DEVELOPMENT INVESTMENT CONSTRUCTION JOINT STOCK COMPANY

Separate Financial Statements

For the period from 01/01/2026 to 30/06/2026

Form: B 01-DN

STATEMENT OF FINANCIAL POSTION

As at 30 June 2026

Unit: VND

ASSETS	Code	Note	End of period	Beginning of year
1	2	3	4	5
A- CURRENT ASSETS	**100**		**17.696.750.735.385**	**16.067.771.930.224**
I. Cash and cash equivalents	**110**		**2.220.131.987.010**	**3.262.850.894.312**
1. Cash	111	1.V	446.867.616.721	1.048.934.368.507
2. Cash equivalents	112		1.773.264.370.289	2.213.916.525.805
II. Short-term investments	**120**		**3.317.323.779.747**	**386.900.000.000**
1. Held-for-trading securities	121			-
2. Provision for dimunition in value of held-for-trading securities	122			-
3. Held-to-maturity investments	123	2.V	3.317.323.779.747	386.900.000.000
III. Short-term accounts receivables	**130**		**5.577.729.868.026**	**5.793.989.293.886**
1. Short-term trade receivables	131	3.V	1.071.254.794.987	1.554.676.232.651
2. Short-term advances to suppliers	132	4.V	7.181.470.703	6.431.154.111
3. Other short-term receivables	136	6.V	4.499.425.071.892	4.233.013.376.680
4. Provision for doubtful short-term receivables	137		(131.469.556)	(131.469.556)
IV. Inventories	**140**		**6.380.547.416.302**	**6.416.272.690.580**
1. Inventories	141	7.V	6.380.547.416.302	6.416.272.690.580
2. Provision for obsolete inventories	149		-	-
V. Other current assets	**150**		**201.017.684.300**	**207.759.051.446**
1. Short-term prepaid expenses	151	8.V	172.444.236.302	177.912.638.921
2. VAT deductibles	152		-	-
3. Tax and other receivables from the State	153		28.573.447.998	29.846.412.525
4. Other current assets	155			

STATEMENT OF FINANCIAL POSTION (continued)

As at 30 June 2026

Unit: VND

B- NON- CURRENT ASSETS	**200**		**2.060.038.171.313**	**2.075.863.511.678**
I. Long-term receivables	**210**		-	-
1. Long-term trade receivables	211		-	-
2. Long term loan receivables	215	5.V	-	-
3. Other long-term receivables	216		-	-
4. Provision for doubtful long-term receivables			-	-
II. Fixed assets	**220**		**126.491.925.860**	**131.718.002.818**
1. Tangible fixed assets	221	9.V	122.131.547.480	127.278.118.000
- Cost	222		185.326.311.643	186.794.371.188
- Accumulated depreciation	223		(63.194.764.163)	(59.516.253.188)
2. Intangible fixed assets	227	10.V	4.360.378.380	4.439.884.818
- Cost	228		4.999.101.269	4.999.101.269
- Accumulated depreciation	229		(638.722.889)	(559.216.451)
III. Investment properties	**230**	11.V	**144.746.832.868**	**95.100.090.032**
- Cost	231		195.745.932.878	144.455.832.878
- Accumulated depreciation	232		(50.999.100.010)	(49.355.742.846)
IV. Long-term asset in progress	**240**		-	-
1. Long-term work in progress	241			
2. Construction in progress	242	12.V	-	-
V. Long-term investments	**250**	**13.V**	**1.788.799.412.585**	**1.849.045.418.828**
1. Investments in subsidiaries	251		1.538.449.917.962	1.579.860.721.322
2. Investments in associates	252		491.749.785.227	479.588.885.227
3. Investments in other entities	253		81.769.594.111	81.769.594.111
4. Provision for long-term investments	254		(485.254.963.619)	(467.973.781.832)
5. Held-to-maturity investments	255		162.085.078.904	175.800.000.000
VI. Other long-term assets	**260**		-	-
1. Long-term prepaid expenses	261	8.V	-	-
2. Deferred tax assets	262		-	-
3. Other long-term assets	268		-	-
TOTAL ASSETS	**270**		**19.756.788.906.698**	**18.143.635.441.902**

STATEMENT OF FINANCIAL POSTION (continued)

