

**DEVELOPMENT INVESTMENT CONSTRUCTION
JOINT STOCK COMPANY**

Interim Separate Financial Statements
For the accounting period from 1 January 2026 to 30 June 2026
Reviewed

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REPORT OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of Development Investment Construction Joint Stock Company (hereinafter referred to as "DIC Group") presents this report and the accompanying Interim Separate Financial Statements of DIC Group for the six-month accounting period ended 30 June 2026.

General Information

Development Investment Construction Joint Stock Company is a joint stock company established and operating under Enterprise Registration Certificate No. 3500101107, first issued by the Department of Planning and Investment of Ba Ria – Vung Tau Province on 13 March 2008, and the latest amended 28th Enterprise Registration Certificate issued by the Department of Finance of Ho Chi Minh City on 24 December 2025.

The principal activities of DIC Group are investment in and development of new urban areas and industrial parks; investment in and development of residential properties and technical infrastructure for urban areas, transportation and irrigation works; investment consulting and project management; trading of construction materials; tourism services; and supervision of construction of technical infrastructure works.

The DIC Group's head office is located at 15 Thi Sach Street, Vung Tau Ward, Ho Chi Minh City, Vietnam.

The Board of Management, Board of General Directors and Audit Committee during the period and up to the date of this report are as follows:

The Board of Management

Mr Nguyen Hung Cuong	Chairman
Ms Nguyen Thi Thanh Huyen	Vice Chairman
Mr Nguyen Quang Tin	Member
Mr Dinh Hong Ky	Independent Member

The Board of General Directors

Mr Nguyen Quang Tin	General Director
Mr Nguyen Van Tung	Deputy General Director
Mr Nguyen Tuan Liem	Deputy General Director
Mr Tran Van Dat	Deputy General Director
Mr Pham Van Thai	Deputy General Director

Audit Committee

Mr Dinh Hong Ky	Chairman
Ms Nguyen Thi Thanh Huyen	Member

Legal representative

The legal representative of DIC Group during the period and up to the date of this report is Mr. Nguyen Hung Cuong – Chairman of the Board of Management.

Mr. Nguyen Quang Tin – General Director of DIC Group, was authorized by Mr. Nguyen Hung Cuong – Chairman of the Board of Management to sign the Interim Separate Financial Statements for the six-month accounting period ended 30 June 2026, pursuant to Power of Attorney No. 26/GUQ-DIC Group-HDQT dated 19 August 2024.

Auditors

NVA Auditing Company Limited has conducted a review of the Interim Separate Financial Statements of DIC Group.

REPORT OF THE BOARD OF GENERAL DIRECTORS (continued)

Statement of the Board of General Directors' responsibility in respect of the Interim Separate Financial Statements

The Board of General Directors of DIC Group is responsible for the preparation of the interim separate financial statements that give a true and fair view of the separate financial position, separate results of operations and separate cash flows of the DIC Group for the period. In preparing the interim separate financial statements, the Board of General Directors of DIC Group confirms that it has complied with the following requirements:

- Selecting appropriate accounting policies and applying such policies consistently;
- Making reasonable and prudent judgments and estimates;
- Preparing and presenting the Interim Separate Financial Statements in compliance with the applicable accounting standards, accounting regime and relevant prevailing regulations;
- Preparing the interim separate financial statements on a going concern basis, unless it is inappropriate to presume that the DIC Group will continue as a going concern.

The Board of General Directors of DIC Group ensures that the accounting records are maintained to reflect the financial position of the DIC Group with reasonable accuracy and fairness at any time and to ensure that the interim separate financial statements comply with the prevailing regulations of the State. The Board of General Directors is also responsible for safeguarding the assets of the DIC Group and taking appropriate measures to prevent and detect fraud and other irregularities.

The Board of General Directors of DIC Group confirms that the interim separate financial statements give a true and fair view of the separate financial position of the DIC Group as at 30 June 2026, its separate results of operations and separate cash flows for the six-month accounting period then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises and relevant prevailing regulations.

Approval of the interim separate financial statements

We, the Board of Management of DIC Group, hereby approve the Interim Separate Financial Statements of DIC Group for the six-month accounting period ended 30 June 2026, as set out from page 05 to page 46, for issuance.

On behalf of the Board of
Management



Nguyễn Hưng Cuong
Chairman

August 27, 2026

On behalf of the Board
of General Directors

Nguyễn Quang Tin
General Director

No: 49-2/BCSX-TC

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

To: Shareholders, The Board of Management and the Board of General Directors of
Development Investment Construction Joint Stock Company

We have reviewed the accompanying Interim Separate Financial Statements of Development Investment Construction Joint Stock Company, prepared on August 27, 2026, as set out from page 05 to page 46, comprising the Interim Separate Statement of Financial Position as at 30 June 2026, the Interim Separate Income Statement, the Interim Separate Cash Flow Statement for the six-month accounting period then ended, and the Notes to the Interim Separate Financial Statements

The Board of General Directors' responsibility

The Board of General Directors of DIC Group is responsible for the preparation and fair presentation of the Interim Separate Financial Statements in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises and relevant legal regulations governing the preparation and presentation of the Interim Separate Financial Statements, and for such internal control as the Board of General Directors determines is necessary to enable the preparation and presentation of the Interim Separate Financial Statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express a conclusion on the Interim Separate Financial Statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements 2410 – Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and, consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Separate Financial Statements do not present fairly, in all material respects, the financial position of DIC Group as at 30 June 2026, and its operating results and cash flows for the six-month accounting period then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises and relevant legal regulations governing the preparation and presentation of interim separate financial statements.

Other Matter

The separate financial statements for the financial year ended 31 December 2025 and the interim separate financial statements for the six-month accounting period ended 30 June 2025 of DIC Group were audited and reviewed by another audit firm and auditor, who expressed an unmodified opinion in the Independent Auditor's Report No. 301/BCKT-TC/2026/AASCS dated 25 March 2026 and issued an unmodified conclusion in the Review Report on Interim Financial Information No. 766/BCSX-TC/2025/AASCS dated 28 August 2025, respectively.

The interim separate financial statements for the six-month accounting period ended 30 June 2026 have been reviewed and are prepared in Vietnamese and English. In the event of any discrepancy between the Vietnamese and English versions, the Vietnamese version shall prevail.

NVA Auditing Company Limited
Deputy General Director

Nguyen Anh Tuan

Registered Auditor No: 1559-2023-152-1

Ho Chi Minh City, August 27, 2026

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND

ASSETS	Code	Note	30/06/2026	01/01/2026
A. CURRENT ASSETS	100		17,696,750,735,385	16,067,771,930,224
I. Cash and cash equivalents	110	V.1	2,220,131,987,010	3,262,850,894,312
1. Cash	111		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 financial investments	120		3,333,429,292,486	419,070,827,509
1. Short-term held-to-maturity investments	123	V.2	3,333,429,292,486	419,070,827,509
III. Current receivables	130		5,561,624,355,287	5,761,818,466,377
1. Short-term trade receivables	131	V.3	1,071,254,794,987	1,554,676,232,651
2. Short-term advances to suppliers	132	V.5	7,181,470,703	6,431,154,111
3. Other short-term receivables	135	V.4	4,483,319,559,153	4,200,842,549,171
4. Provision for doubtful short-term receivables	136	V.6	(131,469,556)	(131,469,556)
IV. Inventories	140	V.7	6,380,547,416,302	6,416,272,690,580
1. Inventories	141		6,380,547,416,302	6,416,272,690,580
V. Other current assets	160		201,017,684,300	207,759,051,446
1. Short-term prepaid expenses	161	V.8	172,444,236,302	177,912,638,921
2. Tax and other receivables from the State Budget	163	V.14	28,573,447,998	29,846,412,525
B. NON-CURRENT ASSETS	200		2,060,038,171,313	2,075,863,511,678
I. Non-current receivables	210		79,999,999,999	79,999,999,999
1. Other long-term receivables	215	V.4	79,999,999,999	79,999,999,999
II. Fixed assets	220		126,491,925,860	131,718,002,818
1. Tangible fixed assets	221	V.9	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	V.10	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	240	V.11	144,746,832,868	95,100,090,032
- Cost	241		195,745,932,878	144,455,832,878
- Accumulated depreciation	242		(50,999,100,010)	(49,355,742,846)
IV. Long-term financial investments	260	V.2	1,708,799,412,586	1,769,045,418,829
1. Investments in subsidiaries	261		1,538,449,917,962	1,579,860,721,322
2. Investments in joint ventures and associates	262		491,749,785,227	479,588,885,227
3. Investments in equity of other entities	263		1,769,594,112	1,769,594,112
4. Provision for losses on long-term investments in other entities	264		(485,254,963,619)	(467,973,781,832)
5. Long-term held-to-maturity investments	265		162,085,078,904	175,800,000,000
TOTAL ASSETS	280		19,756,788,906,698	18,143,635,441,902

