable	815.123.796	4.477.933.381
Health insurance payable	108.319.148	52.674.525
Unemployment insurance payable	37.548.677	20.909.620
Deposits	193.214.568.500	218.066.241.589
Dividend payables	-	1.823.921.062
Other payables	4.977.744.995.673	1.856.558.022.471
+ Compensation payables	18.058.150.567	48.878.506.194
Compensation and site clearance council of Chi Linh town	*11.905.317.246*	*11.905.317.246*
Compensation and site clearance council of Nam Vinh Yen project	*5.762.966.062*	*36.643.152.216*
Compensation and site clearance council of Phuong Nam project	*330.036.732*	*330.036.732*
Compensation and site clearance council of residential area project in Ward 4, Hau Giang	*59.830.527*	-

+ Registration fee, apartment maintenance fee	*62.258.822.645*	*40.702.543.903*
+ Branch of A.T.A Construction Investment Joint Stock Company	*136.388.584.457*	*136.388.584.457*
+ Deposit for sales of project	*4.720.792.777.500*	*1.520.792.777.500*
+ Other payables	*40.246.660.504*	*109.795.610.417*
In which: Payables to related parties	53.117.753.697	141.352.569.464
DIC Holdings Construction Joint Stock Company	*8.481.703.697*	*65.243.207.697*
D.I.C Real Estate Joint Stock Company	*44.636.050.000*	*58.683.726.158*
Phan Van Binh	-	*17.425.635.609*
b) Long-term	**35.015.795.434**	**34.686.562.534**
Long-term deposit	1.822.484.800	1.491.484.800
Other long-term deposit	*1.822.484.800*	*1.491.484.800*
Capital contribution from Business Cooperation contracts	1.118.185.134	1.119.952.234
Other long-term payables	32.075.125.500	32.075.125.500
c) Overdue debt not paid		

19- Short-term loan and finance lease:

	Beginning of period 01/01/2026 cost	During the period		End of period 30/06/2026 cost
		Increase	Decrease	
19.1- Loan and finance lease	**1.323.041.055.739**	**341.037.111.322**	**968.406.366.256**	**695.671.800.805**
a) Short-term loan	**500.047.020.737**	**231.707.146.324**	**255.282.366.256**	**476.471.800.805**
Bank for Investment and Development of Vietnam JSC - Ba Ria - Vung Tau Branch	*298.801.917.587*	*246.840.690.679*	*225.918.846.679*	*319.723.761.587*
Vietnam Bank for Agriculture and Rural Development – Dong Nai Branch	*90.000.000.000*	-	-	*90.000.000.000*
Vietnam Bank for Agriculture and Rural Development – Chu Lai Branch	*33.000.000.000*	*(33.000.000.000)*	-	-
Vietnam Bank for Agriculture and Rural Development – Nui Thanh Branch	*11.000.000.000*	*(11.000.000.000)*	-	-
Vietnam Joint Stock Commercial Bank for Industry and Trade	*31.651.858.912*	*27.992.434.024*	*22.445.976.750*	*37.198.316.186*
Vietnam Prosperity Joint Stock Commercial Bank	-	*7.666.215.519*	-	*7.666.215.519*
Prosperity anh Growth Commercial Joimt Stock Bank-Vung Tau Branch	*14.713.244.238*	*4.507.806.102*	*3.577.542.827*	*15.643.507.513*
Personal Loan	*20.880.000.000*	*(11.300.000.000)*	*3.340.000.000*	*6.240.000.000*