As at 30 June 2026

Unit: VND

RESOURCE				
C- LIABILITIES	**300**		**9.478.140.099.510**	**7.866.632.995.075**
I. Current liabilities	**310**		**9.194.767.201.233**	**7.331.861.890.089**
1. Short-term trade payables	311	14.V	358.618.353.884	417.687.201.380
2. Short-term advances from customers	312	15.V	2.936.700.861.837	3.060.369.671.134
3. Dividend payables	313		1.013.596.302	1.026.563.802
4. Statutory obligations	313	16.V	29.233.594.259	452.085.048.842
5. Payables to employees	314		5.966.389.252	22.716.178.212
6. Short-term accrued expenses	315	17.V	272.438.534.074	279.794.161.655
7. Short-term unearned revenues	318	18.V	3.374.235.992	3.410.599.636
8. Other short-term payables	319	19.V	5.190.904.142.492	2.133.010.653.383
9. Short-term loan and finance lease	320	20.V	368.053.251.975	955.686.291.514
10. Reward and welfare funds	322		28.464.241.166	6.075.520.531
II. Long-term liabilities	**330**		**283.372.898.277**	**534.771.104.986**
1. Long-term unearned revenues	336	18.V	106.007.217.400	107.694.335.396
2. Other long-term payables	337	16.V	1.118.185.134	1.119.952.234
3. Long-term loan and finance lease	338	20.V	176.247.495.743	425.956.817.356
4. Deferred tax liabilities	341		-	-
D- OWNERS' EQUITY	**400**		**10.278.648.807.188**	**10.277.002.446.827**
1. Owners' contributed capital	411	21.V	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. Investment and development fund	418	21.V	82.002.783.070	82.002.783.070
4. Retained earnings	421	21.V	886.432.315.697	884.785.955.336
- Retained earnings accumulated to the prior year-end	421a		846.864.096.932	252.754.981.946
	421b		39.568.218.765	632.030.973.390
TOTAL RESOURCES	**440**		**19.756.788.906.698**	**18.143.635.441.902**

Ho Chi Minh, July 30th ,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-C.T.C. TỔNG CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN XÂY DỰNG * THÀNH PHỐ HỒ CHÍ MINH *

INCOME STATEMENT

Quarter 2 Year 2026

Form: B 02-DN

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	1	VI.1	453.518.109.750	541.631.118.020	175.479.532.160	257.495.654.219
2. Deductible items	3	VI.2	5.134.304.293	24.835.160.767	12.271.523.259	35.891.171.147
3. Net revenue from sale of goods and rendering of services (10=01-03)	10	VI.3	448.383.805.457	516.795.957.253	163.208.008.901	221.604.483.072
4. Cost of goods sold	11	VI.4	428.523.764.854	469.313.632.251	80.580.581.890	115.143.343.684
5. Gross profit from sale of goods and rendering of services (20=10-11)	20		19.860.040.603	47.482.325.002	82.627.427.011	106.461.139.388
6. Financial income	21	VI.5	75.525.399.480	103.435.643.581	8.041.492.476	50.659.214.803
7. Financial expenses	22	VI.6	38.329.589.191	35.480.428.269	464.455.047	20.578.697.824
- In which: Interest expense	23		13.186.504.985	18.150.555.267	6.239.804.080	11.812.120.013
8. Selling expenses	24		4.070.335.540	11.481.696.493	18.761.706.749	22.121.617.136
9. Administrative expenses	25		29.916.233.726	61.844.754.523	35.228.658.628	64.066.439.722
10. Net profit from operating activities {30=20+(21-22)-(24+25)}	30		23.069.281.626	42.111.089.298	36.214.099.063	50.353.599.509
11. Other income	31	VI.7	3.002.141.205	4.183.388.141	6.896.907.589	9.577.883.903
12. Other expenses	32	VI.8	661.044.583	661.287.865	336.221.058	484.572.133
13. Other profit (40=31-32)	40		2.341.096.622	3.522.100.276	6.560.686.531	9.093.311.770
14. Accounting profit before tax (50=30+40)	50		25.410.378.248	45.633.189.574	42.774.785.594	59.446.911.279
15. Current corporate income tax expenses	51		5.712.898.219	6.064.970.809	1.254.395.292	6.009.718.178
16. Deferred corporate income tax expenses	52		-	-	-	-
17. Profit after tax (60=50-51)	60		19.697.480.029	39.568.218.765	41.520.390.302	53.437.193.101

Ho Chi Minh, July 30th, 2026

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

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

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

SEPARATE FINANCIAL STATEMENTS
For the period ended 30/06/2026

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	01		919.823.741.888	960.834.001.714
2. Cash payments to goods suppliers and service providers	02		(914.746.799.027)	(730.592.706.305)
3. Cash payments to employees	03		(45.155.853.017)	(43.155.361.507)
4. Cash payments of loan interests	04		(37.120.442.497)	(121.171.598.819)
5. Corporate income tax paid	05		(145.314.050.739)	(42.061.285.769)
6. Other cash receipts from business activities	06		3.507.946.787.879	218.862.787.183
7. Other cash payments to production and business activities	07		(727.737.395.824)	(205.219.731.937)
Net cash flows from operating activities	**20**		**2.557.695.988.663**	**37.496.104.560**
II. Cash flow from investing activities				
1. Purchase and construction of fixed assets	21		-	(176.000.000)
2. Proceeds from disposals of fixed assets	22		433.156.916	639.348.675
3. Loans to other entities and payments for purchase of debt instruments of other entities	23		(2.832.108.219.180)	-
4. Collections from borrowers and proceeds from sale of debt instruments of other entities	24		(84.000.000.000)	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		118.000.270.662	25.402.802.920
Net cash flows from investing activities	**30**		**(2.756.256.071.602)**	**322.541.428.811**
III. Cash flows from financing activities				
1. Capital contribution and issuance of shares	31		-	-
2. Capital redemption	32		-	-
3. Drawdown of borrowings	33		94.897.323.085	563.236.067.871
4. Repayment of borrowings	34		(939.044.296.109)	(1.103.349.961.330)
5. Payment of principal of finance lease liabilities	35		-	-
6. Dividend paid	36		(12.319.125)	-
Net cash flows from financing activities	**40**		**(844.159.292.149)**	**(540.113.893.459)**
Net cash flows within the period (20+30+40)	50		(1.042.719.375.088)	(180.076.360.088)
Cash and cash equivalents at the beginning of period	60		3.262.850.894.312	746.853.302.518
Impact of exchange rate fluctuation	61		467.786	
Cash and cash equivalents at the end of period	**70**		**2.220.131.987.010**	**566.776.942.430**