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
As at 30 June 2026

Unit: VND

RESOURCE	Code	Note	30/06/2026	01/01/2026
C. LIABILITIES	300		9,477,446,345,733	7,866,632,995,075
I. Current liabilities	310		9,195,191,632,590	7,331,861,890,089
1. Short-term trade payables	311	V.12	358,618,353,884	417,687,201,380
2. Short-term advances from customers	312	V.13	2,936,700,861,837	3,060,369,671,134
3. Short-term taxes and other payables to the State Budget	314	V.14	28,539,840,482	452,085,048,842
4. Payables to employees	315		5,966,389,252	22,716,178,212
5. Short-term accrued expenses	316	V.15	272,438,534,074	279,794,161,655
6. Short-term unearned revenues	319	V.16	3,374,235,992	3,410,599,636
7. Other short-term payables	320	V.17	5,193,035,923,928	2,134,037,217,185
8. Short-term loan and finance lease	321	V.18	368,053,251,975	955,686,291,514
9. Bonus and welfare fund	323		28,464,241,166	6,075,520,531
II. Non-current liabilities	330		282,254,713,143	534,771,104,986
1. Long-term unearned revenues	337	V.16	106,007,217,400	107,694,335,396
2. Other long-term payables	338	V.17	-	1,119,952,234
3. Long-term loan and finance lease	339	V.18	176,247,495,743	425,956,817,356
D. OWNERS' EQUITY	400	V.19	10,279,342,560,965	10,277,002,446,827
1. Owners' contributed capital	411		7,964,311,910,000	7,964,311,910,000
- Ordinary shares with voting rights	411a		7,964,311,910,000	7,964,311,910,000
- Preference shares	411b		-	-
2. Share premium	412		1,345,901,798,421	1,345,901,798,421
3. Investment and development fund	418		82,002,783,070	82,002,783,070
4. Accumulated undistributed earnings	420		887,126,069,474	884,785,955,336
- Undistributed earnings accumulated to the end of prior period	420a		846,864,096,932	252,754,981,946
- Undistributed earnings in this period	420b		40,261,972,542	632,030,973,390
TOTAL RESOURCES	440		19,756,788,906,698	18,143,635,441,902

Prepared by

Chief Accountant

General Director

Le Thanh Hung

Bui Van Su

Nguyen Quang Tin

August 27, 2026

INTERIM SEPARATE INCOME STATEMENT
For the accounting period from 1 January 2026 to 30 June 2026

Unit: VND

Item	Code	Note	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
1. Revenue from sale of goods and rendering of services	01	VI.1	541,631,118,020	257,495,654,219
2. Revenue deductions	02	VI.2	24,835,160,767	35,891,171,147
3. Net revenue from sale of goods and rendering of services	10	VI.3	516,795,957,253	221,604,483,072
4. Cost of goods sold	11	VI.4	469,313,632,251	115,143,343,684
5. Gross profit from sales of goods and rendering of services	20		47,482,325,002	106,461,139,388
6. Gain/(loss) from sale and disposal of investment properties	21		-	-
7. Financial income	22	VI.5	103,435,643,581	51,601,647,908
8. Financial expenses	23	VI.6	35,480,428,269	36,852,402,298
- In which: Interest expense	24		18,150,555,267	11,812,120,013
9. Selling expenses	25	VI.7	11,481,696,493	16,634,382,136
10. Administrative expenses	26	VI.8	61,844,754,523	64,066,439,722
11. Net profit from operating activities	30		42,111,089,298	40,509,563,140
12. Other income	31	VI.9	3,802,979,497	9,577,883,903
13. Other expenses	32	VI.10	280,879,221	484,572,133
14. Other profit	40		3,522,100,276	9,093,311,770
15. Total accounting profit before tax	50		45,633,189,574	49,602,874,910
16. Current corporate income tax expenses	51	VI.11	5,371,217,032	3,820,775,864
17. Deferred corporate income tax expenses	52		-	-
18. Profit after corporate income tax	60		40,261,972,542	45,782,099,046

Prepared by

Chief Accountant

General Director

Le Thanh Hung

Bui Van Su

Nguyen Quang Tin

August 27, 2026



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INTERIM SEPARATE CASH FLOW STATEMENT
For the accounting period from 1 January 2026 to 30 June 2026

Unit: VND

Item	Code	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
I. Cash flows from operating activities			
1. Profit before tax	01	45,633,189,574	49,602,874,910
2. Adjustments for			
- Depreciation of fixed assets and investment properties	02	6,625,410,478	6,694,476,456
- Provisions	03	17,281,181,787	25,040,282,285
- Gains and losses from investing and financing activities	05	(103,448,546,166)	(51,601,647,908)
- Borrowing costs	06	18,150,555,267	11,812,120,013
3. Operating profit before changes in working capital	08	(15,758,209,060)	41,548,105,756
- Increase, decrease in receivables	09	188,033,211,090	130,995,680,198
- Increase, decrease in inventories	10	35,725,274,278	(992,047,933,069)
- Increase, decrease in payables	11	2,484,839,784,995	959,501,408,021
- Increase, decrease in prepaid expenses	12	5,468,402,619	(18,362,116,365)
- Interest paid	14	(17,997,510,706)	(11,748,871,927)
- Corporate income tax paid	15	(107,809,579,014)	(44,618,606,612)
- Other cash payments for operating activities	17	(15,533,137,769)	(14,030,978,048)
Net cash flows from operating activities	20	2,556,968,236,433	51,236,687,954
II. Cash flows from investing activities			
1. Cash paid for purchases and construction of fixed assets	21	(136,385,000)	(310,330,000)
2. Proceeds from disposal of fixed assets	22	393,779,015	-
3. Cash paid for loans granted and purchases of debt instruments	23	(3,013,610,705,806)	-
4. Cash receipts from collections of loans granted and proceeds from sales of debt instruments	24	97,500,000,000	320,181,599,516
5. Cash paid for investments in other entities	25	-	(103,627,370,000)
6. Cash receipts from recovery of investments in other entities	26	41,418,735,000	78,962,805,605
7. Interest received, dividends and profits received	27	118,894,406,080	13,594,140,296
Net cash flows from investing activities	30	(2,755,540,170,711)	308,800,845,417
III. Cash flows from financing activities			
1. Proceeds from borrowings	33	94,897,323,085	563,236,067,871
2. Repayment of borrowings	34	(939,044,296,109)	(1,103,349,961,330)
Net cash flows from financing activities	40	(844,146,973,024)	(540,113,893,459)
Net cash flows during the period	50	(1,042,718,907,302)	(180,076,360,088)
Cash and cash equivalents at the beginning of the period	60	3,262,850,894,312	746,853,302,518
Cash and cash equivalents at the end of the period	70	2,220,131,987,010	566,776,942,430

Prepared by

Chief Accountant

General Director

Le Thanh Hung

Bui Van Su

Nguyen Quang Tin

August 27, 2026

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

I. BACKGROUND

1. Type of ownership

Development Investment Construction Joint Stock Company is a joint stock company established and operating under Enterprise Registration Certificate No. 3500101107, first issued by the Department of Planning and Investment of Ba Ria – Vung Tau Province on 13 March 2008, and the latest amended 28th Enterprise Registration Certificate issued by the Department of Finance of Ho Chi Minh City on 24 December 2025.