b) Current portion of long-term loans	**822.994.035.002**	**109.329.964.998**	**713.124.000.000**	**219.200.000.000**
Bank for Investment and Development of Vietnam JSC - Ba Ria - Vung Tau Branch	*3.824.000.000*	*-*	*3.624.000.000*	*200.000.000*
Vietnam Joint Stock Commercial Bank for Industry and Trade	*24.000.000.000*	*12.000.000.000*	*12.000.000.000*	*24.000.000.000*
Tien Phong Commercial Joint Stock Bank	*62.000.004*	*(62.000.004)*	*-*	*-*
Sai Gon Thuong Tin Commercial Joimt Stock Bank - Ba Ria Vung Tau Branch	*195.000.000.000*	*97.500.000.000*	*97.500.000.000*	*195.000.000.000*
Chailease InternatiOnal Leasing Co, Ltd	*108.034.998*	*(108.034.998)*	*-*	*-*
Bonds of Ho Chi Minh City Development Joint Stock Commercial Bank 2021	*600.000.000.000*	*-*	*600.000.000.000*	*-*
19.2 Long-term loan	**914.451.250.670**	**38.296.245.073**	**326.500.000.000**	**626.247.495.743**
Bank for Investment and Development of Vietnam JSC - Ba Ria - Vung Tau Branch	*110.261.429.228*	*42.986.066.515*	*17.000.000.000*	*136.247.495.743*
Sai Gon Thuong Tin Commercial Joimt Stock Bank - Ba Ria Vung Tau Branch	*547.500.000.000*	*-*	*97.500.000.000*	*450.000.000.000*
Vietnam Joint Stock Commercial Bank for Industry and Trade	*52.000.000.000*	*-*	*12.000.000.000*	*40.000.000.000*
Tien Phong Commercial Joint Stock Bank	*201.499.981*	*(201.499.981)*	*-*	*-*
Chailease InternatiOnal Leasing Co, Ltd	*351.333.333*	*(351.333.333)*	*-*	*-*
Bonds of Ho Chi Minh City Development Joint Stock Commercial Bank 2023	*193.195.388.128*	*6.804.611.872*	*200.000.000.000*	*-*
Personal Loan	*10.941.600.000*	*(10.941.600.000)*	*-*	*-*
Total	**2.237.492.306.409**	**379.333.356.395**	**1.294.906.366.256**	**1.321.919.296.548**

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	**793.195.388.128**	**6.804.611.872**	**800.000.000.000**	-
Bonds issued in 2023	**593.848.904.110**	**6.151.095.890**	**600.000.000.000**	-
Bond principal	600.000.000.000	-	600.000.000.000	-
Bond issuance costs	(6.151.095.890)	6.151.095.890	-	-
Bonds issued in 2024	**199.346.484.018**	**653.515.982**	**200.000.000.000**	-

Bond principal	200.000.000.000	-	200.000.000.000	-
Bond issuance costs	(653.515.982)	653.515.982	-	-
Total	**793.195.388.128**	**6.804.611.872**	**800.000.000.000**	-

Bonds issued: BOND DIGH2326 (19b- 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 fith interest period (from december 29, 2025 to june 29, 2026) 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, 2026) is 11.70% per annum.

The interest rate applied for the first two interest periods (the first twelve (12) months) is 11.25% per annum. For subsequent periods, the interest rate is determined as the sum of: (i) 4.00% per annum; and (ii) the 12-month savings deposit interest rate for individual customers (postpaid, end-of-term) of HDBank at the interest rate determination date.

These bond issuances are secured by a payment guarantee from Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank)

On October 21, 2025, DIC Group issued Resolution No. 117/NQ-DIC Group-HĐQT approving the early settlement of bonds with codes DIGH2326001 and DIGH2326002.

On November 27, 2025, DIC Group repurchased VND 800,000,000,000 of bonds with code DIGH2326002.

On January 27, 2026, DIC Group repurchased VND 200,000,000,000 of bonds with code DIGH2326002 and 600,000,000,000 of bonds with code DIGH2326001.