Ho Chi Minh, July 30th, 2026

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

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

Form: B 09-DN

NOTES TO THE FINANCIAL STATEMENTS

Quarter 2 Year 2026

1. BACKGROUND

1- 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, labor trade 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 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…	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	Production and trading of construction materials; construction of housing, traffic and irrigation works; real estate business; warehouse leasing.	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%
Brothers DIC Ceramic Joint Stock Company	Production of ceramic products, wholesale materials, and mineral exploitation	49.00%
Vung Tau Sports Tourism Development Investment JSC (Indirect ownership)	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...	33.74%

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: The DIC Group's accounting period for the year 2025 commences on January 1, 2026 and ends on December 31, 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 DIC Group is applying Vietnamese Accounting System promulgated together with Circular No. 99/2025/TT-BTC dated October 27, 2025 issued by the Ministry of Finance.

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 Voucher-Based Journal Entry Accounting System.

IV- ACCOUNTING POLICIES:

1. Recognition principles for cash and cash equivalents

Foreign currency transactions arising from economic activities are translated into Vietnamese Dong using the exchange rate at the transaction date. At year-end, foreign currency-denominated items are retranslated using the buying exchange rate of the bank where the Corporation holds its account, as announced on the closing date of the accounting period.

The actual foreign exchange differences arising during the year and those resulting from the revaluation of year-end balances of monetary items are recorded in financial income or financial expenses in the financial year.

Cash equivalents are short-term investments with original maturities of no more than three months from the acquisition date, which are readily convertible into known amounts of cash and subject to insignificant risk of changes in value at the reporting date.

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. Prepaid expenses are allocated partly into operating expenses on a straight-line basis.

8. Principal of payables

Liabilities are tracked in detail, including the amounts payable and amounts already settled for each creditor.

Liabilities are classified into short-term and long-term based on their respective payment terms.

Payables denominated in gold, silver, precious metals, and gemstones are recorded in detail by creditor, including both quantity and value based on the prescribed valuation.

At the end of the accounting period, the balances of foreign currency-denominated payables are revalued using the prescribed exchange rate.

For creditors with frequent transactions, regular purchases, or large outstanding balances, the accounting departments are responsible for reviewing and reconciling the liabilities incurred with each creditor, and periodically confirming such balances in writing.

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.

The completed portion of service provision is determined based on the work completion assessment method.

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, distributed profits 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 BALANCE SHEET

(All amounts are presented in Vietnamese Dong, unless otherwise indicated in another currency)

Unit: VND

1- Cash and cash equivalents	End of period (30/06/2026)	Beginning of year (01/01/2026)
- Cash on hand	1.170.717.756	3.460.556.875
- Cash in bank	445.696.898.965	1.045.473.811.632
VND	445.696.898.965	1.045.461.646.788
USD	-	12.164.844
- Cash in transit	-	
- Cash equivalents (term deposits)	1.773.264.370.289	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*
Orient Commercial Joint Stock Bank - Vung Tau Branch	*20.938.931.559*	*60.321.148.227*
Joint Stock Commercial Bank for Investment and Development of Vietnam	*1.324.858.025.200*	*1.305.000.000.000*
Vietnam Joint Stock Commercial Bank for Industry and Trade Binh Xuyen Branch	*20.632.180.871*	*20.206.684.932*
Saigon Thuong Tin Commercial Joint Stock Bank VT Branch	*17.000.931.507*	-
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	**2.220.131.987.010**	**3.262.850.894.312**

2- Financial investments

a) Investments held to maturity

	End of period (30/06/2026)	Beginning of year (01/01/2026)
Short-term	**3.317.323.779.747**	**386.900.000.000**
Term deposits	3.129.823.779.747	240.000.000.000
Joint Stock Commercial Bank for Investment and Development of Vietnam	*450.023.561.642*	*200.000.000.000*
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 VT Branch	*200.007.671.232*	-
Saigon Hanoi Commercial Joint Stock Bank - Vung Tau Branch	*700.134.246.574*	-
Vietnam Bank for Agriculture and Rural Development – Dong Nai Branch	*100.007.123.288*	
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*	-
Orient Commercial Joint Stock Bank - Vung Tau Branch	*40.000.657.534*	-
Loan receivables	187.500.000.000	146.900.000.000
Brothers DIC Ceramic Joint Stock Company	*24.100.000.000*	*3.800.000.000*
Southern Development and Investment Joint Stock Company	*163.400.000.000*	*143.100.000.000*
Long-term	**162.085.078.904**	**175.800.000.000**
Bonds	9.385.078.904	9.000.000.000
Loan receivables	152.700.000.000	166.800.000.000
Brothers DIC Ceramic Joint Stock Company	*60.900.000.000*	*81.200.000.000*
Southern Development and Investment Joint Stock Company	*91.800.000.000*	*85.600.000.000*
Investment in other entities		
Total	**3.479.408.858.651**	**562.700.000.000**