The DIC Group's head office is located at 15 Thi Sach Street, Vung Tau Ward, Ho Chi Minh City, Vietnam.

2. Business sector

DIC Group's business activities comprise real estate business, construction and services.

3. Principal activities

The principal activities of DIC Group are investment in and development of new urban areas and industrial parks; investment in and development of residential properties and technical infrastructure for urban areas, transportation and irrigation works; investment consulting and project management; trading of construction materials; tourism services; and supervision of construction of technical infrastructure works.

4. Number of employees

The number of employees of DIC Group as at 30 June 2026 was 265 (as at 31 December 2025: 274).

5. Statement on the comparability of information presented in the interim separate financial statements

As disclosed in Note III.1 to the interim separate financial statements, from 1 January 2026, DIC Group adopted Circular No. 99/2025/TT-BTC issued by the Ministry of Finance on 27 October 2025 ("Circular 99"), providing guidance on the accounting regime for enterprises. Circular 99 is effective from 1 January 2026 and applies to financial years beginning on or after 1 January 2026. Circular 99 replaces Circular No. 200/2014/TT-BTC dated 22 December 2014 issued by the Ministry of Finance ("Circular 200"), providing guidance on the accounting regime for enterprises.

Due to the changes in the preparation and presentation of the interim separate financial statements under Circular 99 compared with Circular 200, the comparative information presented in the interim separate financial statements for the six-month accounting period ended 30 June 2026 has also been re-presented to conform with the corresponding figures under Circular 99, as disclosed in Note IX.3.

6. Corporate structure

As at 30 June 2026, DIC Group had 5 direct subsidiaries. General information on the subsidiaries of DIC Group is as follows:

Num ber	Name	Registered office address	Principal activities	Ownership		Voting right	
				End of period %	Begin ning of year %	End of period %	Begin ning of year %
1.	DIC Hospitality Joint Stock Company	No.169 Thuy Van, Tam Thang Ward, Ho Chi Minh City	Hospitality and tourism services	99.36	99.36	99.36	99.36

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

Num ber	Name	Registered office address	Principal activities	Ownership		Voting right	
				End of period %	Begin ning of year %	End of period %	Begin ning of year %
2.	Development Investment Construction Number 1 JSC	No.265, Le Hong Phong Street, Tam Thang Ward, Ho Chi Minh City	Trading and developing urban areas and industrial zones, real estate and technical infrastructure of urban areas	51.68	51.68	51.68	51.68
3.	Development Investment Construction Number 2 Joint Stock Company	No.5, Street No. 6, Chi Linh Urban Area, Rach Dua Ward, Ho Chi Minh City	Manufacturing and trading construction materials; real estate business	50.14	50.14	50.14	50.14
4.	DIC Vision Development Investment Joint Stock Company	No.265, Le Hong Phong Street, Tam Thang Ward, Ho Chi Minh City	Real estate business; management consulting activities; educations; care, nursing	98.67	98.67	98.67	98.67
5.	DIC Urban and Industrial zone Development Company Limited	No.15 Thi Sach, Vung Tau Ward, Ho Chi Minh City	Investment in Industrial Park	100	100	100	100
6.	Brothers DIC Ceramic Joint Stock Company (i)	North Chu Lai Industrial Park, Nui Thanh, Da Nang City	Production of ceramic products, wholesale materials, and mineral exploitation	0	49	0	49

(i) Pursuant to Resolution No. 118/NQ-DIC Group-HĐQT dated 30 October 2025 of the Board of Management of DIC Group, as at 31 March 2026, DIC Group had completed the divestment of its entire investment in Brothers DIC Ceramic Joint Stock Company.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

As at 30 June 2026, DIC Group had 4 direct associates. General information on the associates of DIC Group is as follows:

Num ber	Name	Registered office address	Principal activities	Ownership		Voting right	
				End of period %	Begin ning of year %	End of period %	Begin ning of year %
1.	DICERA Holdings Joint Stock Company	Ruby Tower Building - No. 12, 3/2 Street, Tam Thang Ward, Ho Chi Minh City	Construction	25.33	25.33	25.33	25.33
2.	D.I.C Real Estate Joint Stock Company	No.118 Gateway B, Tam Thang Ward, HCMC	Real estate	42.68	42.68	42.68	42.68
3.	Development Investment Construction - Concrete Joint Stock Company	No.169 Thuy Van, Tam Thang Ward, Ho Chi Minh City	Concrete production	36.00	36.00	36.00	36.00
4.	Southern Development Investment Joint Stock Company (i)	No.15 Thi Sach, Vung Tau Ward, Ho Chi Minh City	Short-stay services	33.74	43.35	33.74	43.35

(i) During the current period, DIC Group purchased an additional 1,216,090 shares offered to the existing shareholders of Phuong Nam Development Investment Joint Stock Company at a purchase price of VND 10,000 per share. Accordingly, as at 30 June 2026, DIC Group held 23,756,090 shares, representing 33.74% of the charter capital of Phuong Nam Development Investment Joint Stock Company (as at 31 December 2025: 22,540,000 shares, representing 43.35% of the charter capital).

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

1. Accounting period

The annual accounting period of DIC Group commences on 1 January and ends on 31 December each year.

2. Accounting currency

The currency used for accounting records is the Vietnamese Dong (VND).

III. ACCOUNTING STANDARDS AND ACCOUNTING REGIME APPLIED

1. Accounting regime applied

DIC Group applies the Vietnamese Accounting Regime for Enterprises issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance, providing guidance on the Vietnamese Accounting Regime for Enterprises in relation to the preparation and presentation of interim separate financial statements.

2. Statement of compliance with Vietnamese Accounting Standards and the Accounting Regime

DIC Group has applied the Vietnamese Accounting Standards and the relevant guidance issued by the State. The interim separate financial statements have been prepared and presented in accordance with the requirements of the respective accounting standards, the relevant implementing circulars and the prevailing Accounting Regime applicable to DIC Group.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

IV. ACCOUNTING POLICIES APPLIED

1. Foreign exchange rates applied in accounting

Transactions denominated in foreign currencies are translated into Vietnamese Dong using the actual transaction exchange rates at the dates of the transactions.

The actual exchange rate used for retranslation of monetary items denominated in foreign currencies at the reporting date is the average of the transfer buying and selling rates quoted by the commercial bank with which DIC Group regularly conducts transactions at the end of the accounting period. For foreign currency non-term deposit balances, DIC Group revalues all monetary items denominated in foreign currencies using the average transfer buying and selling rates quoted by the commercial bank with which DIC Group maintains the relevant deposit accounts. DIC Group does not revalue part or all of foreign currency-denominated receivables for which provision for doubtful debts has been provided.

Realized foreign exchange differences arising during the period and foreign exchange differences arising from the revaluation of monetary items denominated in foreign currencies at the end of the period are recognized in finance income or finance costs for the period.

2. Accounting principles for recognition of cash and cash equivalents

Cash comprises cash on hand and demand deposits at banks.

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

3. Accounting principles for financial investments

Held-to-maturity investments

Investments are classified as held-to-maturity investments when DIC Group has the positive intention and ability to hold them to maturity.

DIC Group's held-to-maturity investments comprise term deposits with credit institutions, bonds, certificates of deposit, loans and other investments of a similar nature.

Held-to-maturity investments are initially recognized at cost. Subsequent to initial recognition, these investments are carried at their carrying amount less provision for impairment losses.