20. Owners' equity:

a) Increase and decrease in owners' equity:

Unit: VND

	Contributed capital	**Share premium**	**Other owners' capital**	**Investment and development funds**	**Profit after tax retained**	**Total**
Beginning balance of previous year	**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**
Stock Dividend	365.791.960.000				(365.791.960.000)	-
Offering of shares to existing shareholders	1.500.000.000.000	299.564.260.000				1.799.564.260.000
Profit of the previous year					646.459.231.632	646.459.231.632
Transfer to investment and development fund			1.651.010.000		(1.651.010.000)	-
Distribution of funds				196.073.920	(14.700.784.919)	(14.504.710.999)
Repurchase of shares from non-controlling interests					(244.097.136.113)	(244.097.136.113)
Other					(9.849.631.184)	(9.849.631.184)
Ending balance of previous year	**7.964.311.910.000**	**1.345.901.798.421**	**16.546.120.000**	**84.946.910.142**	**561.812.943.400**	**9.973.519.681.963**
Dividend by shares	-		1.700.540.000		-	1.700.540.000
Issuing shares to existing shareholders	-	-				-
Profit of the current year					132.982.961.031	132.982.961.031
Retained earnings of current period due to increased ownership stake in subsidiary companies					36.747.544.237	
Distribution of funds				285.909.017	(38.207.767.421)	(37.921.858.404)
Others		-			-	-
Ending balance of current year	**7.964.311.910.000**	**1.345.901.798.421**	**18.246.660.000**	**85.232.819.159**	**693.335.681.247**	**10.107.028.868.827**

b. Capital transactions with owners	**From 01/01/2026 to 30/06/2026 VND**	**From 01/01/2025 to 30/06/2025 VND**
At the beginning of year	7.598.519.950.000	6.098.519.950.000
Increase in the year	-	365.791.960.000
Stock Bonus		
Dividend by shares	-	*365.791.960.000*
Issuing shares to existing shareholders	-	
Esop stock issuance		
Private placement of shares		
Decrease in the year		
At the end of year	7.598.519.950.000	6.464.311.910.000

c. Shares	**End of period**	**Beginning of period**
Registered number of shares issued	759.851.995	646.431.191
Number of shares sold to the public	759.851.995	646.431.191
Ordinary shares	*759.851.995*	*646.431.191*
Number of shares acquired		
Ordinary shares		
Number of shares in issue	759.851.995	646.431.191
Ordinary shares	*759.851.995*	*646.431.191*
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 2	**From 01/01/2026 to 30/06/2026**	**Quarter 2**	**From 01/01/2025 to 30/06/2025**
1- Revenue	**618.382.392.332**	**782.637.922.389**	**286.737.746.633**	**463.271.611.909**
Revenue from sales of goods	16.037.800	30.537.800	-	-
Revenue from sale of finished goods	-	-	45.460.201.412	71.570.621.193
Revenue from rendering of services	38.935.005.479	88.774.141.975	42.106.953.419	81.485.467.129
Revenue from sale of construction contract	76.745.276.903	104.292.809.045	34.739.168.108	65.084.812.020
Revenue from sale of real estate	501.842.513.152	587.853.315.573	163.587.864.696	243.443.593.571
Revenue from investment real estate for rent	843.558.998	1.687.117.996	843.558.998	1.687.117.996

	Current year		Previous year	
	Quarter 2	From 01/01/2026 to 30/06/2026	Quarter 2	From 01/01/2025 to 30/06/2025
2- Revenue deductible items	**5.134.304.293**	**24.835.160.767**	**12.426.894.457**	**36.133.355.111**
Sales return	5.134.304.293	24.835.160.767	12.271.523.259	35.891.171.147
Sales Discount	-	-	155.371.198	242.183.964
Special consumption tax	-	-	-	-

	Current year		Previous year	
	Quarter 2	From 01/01/2026 to 30/06/2026	Quarter 2	From 01/01/2025 to 30/06/2025
3- Net revenue from sale of goods and rendering of services	**613.248.088.039**	**757.802.761.622**	**274.310.852.176**	**427.138.256.798**
Revenue from sales of goods	16.037.800	30.537.800	-	-
Revenue from sale of finished goods	-	-	45.304.830.214	71.328.437.229
Revenue from rendering of services	38.935.005.479	88.774.141.975	42.106.953.419	81.485.467.129
Revenue from sale of construction contract	76.745.276.903	104.292.809.045	34.739.168.108	65.084.812.020
Revenue from sale of real estate	496.708.208.859	563.018.154.806	151.316.341.437	207.552.422.424
Revenue from investment real estate for rent	843.558.998	1.687.117.996	843.558.998	1.687.117.996