2b- Long-term financial investments	30/06/2026					01/01/2025		
	Number of shares	Ratio	Cost	Provision	Fair value	Cost	Provision	Fair value
2b.1- Investments in subsidiaries			**1.538.449.917.962**	**(247.694.063.619)**	**1.290.755.854.343**	**1.579.860.721.322**	**(242.573.781.832)**	**1.337.286.939.490**
DIC Hospitality Joint Stock Company	115.449.822	99,36%	1.365.590.221.388	(229.229.021.842)	1.136.361.199.546	1.365.590.236.388	(181.442.082.619)	1.184.148.153.769
DIC Vision Development Investment Joint Stock	5.920.000	98,67%	59.200.000.000	(7.040.576.420)	52.159.423.580	59.200.000.000	(8.488.343.920)	50.711.656.080
Development Investment Construction Number 1 JSC	2.327.625	51,68%	14.726.900.000	-	14.726.900.000	14.726.900.000	-	14.726.900.000
Development Investment Construction Number 2 JSC	5.838.531	50,14%	48.932.796.574	-	48.932.796.574	48.932.796.574	-	48.932.796.574
DIC Urban and Industrial zone Development Company Limited	-	100,00%	50.000.000.000	(11.424.465.357)	38.575.534.643	50.000.000.000	(11.232.566.933)	38.767.433.067
Brothers DIC Ceramic Joint Stock Company	-	0,00%	-	-	-	41.410.788.360	(41.410.788.360)	-
2b.2- Investments in associates			**491.749.785.227**	**(237.560.900.000)**	**254.188.885.227**	**479.588.885.227**	**(225.400.000.000)**	**254.188.885.227**
Southern Development and Investment Joint Stock Company	23.756.090	33,74%	237.560.900.000	(237.560.900.000)	-	225.400.000.000	(225.400.000.000)	-
DIC Holdings Construction Joint Stock Company	27.367.595	25,33%	203.668.381.227	-	203.668.381.227	203.668.381.227	-	203.668.381.227
D.I.C Real Estate Joint Stock Company	6.217.754	42,68%	19.938.000.000	-	19.938.000.000	19.938.000.000	-	19.938.000.000
Development Investment Construction - Concrete JSC	3.280.307	36,00%	30.582.504.000	-	30.582.504.000	30.582.504.000	-	30.582.504.000
2b.3 - Investments in other entities			**81.769.594.111**	-	**81.769.594.111**	**81.769.594.111**	-	**81.769.594.111**
+ Share			**81.769.594.111**	-	**81.769.594.111**	**81.769.594.111**	-	**81.769.594.111**
Vina Dai Phuoc Corporation	1.610	0,10%	1.610.000.000		1.610.000.000	1.610.000.000		1.610.000.000
Development Investment Construction Hoi An JSC	17.250	0,25%	159.594.112		159.594.112	159.594.112		159.594.112
A.T.A Construction Investment Joint Stock Company			79.999.999.999		79.999.999.999	79.999.999.999		79.999.999.999
Total			**2.111.969.297.300**	**(485.254.963.619)**	**1.626.714.333.681**	**2.141.219.200.660**	**(467.973.781.832)**	**1.673.245.418.828**

3- Trade receivables

	End of period (30/06/2026)	Beginning of year (01/01/2026)
a- Short-term trade receivables	1.071.254.794.987	1.554.676.232.651
- 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	400.155.560.748	400.176.794.766
Southern Development and Investment Joint Stock Company	*398.661.923.851*	*399.661.923.851*
Others	*1.493.636.897*	*514.870.915*
In which: Receivable from short-term related parties	405.118.118.584	406.080.918.584
DIC Hospitality Joint Stock Company	*93.000.000*	*55.800.000*
Development Investment Construction Number 1 JSC	*171.725.287*	*171.725.287*
Southern Development and Investment Joint Stock Company	*398.661.923.851*	*399.661.923.851*
D.I.C Real Estate Joint Stock Company	*6.191.469.446*	*6.191.469.446*
b- Long-term trade receivables	-	-
In which:		
- Receivable from long-term related parties		
- Others		
Total	**1.071.254.794.987**	**1.554.676.232.651**

4- Advances to suppliers	End of period (30/06/2026)	Beginning of year (01/01/2026)
Related parties	-	-
Other suppliers	7.181.470.703	6.431.154.111
Others	*7.181.470.703*	*6.431.154.111*
Total	**7.181.470.703**	**6.431.154.111**