Income from held-to-maturity investments, including interest on deposits, bonds and loans and other similar income, is recognized as finance income based on the period and actual interest rate in accordance with the relevant agreements.

At the reporting date, DIC Group assesses the recoverability of each held-to-maturity investment. Where there are indications or evidence that an investment may be impaired, DIC Group recognizes a provision for impairment in accordance with prevailing regulations.

Held-to-maturity investments are classified as current or non-current in the Statement of Financial Position based on the remaining maturity of the investments as at the end of the accounting period.

Investments in subsidiaries and associates

Investments in subsidiaries and associates are initially recognized at cost, comprising the purchase price or capital contribution and directly attributable costs incurred in connection with the investment. Dividends and profits distributed in cash or non-monetary assets relating to periods prior to the investment date are deducted from the cost of the investment. Dividends and profits distributed in cash or non-monetary assets relating to periods subsequent to the investment date are recognized as finance income.

Provision for impairment of investments is the excess of the carrying amount of the investments over their recoverable amount at the reporting date.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

Other investments

Other investments comprise investments in equity instruments of other entities over which DIC Group has neither control nor joint control, and no significant influence.

Other investments are initially recognized at cost, comprising the purchase price and directly attributable costs incurred in connection with the investment.

At the reporting date, DIC Group assesses the recoverability of other investments. Where the carrying amount exceeds the recoverable amount, a provision for impairment of investments is recognized in accordance with prevailing regulations. The provision recognized or reversed is recorded in finance costs.

4. Accounting principles for receivables

Receivables comprise trade receivables arising from transactions involving the sale of goods and provision of services, and other receivables that are non-trade in nature and do not arise from transactions involving the sale of goods and provision of services.

Provision for doubtful debts is made for each receivable based on the overdue period in accordance with the original payment terms (excluding any extensions of the payment period agreed between the parties), or based on the estimated loss that may arise. Receivables determined to be irrecoverable are written off in accordance with prevailing regulations.

Receivables are classified as current or non-current in the Interim Separate Statement of Financial Position based on their remaining maturity as at the end of the accounting period.

5. Accounting principles for inventories

Real estate held for sale

Real estate acquired or constructed for sale in the ordinary course of DIC Group's business, rather than for rental or capital appreciation, is recognized as inventory. Inventories are stated at the lower of cost and net realizable value. The cost of real estate inventories comprises land use fees, infrastructure construction costs, direct costs and other relevant overheads incurred to bring the inventories to their present location and condition.

Net realizable value is the estimated selling price of inventories in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale. Where necessary, provision is made for inventories that are damaged, obsolete, slow-moving or where their cost exceeds net realizable value. The difference between the provision required at the end of the current accounting period and the provision made at the end of the preceding accounting period is recognized as an increase or decrease in production and business expenses during the year.

Other inventories

Inventories are stated at cost. The cost of inventories comprises purchase costs, conversion costs and other directly attributable costs incurred in bringing the inventories to their present location and condition.

Inventories are determined using the weighted average cost method.

Inventories are accounted for using the perpetual inventory method.

Provision for decline in value of inventories is made at the reporting date for the excess of the cost of inventories over their net realizable value

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NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

6. Accounting principles for recognition and depreciation of 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.

DIC Group depreciates fixed assets related to production and business activities and charges depreciation expense to production and business expenses. For intangible fixed assets comprising land use rights, depreciation is only provided for land use rights with a definite term.

Depreciation is calculated using the straight-line method. The estimated depreciation periods are as follows:

- Building and structures	07 - 35 years
- Machinery & equipment	04 - 10 years
- Means of transportation	06 - 10 years
- Management equipment	04 - 10 years
- Others	05 years
- Land use rights	38 years
- Software	03 years

7. Accounting principles for recognition and depreciation of investment properties

Investment properties are initially recognized at cost. The cost of investment properties comprises all costs, whether cash or cash equivalents, incurred by DIC Group, or the fair value of other consideration given in exchange for the investment properties, up to the date of acquisition or completion of construction of the investment properties.

During the period of operating lease, investment properties are carried at cost, accumulated depreciation and net book value. DIC Group may refer to similar owner-occupied properties to estimate the useful lives and determine the depreciation method applicable to investment properties

- Building and structures	50 years
- Land use rights	50 years

Investment properties held for capital appreciation are not depreciated. Where there is reliable evidence that an investment property has declined in value compared with its market value and the decline can be reliably determined, the enterprise reduces the cost of the investment property and recognizes the resulting impairment loss in cost of goods sold, similar to the provision made for real estate inventories.

8. Accounting principles for prepaid expenses

Prepaid expenses represent actual costs incurred in relation to production and business activities over several accounting periods and are allocated to production and business expenses of the relevant accounting periods in accordance with the matching principle between revenue and expenses.

The allocation of prepaid expenses to production and business expenses in each period is based on the nature and extent of each expense item, whereby an appropriate allocation method and allocation basis are selected. Prepaid expenses are allocated over the relevant periods using the straight-line method or based on the extent to which economic benefits are obtained.

Prepaid expenses are classified as current or non-current assets in the Statement of Financial Position based on the expected allocation period from the date the expenses are incurred.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

9. Accounting principles for recognition of liabilities

Liabilities are classified according to their nature, including:

- Trade payables: comprise trade-related amounts payable arising from transactions involving the purchase of materials, goods, assets and services, including payables arising from import activities conducted through entrusted import agents.
- Other payables: comprise non-trade-related amounts payable that do not arise from transactions involving the purchase of materials, goods, assets and services.

Liabilities are classified as current or non-current in the Interim Separate Statement of Financial Position based on their remaining maturity as at the end of the accounting period.

10. Accounting principles for recognition of accrued expenses

Accrued expenses represent amounts payable for goods and services received from suppliers or provided to customers during the reporting period but not yet settled because complete invoices, supporting documents or accounting records have not yet been received. Accrued expenses also include amounts payable to employees for annual leave and production and business expenses that need to be accrued in advance to fully reflect the expenses of the accounting period in accordance with the matching principle between revenue and expenses.

Accrued expenses are recognized based on reasonable calculations supported by sufficient and reliable evidence. When the actual expenses are incurred, any difference between the actual amount and the amount accrued is recognized as an additional expense or reversal of the corresponding difference in production and business expenses.

11. Recognition of borrowings

Borrowings are initially recognized at the actual proceeds received. Subsequent to initial recognition, borrowings are carried at their principal amounts and classified as short-term or long-term borrowings based on the remaining repayment period of the payment obligations as at the reporting date.

Borrowings with a remaining repayment period of more than 12 months from the reporting date are presented as long-term borrowings. Long-term borrowings falling due for repayment within 12 months from the reporting date are reclassified and presented under current liabilities as "Current portion of long-term loan".

12. Accounting principles for recognition and capitalization of borrowing costs

Borrowing costs comprise interest expense and other costs incurred directly in connection with borrowings.

Borrowing costs other than interest payable, such as appraisal fees, audit fees, loan documentation fees, arrangement fees and other costs directly related to borrowings, are amortized over the term of the respective borrowings.

For borrowing costs directly attributable to the acquisition, construction or production of qualifying assets that meet the capitalization criteria under Vietnamese Accounting Standard No. 16 – Borrowing Costs, such borrowing costs are capitalized as part of the cost of the assets.

Borrowing costs and the amortization of discounts or premiums arising from bond issuance that were capitalized into work-in-progress real estate during the current period amounted to 19,373,046,723 VND (prior period: 98,678,445,740 VND).