	Current year		Previous year	
	Quarter 2	From 01/01/2026 to 30/06/2026	Quarter 2	From 01/01/2025 to 30/06/2025
4- Cost of goods sold	**571.224.057.451**	**676.174.649.305**	**167.425.087.906**	**291.025.572.026**
Cost of goods sold	33.180.625	47.063.397	-	-
Cost of finished goods	-	-	38.456.625.409	71.502.434.347
Cost of services provided	40.480.721.808	84.485.553.057	29.365.393.006	66.666.640.956
Cost of construction and installation	54.574.922.195	75.248.800.284	19.466.140.906	38.681.178.562
Cost of real estate business	475.412.953.660	514.948.674.241	79.414.649.422	112.730.759.835
Cost of investment real estate business	722.279.163	1.444.558.326	722.279.163	1.444.558.326

	Current year		Previous year	
	Quarter 2	From 01/01/2026 to 30/06/2026	Quarter 2	From 01/01/2025 to 30/06/2025
5- Financial income	**115.625.718.405**	**145.064.727.310**	**6.731.497.547**	**38.840.805.214**
Interest income	76.195.856.125	105.626.465.604	6.712.123.127	13.490.200.290

Interest on bonds and bills	-	-	-	-
Gain from foreign exchange difference	-	467.786	-	28.696.159
Others	-	-	17.701.320	17.701.320
Reversal of financial provisions	39.429.862.280	39.437.793.920	-	25.302.534.345
Others	-	-	1.673.100	1.673.100

	Current year		Previous year	
	Quarter 2	From 01/01/2026 to 30/06/2026	Quarter 2	From 01/01/2025 to 30/06/2025
6- Financial expenses	**(5.920.229.281)**	**19.759.126.431**	**1.512.613.258**	**25.156.364.994**
Interest expenses	35.468.422.202	61.099.086.699	596.085.254	23.401.137.533
Payment Discounts	-	-	-	-
Gain from foreign exchange difference	22.136.877	22.136.877	-	-
Disposal of Financial Investments	-	48.691.215	-	158.242.095
Others	-	-	916.528.004	1.596.985.366

	Current year		Previous year	
	Quarter 2	From 01/01/2026 to 30/06/2026	Quarter 2	From 01/01/2025 to 30/06/2025
7- Other income	**5.399.363.521**	**8.378.700.640**	**8.378.469.800**	**11.582.405.233**
Gain on liquidation of fixed assets	92.219.374	101.478.633	(62.456.935)	14.815.792
Fines received on contract violation	437.483.196	1.184.379.444	448.227.399	2.474.590.814
Late payment	3.372.219.892	4.824.970.030	1.366.632.745	1.990.991.379
Other income	1.497.441.059	2.267.872.533	6.626.066.591	7.102.007.248

	Current year		Previous year	
	Quarter 2	From 01/01/2026 to 30/06/2026	Quarter 2	From 01/01/2025 to 30/06/2025
8- Other expenses	**371.921.329**	**2.051.310.705**	**456.337.839**	**804.036.857**
Residual value of liquidated assets	(872.582)	-	(7.095.582)	-
Late payment penalties	-	-	7.442.507	7.442.507
Penalties expenses	270.752.422	270.770.505	154.680.523	230.954.607
Other expenses	102.041.489	1.780.540.200	301.310.391	565.639.743

VII. OTHER INFORMATION

1- Information about related parties:

Related parties

Mr Nguyen Hung Cuong	Representative of the Board of Management
DIC Hospitality Joint Stock Company	Subsidiaries company
Development Investment Construction Number 1 JSC	Subsidiaries company
Development Investment Construction Number 2 JSC	Subsidiaries company
DIC Vision Development Investment Joint Stock	Subsidiaries company
DIC Urban and Industrial zone Development Company Limited	Subsidiaries company
Brothers DIC Ceramic Joint Stock Company	Subsidiaries company
Vung Tau Sport Tourism Development Invest ment Joint Stock Company	Subsidiaries company (Indirect ownership)
Sport TOTO Vietnam Joint Stock Company	Subsidiaries company (Indirect ownership)
Southern Development and Investment JSC	Associate company
DIC Holdings Construction Joint Stock Company	Associate company
Development Investment Construction - Concrete JSC	Associate company
D.I.C Real Estate Joint Stock Company	Associate company
Vina Dai Phuoc Corporation	Other related

		Current year (From 01/01/2026 to 30/06/2026)	Previous year (From 01/01/2025 to 30/06/2025)
1.1 Transactions with related individuals			
Ông Nguyen Hung Cuong (Representative of the Board of Management)	Advance payment for compensation and site clearance of project	282.969.430.000	12.000.000.000
	Compensation and site clearance rèund forr project	180.377.249.500	35.000.000.000
1.2 Transactions with related organizations			
Purchasing goods and services		**324.550.494.200**	**367.216.907.317**
DIC Hospitality Joint Stock Company	Rendering of services	819.673.998	1.209.472.396
Development Investment Construction Number 1 JSC	Construction costs	84.079.072.825	54.996.251.350
Development Investment Construction Number 2 JSC	Construction costs	55.336.680.746	26.450.632.157
DIC Vision Development Investment Joint Stock	Real Estate	51.290.100.000	-
Southern Development and Investment JSC	Rendering of services	1.958.145.069	2.290.905.964
DIC Holdings Construction Joint Stock Company	Construction costs	126.413.730.500	244.850.430.906
D.I.C Real Estate Joint Stock Company	Real Estate	4.653.091.062	37.419.214.544

		1.546.087.410	**2.071.153.299**
DIC Hospitality Joint Stock Company	Rendering of services	60.523.729	67.636.368
Vina Dai Phuoc Corporation	Rendering of services	1.485.563.681	2.003.516.931
Others			
Development Investment Construction Number 2 JSC	Contribute charter capital	-	-
	Cash dividends	1.133.695.400	1.100.675.200
	Stock dividend	1.700.540.000	-
Brothers DIC Ceramic Joint Stock Company	Contribute charter capital	-	-
	Collection of loan principal	-	116.962.349
	Interest income	-	2.544.821.007
Southern Development and Investment JSC	Contribute charter capital	12.160.900.000	-
	Loan	84.000.000.000	-
	Collection of loan principal	57.500.000.000	110.064.637.167
	Interest income	8.474.683.562	8.770.277.784
DIC Holdings Construction Joint Stock Company	Contribute charter capital	-	-
	Receive the transitional project	242.951.966.659	445.347.840.262
	Cash dividends	-	10.362.737.000
	Stock dividend	24.879.630.000	24.588.210.000
Development Investment Construction - Concrete JSC	Contribute charter capital	-	-
	Cash dividends	-	1.354.493.500
	Stock dividend	5.713.200.000	-
D.I.C Real Estate Joint Stock Company	Contribute charter capital	-	-
	Stock dividend	5.652.500.000	9.420.840.000

2. Outstanding balances with related parties	**Relationship**	**Current year 30/06/2026**	**Previous year 30/06/2025**
Short-term trade receivables		**398.926.649.138**	**406.634.698.825**
DIC Hospitality Joint Stock Company	Subsidiaries	93.000.000	18.600.000
Development Investment Construction Number 1 JSC	Subsidiaries	171.725.287	657.728.765
Southern Development and Investment JSC	Associates	398.661.923.851	399.661.923.851
D.I.C Real Estate Joint Stock Company	Associates	-	6.191.469.446
Vina Dai Phuoc Joint Stock Company	Related Party	-	104.976.763