5- Other receivables	End of period (30/06/2026)	Beginning of year (01/01/2026)
	-	-
a) Short-term	**4.499.425.071.892**	**4.233.013.376.680**
Advances to staff	59.537.749.441	43.890.683.682
Deposit	76.199.117.053	77.420.509.309
Receivables Payments made on behalf of	56.483.896.290	57.082.809.045
Other receivables	4.307.204.309.108	4.054.619.374.644
Interest receivable from bank deposits	-	32.406.853.815
Others	4.307.204.309.108	4.022.212.520.829
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	*221.347.786.812*	*219.325.428.533*
In which: Receivable from related parties	330.333.790.360	365.829.540.543
DIC Hospitality Joint Stock Company	*1.706.320.213*	*1.262.809.045*
Development Investment Construction Number 2 JSC	*1.133.695.400*	-
Brothers DIC Ceramic Joint Stock Company	-	*5.101.788.081*
Southern Development and Investment Joint Stock Company	*327.493.774.747*	*359.464.943.417*
b) Long-term	-	-
- Receivables from joint venture capital contributions		

- Deposit		
- Others	-	-
Total	**4.499.425.071.892**	**4.233.013.376.680**

6- Inventories	**End of period (30/06/2026)**	**Beginning of year (01/01/2026)**
Raw materials	302.464.478	302.464.478
Tools and equipment	-	-
Properties in progress	6.346.757.094.745	6.370.546.818.260
In which:		
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*
Northern Vung Tau New Urban Area Project	*262.539.731.701*	*260.369.089.789*
Apartment A2-1 Project, Chi Linh Center Area, Vung Tau	*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	*21.341.029.234*	*21.220.993.234*
Finished real estate	32.864.424.809	44.857.005.572
Merchandise	623.432.270	566.402.270
Consignment goods	-	-
Total of inventories cost	**6.380.547.416.302**	**6.416.272.690.580**
- Provision for obsolete inventories		
- Net realizable value of inventories	**6.380.547.416.302**	**6.416.272.690.580**

7- Prepaid expenses	**End of period (30/06/2026)**	**Beginning of year (01/01/2026)**
a) Short-term	**172.444.236.302**	**177.912.638.921**
Tools and supplies	442.916.995	728.070.600
Brokerage expenses of projects are allocated according to real estate revenue	172.001.319.307	177.184.568.321

b) Long-term		
Tools and supplies	-	-
Others	-	-
	-	-
Total	**172.444.236.302**	**177.912.638.921**

8. Increase, decrease in tangible fixed assets

Item	Buildings, structures	Machinery and equipment	Means of transport	Management. Equipment	Others	Total
Original cost						
Opening balance	**120.823.677.440**	**11.100.421.213**	**36.626.044.998**	**17.238.829.355**	**1.005.398.182**	**186.794.371.188**
Increase	-	-	-	136.385.000	-	136.385.000
- Purchases	-	-	-	*136.385.000*	-	*136.385.000*
- Construction Investment completed	-	-	-	-	-	-
- Other increase	-	-	-	-	-	-
Decrease	-	-	1.604.444.545	-	-	1.604.444.545
- Liquidating, disposing	-	-	*1.604.444.545*	-	-	*1.604.444.545*
- Other decrease	-	-	-	-	-	-
Closing balance	**120.823.677.440**	**11.100.421.213**	**35.021.600.453**	**17.375.214.355**	**1.005.398.182**	**185.326.311.643**
Accumulated depreciation						
Opening balance	**21.449.990.739**	**6.834.160.124**	**21.773.214.778**	**8.924.288.764**	**534.598.783**	**59.516.253.188**
Increase	1.841.774.772	284.955.187	1.676.862.305	1.026.908.022	72.046.590	4.902.546.876
- Depreciation	***1.841.774.772***	***284.955.187***	*1.676.862.305*	*1.026.908.022*	***72.046.590***	*4.902.546.876*
- Other increase	-	-	-	-	-	-
Decrease	-	-	1.224.035.901	-	-	1.224.035.901
- Liquidating, disposing	-	-	*1.224.035.901*	-	-	*1.224.035.901*
- Other decrease	-	-	-	-	-	-
Closing balance	**23.291.765.511**	**7.119.115.311**	**22.226.041.182**	**9.951.196.786**	**606.645.373**	**63.194.764.163**
Net book value						
Opening	**99.373.686.701**	**4.266.261.089**	**14.852.830.220**	**8.314.540.591**	**470.799.399**	**127.278.118.000**
Closing	**97.531.911.929**	**3.981.305.902**	**12.795.559.271**	**7.424.017.569**	**398.752.809**	**122.131.547.480**

9- Increase and decrease in intangible fixed assets:

Unit: VND

	Land use rights	Computer software	Total
Original cost			
Opening balance	3.748.933.269	1.250.168.000	4.999.101.269
- Purchases			
- Internally generated			
- Increase due to business consolidation			
- Other increases			
- Liquidating, disposing			
Closing balance	3.748.933.269	1.250.168.000	4.999.101.269
Accumulated depreciation			
Opening balance	324.026.214	235.190.237	559.216.451
- Depreciation	8.998.038	70.508.400	79.506.438
- Liquidating, disposing			
- Other decrease			
Closing balance	333.024.252	305.698.637	638.722.889
Net book value			
Opening	3.424.907.055	1.014.977.763	4.439.884.818
Closing	3.415.909.017	944.469.363	4.360.378.380

10. Increase and decrease in invesment properties

Unit: VND

	Land use rights	Other	Total
Original cost			
Opening balance	144.455.832.878	-	144.455.832.878
Increase	-	51.290.100.000	51.290.100.000
- Purchases	-	51.290.100.000	51.290.100.000
- Newly constructed			-
- Other increases			-
Decrease	-	-	-
- Liquidating, disposing			-

- Other decrease			-
Closing balance	**144.455.832.878**	**51.290.100.000**	**195.745.932.878**
Accumulated depreciation			
Opening balance	**49.355.742.846**	-	**49.355.742.846**
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	-	-	-
- Liquidating, disposing			-
- Other decrease			-
Closing balance	**50.800.301.172**	**198.798.838**	**50.999.100.010**
Net book value			
Opening	**95.100.090.032**		**95.100.090.032**
Closing	**93.655.531.706**	**51.091.301.162**	**144.746.832.868**

The original cost of fixed assets that have been fully depreciated but are still in use at the end of the year

11- Trade payables	**End of period (30/06/2026)**	**Beginning of year (01/01/2026)**
a) Short-term trade payables	**358.618.353.884**	**417.687.201.380**
- Subjects accounting for more than 10% of total payable	33.821.641.552	49.965.351.588
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 JSC	*3.243.879.593*	*5.437.776.825*
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*
Hai Pha Vietnam Company Limited	-	*10.000.000.000*
- Trade payables to related parties	297.328.072.748	328.369.727.134
DIC Hospitality Joint Stock Company	*1.451.588.111*	*564.452.223*
Development Investment Construction Number 1 JSC	*45.526.182.152*	*37.769.177.594*

Development Investment Construction Number 2 JSC	*15.861.859.118*	*30.046.006.435*
DIC Vision Development Investment Joint Stock	*56.419.110.000*	
Southern Development and Investment JSC	*162.009.646*	*11.309.720*
DIC Holdings Construction Joint Stock Company	*176.979.580.603*	*255.924.067.549*
D.I.C Real Estate Joint Stock Company	*927.743.118*	*4.054.713.613*
- Other trade payables	27.468.639.584	39.352.122.658
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	**358.618.353.884**	**417.687.201.380**

12- Advances from customers	End of period (30/06/2026)	Beginning of year (01/01/2026)
a) Short-term	**2.936.700.861.837**	**3.060.369.671.134**
- Project Buyers Pay in Advance	2.909.916.203.275	3.033.643.398.517
Nam Vinh Yen New Urban Area Project	*1.429.438.226.592*	*1.410.198.944.215*
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	26.784.658.562	26.726.272.617
In which: Related parties	*376.110.108.995*	*502.872.186.988*
Development Investment Construction Number 1 JSC	*48.715.151.316*	*48.715.151.316*
DIC Holdings Construction Joint Stock Company	*324.470.639.677*	*451.232.717.670*
D.I.C Real Estate Joint Stock Company	*2.924.318.002*	*2.924.318.002*

b) Long-term		
- Related parties	-	-
- Others	-	-
Total	**2.936.700.861.837**	**3.060.369.671.134**

13- Tax and statutory obligations	**Beginning of year**	**Payable**	**Paid**	**End of period**
a) Payables				
- Value added tax	265.899.624.007	5.098.843.492	266.359.757.485	4.638.710.014
- Corporate income tax	116.335.015.076	6.064.970.809	107.809.579.014	14.590.406.871
- Personal income tax	3.136.076.482	3.970.065.061	6.841.404.403	264.737.140
- 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
- Non-agricultural land use fee	-	3.024.509.318	3.024.509.318	-
- License tax	42.250.046.759	4.125.767.199	42.887.750.949	3.488.063.009
Total	**452.085.048.842**	**32.980.266.351**	**455.831.720.934**	**29.233.594.259**
b) Receivables				
- Value added tax	-	-	-	-
- Corporate income tax	29.737.805.989	1.272.964.527	-	28.464.841.462
- Personal income tax	-	-	-	-
- Resource tax	-	-	-	-
- Non-agricultural land use fee	108.606.536	-	-	108.606.536
Total	**29.846.412.525**	**1.272.964.527**	-	**28.573.447.998**

14- Accrued expenses	**End of period (30/06/2026)**	**Beginning of year (01/01/2026)**
a) Short-term	**272.438.534.074**	**279.794.161.655**
Interests expenses	573.188.283	6.979.791.346
Selling expenses	65.603.305	65.603.305
Cost of projects	271.708.833.395	272.001.169.753
Other expenses	90.909.091	747.597.251

b) Long-term	-	-
Interests expenses	-	-
Other expenses	-	-
Total	**272.438.534.074**	**279.794.161.655**