13. Accounting principles for recognition of unearned revenue

Unearned revenue reflects the balance and movements in unearned revenue during the accounting period. Unearned revenue includes amounts received in advance from customers for one or more accounting periods in respect of the lease of assets. Unearned revenue is recognized as revenue in accordance with the period over which the performance obligations are satisfied or the lease term, as specified in the relevant contracts.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

14. Accounting principles for business cooperation contracts

A Business Cooperation Contract ("BCC") is a contractual arrangement between two or more parties to jointly undertake an economic activity without establishing a separate legal entity. DIC Group assesses the terms and substance of each BCC to determine whether joint control exists or not, in order to apply an appropriate accounting policy. When receiving cash or assets contributed by other parties to a BCC, DIC Group recognizes such amounts as liabilities, rather than equity.

For jointly controlled BCCs:

- Where DIC Group is the accounting and tax reporting party for the BCC, DIC Group maintains accounting records to monitor all revenue and expenses arising from the BCC for reconciliation and tax reporting purposes. In the Income Statement, DIC Group recognizes only the revenue and expenses corresponding to its rights and obligations under the BCC.
- Where DIC Group is not the accounting and tax reporting party for the BCC, DIC Group recognizes revenue and expenses corresponding to its share of the benefits or obligations under the BCC.

For BCCs without joint control:

- Where DIC Group is entitled to benefits that depend on the operating results of the BCC, the capital contribution and benefits received are accounted for in accordance with the accounting policies applicable to investments in other entities.
- Where DIC Group is entitled to fixed benefits that do not depend on the operating results of the BCC, the accounting treatment is based on the substance of the contract. Where the contribution is made in non-monetary assets, it is accounted for as a lease transaction; where the contribution is made in cash, it is accounted for as a lending transaction and finance income is recognized in accordance with applicable regulations. Where DIC Group is the accounting party for the BCC, DIC Group recognizes the entire revenue, expenses and operating results of the BCC in its financial statements.

15. Accounting principles for recognition of equity

Owners' contributed capital is recognized based on the actual capital contributed by the owners.

Share premium is recognized as the difference between the issue price and par value of shares; the difference between the repurchase price and reissue price of treasury shares; the value of the conversion option of convertible bonds at maturity; and other differences in accordance with applicable laws. Share premium is recognized as the difference between the issue price and par value of shares; the difference between the repurchase price and reissue price of treasury shares; the value of the conversion option of convertible bonds at maturity; and other differences in accordance with applicable laws.

Retained earnings reflect the after-tax operating results of DIC Group after the appropriation of funds and distribution of profits in accordance with the decisions of the owners, where applicable.

16. Accounting principles and methods for recognition of revenue and other income

Revenue from sales of goods

Revenue from sales of goods is recognized when all of the following conditions are satisfied:

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



NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

Revenue from sales of real estate

Revenue from sales of real estate where DIC Group acts as the developer is recognized when all of the following conditions are simultaneously satisfied:

- The real estate has been fully completed and handed over to the buyer, and DIC Group has transferred the risks and rewards associated with ownership of the real estate to the buyer;
- DIC Group retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the real estate;
- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to DIC Group;
- The costs incurred or to be incurred in respect of the transaction can be measured reliably.

Revenue from rendering of services

Revenue from rendering of services is recognized when all of 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 DIC Group;
- The stage of completion of the transaction at the reporting date can be measured reliably;
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Finance income

Finance income comprises interest income, royalty income, dividends, profits distributed and other finance income. Revenue is recognized when both of the following conditions are satisfied:

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

Dividends and profits distributed are recognized when DIC Group's right to receive the dividends or profits is established. Dividends received in the form of shares are recorded only in terms of the increase in the number of shares held and no value is recognized for the shares received.

Other income

Other income comprises income arising from transactions and events that do not form part of DIC Group's ordinary production and business activities.

Other income includes, but is not limited to, proceeds from the disposal of fixed assets; penalties received from counterparties for breach of contracts; compensation received from third parties; liabilities no longer payable; recovery of bad debts previously written off; refunds or reductions of taxes and fees previously recognized; gifts received; and other similar income.

17. Accounting principles for deductions from revenue

DIC Group records deductions from revenue from sales of goods and rendering of services arising during the year, including trade discounts, sales rebates and sales returns. Taxes deducted from revenue, such as output value added tax payable under the direct method, are not presented as revenue deductions.

Revenue deductions are recognized when sufficient supporting evidence is available to determine the amount of the deduction and are presented separately from revenue from sales of goods and rendering of services.

Revenue deductions arising during the period are deducted from revenue for the period in which they arise. Where revenue deductions relate to revenue recognized in prior periods, the accounting treatment is made in accordance with applicable accounting standards and regulations, including regulations on events occurring after the reporting period, where applicable.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

18. Accounting principles for cost of goods sold

Cost of goods sold reflects the cost of goods, products, services, investment properties and other assets sold or services rendered during the period, corresponding to the revenue recognized.

Cost of goods sold is determined based on the inventory costing method applied by DIC Group and includes direct costs related to the production of goods and finished products or the rendering of services.

For leasing and investment property activities, cost of goods sold comprises costs directly related to such activities, including depreciation, repairs, operating costs, disposal and liquidation costs and other appropriate costs in accordance with applicable regulations.

At the reporting date, DIC Group assesses the net realizable value of inventories. Where net realizable value is lower than cost, DIC Group recognizes a provision for decline in value of inventories in accordance with prevailing regulations. The provision recognized or reversed is recorded in cost of goods sold.

19. Accounting principles for finance costs

Finance costs comprise expenses or losses relating to financial investment activities, costs of purchasing trading securities, borrowing costs that are not capitalized in accordance with applicable regulations, losses on disposal of financial investments, transaction costs incurred in disposing of financial investments, the excess of the early redemption price of issued bonds over their carrying amount, provision for decline in value of trading securities, provision for impairment of investments in other entities, foreign exchange losses arising on disposal of foreign currencies or revaluation of monetary items denominated in foreign currencies at the end of the period, and cash discounts granted to customers.

20. Accounting principles for selling expenses and administrative expenses

Selling expenses reflect actual expenses incurred in the process of selling products and goods and rendering services, including salaries and wages of sales personnel, allowances, social insurance, health insurance, unemployment insurance and trade union fees of sales personnel; expenses for product promotion and introduction, advertising, sales commissions, storage, packaging and transportation; warranty expenses for products, goods and services; construction warranty expenses for construction enterprises; and repair costs of fixed assets used by the sales department.

Administrative expenses reflect general administrative expenses of the enterprise, including salaries, wages and allowances of management personnel; payroll-related contributions such as social insurance, health insurance, unemployment insurance and trade union fees; office supplies and tools; depreciation of fixed assets used for management purposes; land rental and business licence tax; provision for doubtful debts; outsourced services such as electricity, water, telephone, property insurance and fire and explosion insurance; other cash expenses such as hospitality and customer conferences; and other administrative expenses.

21. Accounting principles and methods for recognition of current and deferred corporate income tax expenses

Current corporate income tax expense is determined based on taxable income and the applicable corporate income tax rate.

Deferred corporate income tax expense is determined based on deductible temporary differences, taxable temporary differences and the applicable corporate income tax rate. A deferred tax liability is recognized for all taxable temporary differences. A deferred tax asset is recognized only to the extent that it is probable that DIC Group will have sufficient taxable profit in the future against which the deductible temporary differences can be utilized.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

22. Related parties

Parties are considered related parties when one party has the ability to control or exercise significant influence over the other party in making financial and operating policy decisions. Parties are also considered related parties when they are under common control or subject to common significant influence.

In considering each possible related party relationship, attention is directed to the substance of the relationship rather than merely its legal form.

23. Segment reporting

A business segment is a separately identifiable component of an enterprise that is engaged in producing or providing products or services and is subject to risks and returns that are different from those of other business segments.

A geographical segment is a separately identifiable component of an enterprise that is engaged in producing or providing products or services within a particular economic environment and is subject to risks and returns that are different from those of segments operating in other economic environments.

24. Use of accounting estimates

The preparation and presentation of the Interim Separate Financial Statements in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises and relevant legal regulations require the Board of General Directors to make accounting estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent assets and liabilities at the reporting date, as well as the amounts of revenue and expenses recognized during the period.