Return before seller		-	-
Loan receivables		**255.200.000.000**	**313.700.000.000**
Short-term loan		**85.600.000.000**	**102.700.000.000**
Brothers DIC Ceramic Joint Stock Company	Subsidiaries	-	2.400.000.000
Southern Development and Investment JSC	Associates	85.600.000.000	100.300.000.000
Long term loan		**169.600.000.000**	**211.000.000.000**
Brothers DIC Ceramic Joint Stock Company	Subsidiaries	-	82.600.000.000
Southern Development and Investment JSC	Associates	169.600.000.000	128.400.000.000
Interest receivable		**8.474.683.562**	**20.806.879.613**
Brothers DIC Ceramic Joint Stock Company	Subsidiaries	-	2.544.821.007
Southern Development and Investment JSC	Associates	8.474.683.562	18.262.058.606
Deposit		**76.199.117.053**	**78.641.901.565**
Southern Development and Investment JSC	Associates	76.199.117.053	78.641.901.565
Other short-term receivables		**244.526.294.345**	**243.130.026.167**
DIC Hospitality Joint Stock Company	Subsidiaries	1.706.320.213	-
Southern Development and Investment JSC	Associates	242.819.974.132	243.130.026.167
Short-term trade payables		**240.798.565.942**	**151.471.068.098**
DIC Hospitality Joint Stock Company	Subsidiaries	1.451.588.111	693.813.254
Development Investment Construction Number 1 JSC	Subsidiaries	45.526.182.152	48.550.909.975
Development Investment Construction Number 2 JSC	Subsidiaries	15.861.859.118	28.163.188.066
Southern Development and Investment JSC	Associates	51.612.840	2.585.672.472
DIC Holdings Construction JSC	Associates	176.979.580.603	45.690.521.606
D.I.C Real Estate Joint Stock Company	Associates	927.743.118	25.786.962.725
Short-term advances from customers		**376.110.108.995**	**908.150.205.253**
Development Investment Construction Number 1 JSC	Subsidiaries	48.715.151.316	51.704.100.206
DIC Holdings Construction JSC	Associates	324.470.639.677	853.521.787.045
D.I.C Real Estate Joint Stock Company	Associates	2.924.318.002	2.924.318.002

Other short-term payables		**83.117.753.697**	**244.115.001.531**
DIC Hospitality Joint Stock Company	Subsidiaries	30.000.000.000	101.393.940.757
Development Investment Construction Number 2 JSC	Subsidiaries	-	32.865.680.254
DIC Holdings Construction JSC	Associates	8.481.703.697	65.219.330.520
D.I.C Real Estate Joint Stock Company	Associates	44.636.050.000	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 01/01/2026 to 30/06/2026)	**Previous year (From 01/01/2025 to 30/06/2025)**
Remuneration of members of the Board of Management	**1.650.000.000**	**1.669.300.000**
Nguyen Hung Cuong	900.000.000	900.000.000
Nguyen Thi Thanh Huyen	600.000.000	600.000.000
Nguyen Quang Tin	60.000.000	60.000.000
Dinh Hong Ky	90.000.000	90.000.000
Bui Van Su		19.300.000
Remuneration of Board of Directors Secretariat	-	**48.000.000**
Diep Thi Ngoc Lan	-	30.000.000
Dao Thanh Xuan	-	18.000.000
General Director	**2.709.701.151**	**2.618.151.061**
Salaries, bonuses and others	2.709.701.151	2.618.151.061

Ho Chi Minh, *July 30 th, 2026*

Prepared by	**Chief Accountant**	**General Director**
PHÓ GIÁM ĐỐC TÀI CHÍNH		M.S.D.N: 3500101107-C.T.C.P * TỔNG CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN XÂY DỰNG * THÀNH PHỐ HỒ CHÍ MINH
Lê Thành Hưng	Bùi Văn Sự	Nguyễn Quang Tín