15- Unearned revenues

	End of period (30/06/2026)	Beginning of year (01/01/2026)
a) Short-term		
Revenue advanced from leasing Dai Phuoc golf course	3.374.235.992	3.374.235.992
Others	-	36.363.644
Total	**3.374.235.992**	**3.410.599.636**
b) Long-term		
Revenue advanced from leasing Dai Phuoc golf course	106.007.217.400	107.694.335.396
Total	**106.007.217.400**	**107.694.335.396**
c) The possibility of not being able to perform the contract with the customer		
Total		

16- Other payables

	End of period (30/06/2026)	Beginning of year (01/01/2026)
a) Short-term	**5.190.904.142.492**	**2.133.010.653.383**
	-	-
- Trade union payable	249.344.973	206.317.862
- Social insurance payable	551.119.473	-
- Health insurance	94.315.701	-
- Unemployment insurance	31.438.567	-
- Deposits	223.046.918.500	307.720.594.658
- Other payables	4.966.931.005.278	1.825.083.740.863
+ 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	29.432.670.109	78.321.328.809
In which: Payables to related parties	83.117.753.697	212.437.661.341
DIC Hospitality Joint Stock Company	*30.000.000.000*	*101.000.000.000*
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*	*46.194.453.644*
b) Long-term	**1.118.185.134**	**1.119.952.234**
- Deposit	-	-
- Capital contribution from Business Cooperation contracts	1.118.185.134	1.119.952.234
- Other payables	-	-

	Beginning of period 01/01/2026	During the period		End of period 30/06/2026
17- Loan and finance lease	**Cost**	**Increase**	**Decrease**	**Cost**
a) Short-term	**955.686.291.514**	**154.835.256.570**	**742.468.296.109**	**368.053.251.975**
Short-term loan	**152.862.291.514**	**55.335.256.570**	**39.344.296.109**	**168.853.251.975**
Bank for Investment and Development of Vietnam JSC - Ba Ria - Vung Tau Branch	*62.862.291.514*	*55.335.256.570*	*39.344.296.109*	*78.853.251.975*
Vietnam Bank for Agriculture and Rural Development – Dong Nai Branch	*90.000.000.000*	-	-	*90.000.000.000*
Current portion of long-term loans	**802.824.000.000**	**99.500.000.000**	**703.124.000.000**	**199.200.000.000**
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 – Binh Xuyen Branch	*24.000.000.000*	*12.000.000.000*	*12.000.000.000*	*24.000.000.000*
Saigon Thuong Tin Commercial Joint Stock Bank – Ba Ria - Vung Tau Branch	*175.000.000.000*	*87.500.000.000*	*87.500.000.000*	*175.000.000.000*
Bonds of Ho Chi Minh City Development Commercial Joint Stock Bank 2021	*600.000.000.000*	-	*600.000.000.000*	-
b) Long-term loan	**425.956.817.356**	**49.790.678.387**	**299.500.000.000**	**176.247.495.743**
Bank for Investment and Development of Vietnam JSC - Ba Ria - Vung Tau Branch	*66.446.671.528*	*16.897.637.811*	-	*83.344.309.339*
Bank for Investment and Development of Vietnam JSC - Nam Ky Khoi Nghia Branch	*26.814.757.700*	*26.088.428.704*	-	*52.903.186.404*

Vietnam Joint Stock Commercial Bank for Industry and Trade – Binh Xuyen Branch	*52.000.000.000*	*-*	*12.000.000.000*	*40.000.000.000*
Saigon Thuong Tin Commercial Joint Stock Bank – Ba Ria - Vung Tau Branch	*87.500.000.000*	*-*	*87.500.000.000*	*-*
Bonds of Ho Chi Minh City Development Commercial Joint Stock Bank 2023, 2024	*193.195.388.128*	*6.804.611.872*	*200.000.000.000*	*-*
Total	**1.381.643.108.870**	**204.625.934.957**	**1.041.968.296.109**	**544.300.747.718**

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.

18- Owners' equity:

a. Increase and decrease in owners' equity:

	Contributed capital	Share premium	Investment and development funds	Profit after tax retained	Total
Beginning balance of previous year	**6.098.519.950.000**	**1.046.337.538.421**	**82.002.783.070**	**631.784.378.464**	**7.858.644.649.955**
Stock Bonus	365.791.960.000			(365.791.960.000)	-
Dividend by shares	1.500.000.000.000	299.564.260.000			1.799.564.260.000
Profit (loss) of the previous year				632.030.973.390	632.030.973.390
Distribution of funds				(13.237.436.518)	(13.237.436.518)
Others					-
Ending balance of previous year	**7.964.311.910.000**	**1.345.901.798.421**	**82.002.783.070**	**884.785.955.336**	**10.277.002.446.827**
Stock Bonus					-
Dividend by shares	-			-	-
Issuing shares to existing shareholders	-	-			-
Private placement of shares					-
Profit (loss) of the current year				39.568.218.765	39.568.218.765
Distribution of funds				(37.921.858.404)	(37.921.858.404)
Others		-			-
Ending balance of current year	**7.964.311.910.000**	**1.345.901.798.421**	**82.002.783.070**	**886.432.315.697**	**10.278.648.807.188**