Accounting estimates and assumptions are reviewed and assessed regularly based on actual experience and other relevant factors, including assumptions about future events that the Board of General Directors considers reasonable under the circumstances. Although these estimates are based on available information and assumptions considered appropriate at the date of preparation of the Interim Separate Financial Statements, actual results may differ from these estimates.

V. ADDITIONAL INFORMATION TO ITEMS IN INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents

Cash and cash equivalents that are not restricted as to use	30/06/2026 VND	01/01/2026 VND
Cash on hand	1,170,717,756	3,460,556,875
Cash in bank	445,696,898,965	1,045,473,811,632
- Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Vung Tau Branch	383,624,149,751	749,468,041,768
- Other banks	62,072,749,214	296,005,769,864
Cash equivalents (i)	1,773,264,370,289	2,213,916,525,805
- Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Vung Tau Branch	1,324,858,025,200	1,305,000,000,000
- Saigon Hanoi Commercial JSB - Vung Tau Branch	189,036,849,315	700,000,000,000
- Other banks	259,369,495,774	208,916,525,805
Total	2,220,131,987,010	3,262,850,894,312

(i) Cash equivalents are term deposits at commercial banks with earning interest from 3.8% to 4.75% per annum (as at the beginning of year from 3% to 4.75% per annum).

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

2. Financial investments

	30/06/2026			01/01/2026		
	Cost VND	Recoverable amount VND	Provision VND	Cost VND	Recoverable amount VND	Provision VND
Short-term held-to-maturity investments						
Term deposits (i)						
- Ho Chi Minh City Development Joint Stock Commercial Bank - Vung Tau Branch	3,333,429,292,486	3,333,429,292,486	-	419,070,827,509	419,070,827,509	-
- Saigon Hanoi Commercial Joint Stock Bank - Vung Tau Branch	3,129,823,779,747	3,129,823,779,747	-	240,005,479,452	240,005,479,452	-
- Vietnam Joint Stock Commercial Bank for Industry and Trade Ba Ria - Vung Tau Branch	1,039,608,327,696	1,039,608,327,696	-	40,000,000,000	40,000,000,000	-
- Joint Stock Commercial Bank for Investment and Development of Vietnam	700,134,246,574	700,134,246,574	-	-	-	-
- Other banks	500,038,356,165	500,038,356,165	-	-	-	-
Loan receivables (iii)						
- Related parties (Note VIII.2)	450,023,561,642	450,023,561,642	-	200,005,479,452	200,005,479,452	-
- Brothers DIC Ceramic Joint Stock Company	440,019,287,670	440,019,287,670	-	-	-	-
	203,605,512,739	203,605,512,739	-	179,065,348,057	179,065,348,057	-
	171,874,683,562	171,874,683,562	-	170,163,559,976	170,163,559,976	-
	31,730,829,177	31,730,829,177	-	8,901,788,081	8,901,788,081	-
Long-term held-to-maturity investments						
Bonds (ii)						
- Loan receivables (iii)	162,085,078,904	162,085,078,904	-	175,800,000,000	175,800,000,000	-
- Related parties (Note VIII.2)	9,385,078,904	9,385,078,904	-	9,000,000,000	9,000,000,000	-
- Brothers DIC Ceramic Joint Stock Company	152,700,000,000	152,700,000,000	-	166,800,000,000	166,800,000,000	-
	91,800,000,000	91,800,000,000	-	85,600,000,000	85,600,000,000	-
	60,900,000,000	60,900,000,000	-	81,200,000,000	81,200,000,000	-
Total	3,495,514,371,390	3,495,514,371,390	-	594,870,827,509	594,870,827,509	-

(i) These comprise term deposits with banks with original maturities ranging from 6 to 12 months, earning interest at rates ranging from 7.4% to 8.5% per annum (as at 31 December 2025: 4.95% to 6.5% per annum).

(ii) These comprise bank bonds with maturities ranging from 7 to 10 years, earning interest at rates ranging from 5.88% to 6.68% per annum.

(iii) These comprise loans bearing interest at rates ranging from 6% to 12.5% per annum. The loans are secured by collateral and are used to supplement the borrowers' working capital and support their business operations.

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

INTERIM SEPARATE FINANCIAL STATEMENTS
For the accounting period ended 30 June 2026

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

Financial investments (continued)

	30/06/2026				01/01/2026			
	Voting rights (%)	Recoverable Cost amount VND	Provision VND		Voting rights (%)	Recoverable Cost amount VND	Provision VND	
Investments in subsidiaries								
DIC Hospitality Joint Stock Company	99.36	1,538,449,917,962	(247,694,063,619)		99.36	1,579,860,721,322	(242,573,781,832)	
DIC Vision Development Investment Joint Stock Company	98.67	1,365,590,221,388	(229,229,021,842)		98.67	1,365,590,236,388	(181,442,082,619)	
DIC Urban and Industrial zone Development Company Limited	100	59,200,000,000	(7,040,576,420)		100	59,200,000,000	(8,488,343,920)	
Development Investment Construction Number 2 Joint Stock Company	50.14	50,000,000,000	(11,424,465,357)		50.14	50,000,000,000	(11,232,566,933)	
Development Investment Construction Number 1 Joint Stock Company	51.68	48,932,796,574	-		51.68	48,932,796,574	-	
Brothers DIC Ceramic Joint Stock Company (i)	-	14,726,900,000	-		49.00	14,726,900,000	(41,410,788,360)	
Investments in associates								
Southern Development Investment Joint Stock Company (ii)	33.74	491,749,785,227	(237,560,900,000)		43.35	479,588,885,227	(225,400,000,000)	
DICERA Holdings Joint Stock Company	25.33	237,560,900,000	-		25.33	225,400,000,000	-	
Development Investment Construction - Concrete Joint Stock Company	36.00	203,668,381,227	-		36.00	203,668,381,227	-	
D.I.C Real Estate Joint Stock Company	42.68	30,582,504,000	-		42.68	30,582,504,000	-	
Investments in other entities								
Vina Dai Phuoc Corporation	0.10	19,938,000,000	-		0.10	19,938,000,000	-	
Development Investment Construction Hoi An Joint Stock Company	0.25	1,769,594,112	-		0.27	1,769,594,112	-	
Total		2,031,969,297,301	(485,254,963,619)			2,061,219,200,661	(467,973,781,832)	

(i) Pursuant to Resolution No. 118/NQ-DIC Group-HDQT dated 30 October 2025 of the Board of Management of DIC Group, as at 31 March 2026, DIC Group had completed the divestment of its entire investment in Brothers DIC Ceramic Joint Stock Company.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

Financial investments (continued)

(ii) During the current period, DIC Group purchased an additional 1,216,090 shares offered to the existing shareholders of Southern Development Investment Joint Stock Company at a purchase price of VND 10,000 per share. Accordingly, as at 30 June 2026, DIC Group held 23,756,090 shares, representing 33.74% of the charter capital of Southern Development Investment Joint Stock Company (as at 31 December 2025: 22,540,000 shares, representing 43.35% of the charter capital).

(*) DIC Group does not have sufficient basis and information to reliably determine the recoverable amount of the above investments as at the date of preparation of the interim separate financial statements. Accordingly, DIC Group has not disclosed the recoverable amount of these investments in the Notes to the interim separate financial statements.

The closing balances of receivables and payables and significant transactions during the period between DIC Group and its subsidiaries and associates are disclosed in Note VIII.2.

3. Short-term trade receivables

	30/06/2026		01/01/2026	
	Carrying amount	Provision	Carrying amount	Provision
	VND	VND	VND	VND
Customers of Dai Phuoc Eco-tourism Project	297,146,126,954	-	765,263,220,094	-
Customers of Block B Pullman Project, Vung Tau	398,661,923,851	-	399,661,923,851	-
Customers of Vung Tau Gateway Apartment Project	172,762,902,418	-	173,488,003,007	-
Customers of Nam Vinh Yen New Urban Area Project (i)	133,450,164,886	-	154,078,902,089	-
Customers of Chi Linh Centre Project, Vung Tau	22,614,534,041	-	22,636,978,041	-
Others	46,619,142,837	-	39,547,205,569	-
Total	1,071,254,794,987	-	1,554,676,232,651	-

In which:

Receivables from third parties	656,006,114,995	-	1,148,595,314,067	-
Receivables from related parties (Note VIII.2)	415,248,679,992	-	406,080,918,584	-

(i) The value of trade receivables arising from this project were pledged as collateral assets for the long-term loans as described in Note V.18.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

4. Other receivables

	30/06/2026		01/01/2026	
	Carrying amount	Provision	Carrying amount	Provision
	VND	VND	VND	VND
Short-term	4,483,319,559,153	(131,469,556)	4,200,842,549,171	(131,469,556)
Advances for compensation and site clearance	4,065,433,806,032	-	3,782,464,376,032	-
Long Tan Project	2,778,177,142,400	-	2,636,394,302,400	-
North Vung Tau Project	1,092,462,574,915	-	951,275,984,915	-
Chi Linh Project	140,014,270,244	-	140,014,270,244	-
Quang Binh Project	47,429,649,000	-	47,429,649,000	-
Hiep Phuoc Project	4,810,000,000	-	4,810,000,000	-
Bau Trung Project	2,000,000,000	-	2,000,000,000	-
Hau Giang Project	540,169,473	-	540,169,473	-
Advances to employees	59,537,749,441	(131,469,556)	43,890,683,682	(131,469,556)
Deposit	76,199,117,053	-	77,420,509,309	-
Payment on behalf	57,526,320,213	-	57,082,809,045	-
Others	224,622,566,414	-	239,984,171,103	-
Long-term	79,999,999,999	-	79,999,999,999	-
A.T.A Construction Investment Joint Stock Company (i)	79,999,999,999	-	79,999,999,999	-
Total	4,563,319,559,152	(131,469,556)	4,280,842,549,170	(131,469,556)
In which:				
Receivables from related parties	1,360,464,416,798	-	1,269,677,321,986	-
Individual related parties (Note VIII.1)	1,038,605,310,000	-	936,013,129,500	-
Other related parties (Note VIII.2)	321,859,106,798	-	333,664,192,486	-

(i) This represents a receivable arising from an investment cooperation arrangement under joint control with A.T.A Construction Investment Joint Stock Company pursuant to Investment Cooperation Contract No. 01/DIC-A.T.A dated 14 January 2009 for the development of the Phu My New Urban Residential Area Project, Tan Thanh District, Ba Ria – Vung Tau Province (now Phu My Ward, Ho Chi Minh City). Under the contract, DIC Group is entitled to a share of the project's profits based on the ratio agreed by the parties in the investment cooperation contract. The cooperation term extends until completion of the project. As at 30 June 2026, DIC Group assessed that this receivable is fully recoverable.

As at 30 June 2026 and 31 December 2025, apart from the doubtful debts disclosed in Note V.6, DIC Group had no other receivables that were overdue or not yet overdue but were considered doubtful of recovery.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

5. Short-term advances to suppliers

	30/06/2026		01/01/2026	
	Carrying amount VND	Provision VND	Carrying amount VND	Provision VND
Advances to third parties (i)	7,181,470,703	-	6,431,154,111	-
Total	7,181,470,703	-	6,431,154,111	-

(i) As at 30 June 2026 and 31 December 2025, there were no short-term advances to suppliers accounting for 10% or more of the total balance.

6. Doubtful debts

	30/06/2026			01/01/2026		
	Overdue period	Original principal amount VND	Recoverable amount VND	Overdue period	Original principal amount VND	Recoverable amount VND
Advances receivable	Over 3 years	131,469,556	-	(131,469,556)	Over 3 years	131,469,556
Total		131,469,556	-	(131,469,556)		-
					131,469,556	-
						(131,469,556)

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

7. Inventories

	30/06/2026		01/01/2026	
	Original cost	Provision	Original cost	Provision
	VND	VND	VND	VND
Properties in progress (*)	6,346,757,094,745	-	6,370,546,818,260	-
Real estate products	32,864,424,809	-	44,857,005,572	-
Raw materials	302,464,478	-	302,464,478	-
Merchandise	623,432,270	-	566,402,270	-
Total	6,380,547,416,302	-	6,416,272,690,580	-

(*) Properties in progress includes investment and development expenses of the following projects:

	30/06/2026	01/01/2026
	VND	VND
Nam Vinh Yen New Urban Area Project (i)	2,209,955,308,539	2,129,730,558,614
Apartment A2-1 Project Vung Tau Center Point (i)	1,242,415,511,745	1,503,483,707,735
Urban Area Project in Ward 4, Hau Giang (i)	1,109,969,550,181	1,060,513,059,138
Long Tan Resort Project, Nhon Trach (i)	1,069,946,559,172	1,049,545,476,568
Northern Vung Tau New Urban Area Project	262,539,731,701	260,369,089,789
Cap Saint Jacques Complex Area Project - Phase 2 & 3 (i)	344,612,570,342	261,645,235,377
Infrastructure for Dai Phuoc Urban Area Project (i)	45,747,925,782	44,139,371,161
Hiep Phuoc Urban Area Project, Nhon Trach	36,011,160,769	37,277,814,041
Others	25,558,776,514	23,842,505,837
Total	6,346,757,094,745	6,370,546,818,260

(i) The value of land use rights and assets formed from the loans of the projects were pledged as collateral assets for the short-term and long-term loans as described in Note V.18.

8. Short-term prepaid expenses

	30/06/2026	01/01/2026
	VND	VND
Brokerage expenses of projects are allocated according to real estate revenue	172,001,319,307	177,184,568,321
Tools and supplies	442,916,995	728,070,600
Total	172,444,236,302	177,912,638,921

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

9. Increase, decrease in tangible fixed assets

	Buildings, structures	Machinery and equipment	Means of transport	Management equipment	Others	Total
Unit: VND						
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
Purchases	-	-	-	136,385,000	-	136,385,000
Liquidating, disposing	-	-	(1,604,444,545)	-	-	(1,604,444,545)
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
Depreciation	1,841,774,772	284,955,187	1,676,862,305	1,026,908,022	72,046,590	4,902,546,876
Liquidating, disposing	-	-	(1,224,035,901)	-	-	(1,224,035,901)
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

The cost of tangible fixed assets that were fully depreciated but remained in use as at the end of the period amounted to 13,008,989,647 VND (as at the beginning of the year: 12,210,989,647 VND).

Certain tangible fixed assets of DIC Group were pledged as security for short-term borrowings as at the end of the period, as disclosed in Note V.18.

The details of tangible fixed assets currently in use with a carrying amount accounting for 10% or more of the total value of tangible fixed assets as at the end of the period are as follows:

Description	Original cost	Accumulated depreciation	Net book value
Office building	95,291,866,416	8,729,300,628	86,562,565,788
Total	95,291,866,416	8,729,300,628	86,562,565,788

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

10. Increase, 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
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
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

As at the end of the period, none of the intangible fixed assets was pledged or mortgaged as security for DIC Group's borrowings.

The details of intangible fixed assets currently in use with a value accounting for 10% or more of the total value of intangible fixed assets as at the end of the period are as follows:

Description	Original cost	Accumulated depreciation	Net book value
Land use rights for the office of the Project Management Board in the Northern region	3,065,082,600	-	3,065,082,600
Sophos firewall software	1,010,168,000	192,257,788	817,910,212
Total	4,075,250,600	192,257,788	3,882,992,812

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NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

11. Increase, decrease in investment properties

Unit: VND

	Land use rights and Infrastructure for lease	Other investment properties	Total
Original cost			
Opening balance	144,455,832,878	-	144,455,832,878
Purchases	-	51,290,100,000	51,290,100,000
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
Depreciation	1,444,558,326	198,798,838	1,643,357,164
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

As at the end of the period, none of the investment properties was pledged or mortgaged as security for DIC Group's borrowings.