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 INCOME STATEMENT

	Current year		Previous year	
	Quarter 2	Cumulative	Quarter 2	Cumulative
1- Revenue	**453.518.109.750**	**541.631.118.020**	**175.479.532.160**	**257.495.654.219**
Revenue from sales of goods	-	-	-	-
Revenue from rendering of services	2.122.137.600	3.380.784.451	1.501.813.198	2.818.647.384
Revenue from sale of construction contract	-	-	90.909.091	90.909.091

Revenue from sale of real estate	450.552.413.152	536.563.215.573	173.043.250.873	252.898.979.748
Revenue from investment real estate	843.558.998	1.687.117.996	843.558.998	1.687.117.996
Other revenue	-	-	-	-
2- Revenue deductible items	**5.134.304.293**	**24.835.160.767**	**12.271.523.259**	**35.891.171.147**
Sales return	5.134.304.293	24.835.160.767	12.271.523.259	35.891.171.147
Sales Discount	-	-	-	-
Special consumption tax	-	-	-	-

	Current year		**Previous year**	
	Quarter 2	**Cumulative**	**Quarter 2**	**Cumulative**
3- Net revenue from sale of goods and rendering of services	**448.383.805.457**	**516.795.957.253**	**163.208.008.901**	**221.604.483.072**
Revenue from sales of goods	-	-	-	-
Revenue from rendering of services	2.122.137.600	3.380.784.451	1.501.813.198	2.818.647.384
Construction revenue	-	-	90.909.091	90.909.091
Real estate revenue	445.418.108.859	511.728.054.806	160.771.727.614	217.007.808.601
Investment real estate revenue	843.558.998	1.687.117.996	843.558.998	1.687.117.996
Other revenue	-		-	-

	Current year		**Previous year**	
	Quarter 2	**Cumulative**	**Quarter 2**	**Cumulative**
4- Costs of goods sold	**428.523.764.854**	**469.313.632.251**	**80.580.581.890**	**115.143.343.684**
Cost of goods sold	-	-	-	-
Cost of services provided	974.063.947	1.505.931.600	443.653.305	968.025.523
Cost of construction and installation	-	-	-	-
Cost of real estate business	426.827.421.744	466.363.142.325	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
Others	-	-	-	-

	Current year		Previous year	
	Quarter 2	Cumulative	Quarter 2	Cumulative
5- Financial income	**75.525.399.480**	**103.435.643.581**	**8.041.492.476**	**50.659.214.803**
Interest income	74.391.704.080	102.293.548.755	6.686.998.976	13.639.449.958
Gain from foreign exchange difference	-	467.786	-	-
Dividends	1.133.695.400	1.133.695.400	1.354.493.500	11.717.230.500
Income from Financial Investments	-	7.931.640	-	25.302.534.345
Others	-	-	-	-

	Current year		Previous year	
	Quarter 2	Cumulative	Quarter 2	Cumulative
6- Financial expenses	**38.329.589.191**	**35.480.428.269**	**464.455.047**	**20.578.697.824**
Interest expenses	13.186.504.985	18.150.555.267	6.239.804.080	11.812.120.013
Payment Discounts	-	-	-	-
Financial Provisions	25.143.084.206	17.281.181.787	(5.775.349.033)	8.608.335.716
Foreign exchange losses	-	-	-	-
Disposal of Financial Investments	-	48.691.215	-	158.242.095

	Current year		Previous year	
	Quarter 2	Cumulative	Quarter 2	Cumulative
7- Other income	**3.002.141.205**	**4.183.388.141**	**6.896.907.589**	**9.577.883.903**
Gain on liquidation of fixed assets	393.779.015	393.779.015	-	-
Fines received on contract violation	437.483.196	1.184.379.444	448.227.399	2.474.590.814
Late payment	2.090.584.959	2.390.584.959	1.366.632.745	1.990.991.379
Other income	80.294.035	214.644.723	5.082.047.445	5.112.301.710

	Current year		Previous year	
	Quarter 2	Cumulative	Quarter 2	Cumulative
8- Other expenses	**661.044.583**	**661.287.865**	**336.221.058**	**484.572.133**
Residual value of liquidated assets	461.233.512	461.233.512	-	-

Penalties expenses	-	-	-	-
Late payment penalties	185.405.909	185.405.909	75.000.000	75.000.000
Payment on behalf of	-	-	-	-
Other expenses	14.405.162	14.648.444	261.221.058	409.572.133

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

1.1 Transactions with related individuals		**Current year (From 01/01/2026 to 30/06/2026)**	**Previous year (From 01/01/2025 to 30/06/2025)**
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	Contribute charter	-	-

JSC	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, *June 30th, 2026*

Prepared by	Chief Accountant	General Director
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