Revenue and cost of investment property leasing are presented in Notes VI.1 and VI.4.

The details of investment properties currently held with a value accounting for 10% or more of the total value of investment properties as at the end of the period are as follows:

Description	Original cost	Accumulated depreciation	Net book value
Land use rights and assets attached to land of the Dai Phuoc Eco-tourism Urban Area Project in Dai Phuoc Commune, Dong Nai City, with the ownership term expiring on 15 November 2054	144,455,832,878	50,800,301,172	93,655,531,706
Commercial property at Block C – DIC Phoenix, Chi Linh Central Area, Tam Thang Ward, Ho Chi Minh City	51,290,100,000	198,798,838	51,091,301,162
Total	195,745,932,878	50,999,100,010	144,746,832,868

12. Short-term trade payables

	30/06/2026 VND	01/01/2026 VND
Third parties (i)	61,290,281,136	89,317,474,246
Related parties (Note VIII.2)	297,328,072,748	328,369,727,134
Total	358,618,353,884	417,687,201,380

(i) As at 30 June 2026 and 31 December 2025, there were no short-term trade payables accounting for 10% or more of the total balance.

As at 30 June 2026 and 31 December 2025, the DIC Group had no overdue short-term trade payables.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

13. Short-term advances from customers

	30/06/2026	01/01/2026
	VND	VND
Customers of Nam Vinh Yen New Urban Area Project	1,429,438,226,592	1,410,198,944,215
Customers of Apartment A2-1 Vung Tau Center Point	1,210,985,168,525	1,309,216,660,435
Customers of Vi Thanh Commercial Residential Area Project	161,876,487,402	186,630,459,490
Customers of Chi Linh Center, Vung Tau Project	54,100,278,152	54,100,278,152
Customers of Dai Phuoc Urban Area Project	35,730,310,937	28,048,549,156
Customers of Cap Saint Jacques Complex Project	5,178,552,361	15,876,448,226
Customers of Hiep Phuoc Urban Area Project	7,023,510,491	19,887,545,410
Customers of other projects	32,368,327,377	36,410,786,050
Total	2,936,700,861,837	3,060,369,671,134
<u>In which:</u>		
Related parties (Note VIII.2)	263,176,636,444	500,610,026,086

14. Taxes and other payables to/(receivables from) the State Budget

	01/01/2026	Payable during the period	Actually paid/set off during the period	30/06/2026
	VND	VND	VND	VND
Payables	452,085,048,842	32,286,512,574	455,831,720,934	28,539,840,482
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	5,371,217,032	107,809,579,014	13,896,653,094
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
Other tax	42,250,046,759	7,150,276,517	45,912,260,267	3,488,063,009
Receivables	(29,846,412,525)	1,272,964,527		- (28,573,447,998)
Corporate income tax	(29,737,805,989)	1,272,964,527		- (28,464,841,462)
Other tax	(108,606,536)	-		- (108,606,536)

15. Short-term accrued expenses

	30/06/2026	01/01/2026
	VND	VND
Third parties		
Cost of projects	271,708,833,395	272,001,169,753
Interest expense	573,188,283	6,979,791,346
Other expenses	156,512,396	813,200,556
Total	272,438,534,074	279,794,161,655

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

16. Unearned revenues

	30/06/2026	01/01/2026
	VND	VND
Short-term	3,374,235,992	3,410,599,636
Revenue advanced from leasing Dai Phuoc golf course	3,374,235,992	3,374,235,992
Others	-	36,363,644
Long-term	106,007,217,400	107,694,335,396
Revenue advanced from leasing Dai Phuoc golf course	106,007,217,400	107,694,335,396
Total	109,381,453,392	111,104,935,032

17. Other payables

	30/06/2026	01/01/2026
	VND	VND
Short-term	5,193,035,923,928	2,134,037,217,185
Deposits received for project transfer	4,720,792,777,500	1,520,792,777,500
Deposit	223,046,918,500	307,720,594,658
Share of profit from business cooperation	136,388,584,457	136,388,584,457
Registration fee and maintenance fund (i)	62,258,822,645	40,702,543,903
Compensation payables	18,058,150,567	48,878,506,194
Others	32,490,670,259	79,554,210,473
Long-term	-	1,119,952,234
Capital contribution from Business Cooperation contracts (ii)	-	1,119,952,234
Total	5,193,035,923,928	2,135,157,169,419

In which:

Other payables to related parties (Note VIII.2)	83,117,753,697	224,926,933,855
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(i) The maintenance fund represents 2% of the total net contract value collected by the DIC Group from customers. This amount will be transferred to the Residents Committees of the condominium upon its establishment.

As at 30 June 2026 and 31 December 2025, the DIC Group had no overdue other payables.

DEVELOPMENT INVESTMENT CONSTRUCTION JOINT STOCK COMPANY

15 Thi Sach Street, Vung Tau Ward, Ho Chi Minh City

INTERIM SEPARATE FINANCIAL STATEMENTS

For the accounting period ended 30 June 2026

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

18. Loan and finance lease

	30/06/2026 VND	Increase VND	Decrease VND	01/01/2026 VND
Short-term loan - Third parties				
Loans from banks (Note 18.1)	368,053,251,975	154,835,256,570	(742,468,296,109)	955,686,291,514
Vietnam Bank for Agriculture and Rural Development – Dong Nai Branch	168,853,251,975	55,335,256,570	(39,344,296,109)	152,862,291,514
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Vung Tau Branch	90,000,000,000	-	-	90,000,000,000
Current portion of long-term loans (Note 18.2)	78,853,251,975	55,335,256,570	(39,344,296,109)	62,862,291,514
Common bonds due for payment (Note 18.3)	199,200,000,000	99,500,000,000	(103,124,000,000)	202,824,000,000
	-	-	(600,000,000,000)	600,000,000,000
Long-term loans - Third parties				
Loans from banks (Note 18.2)	176,247,495,743	42,986,066,515	(292,695,388,128)	425,956,817,356
Vietnam Joint Stock Commercial Bank for Industry and Trade – Binh Xuyen Branch	176,247,495,743	42,986,066,515	(99,500,000,000)	232,761,429,228
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Vung Tau Branch	40,000,000,000	-	(12,000,000,000)	52,000,000,000
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Vung Tau Branch	83,344,309,339	16,897,637,811	-	66,446,671,528
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Vung Tau Branch	52,903,186,404	26,088,428,704	-	26,814,757,700
Development of Vietnam - Nam Ky Khoi Nghia Branch	-	-	(87,500,000,000)	87,500,000,000
Saigon Thuong Tin Commercial Joint Stock Bank – Ba Ria Vung Tau Branch	-	-	(193,195,388,128)	193,195,388,128
Common bonds (Note 18.3)	-	-	-	-
Total	544,300,747,718	197,821,323,085	(1,035,163,684,237)	1,381,643,108,870

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

18.1. Details of short-term loans from banks are as follows:

Objects	As at 30/06/2026 VND	Interest rate (%/year)	Collaterals
Vietnam Bank for Agriculture and Rural Development – Dong Nai Branch	90,000,000,000	8.2%	- 12,996.8 m2 of residential land under LURG and ownership of houses and other land-attached assets No. BN981924 issued by the People's Committee of Ba Ria - Vung Tau Province on May 20 th , 2014 with total collateral value equal 378,342,151,000 VND.
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Vung Tau Branch	78,853,251,975	8%-10.7%	- 05 land plots of the Vi Thanh Commercial Residential Area Project, Hau Giang.
Total	168,853,251,975		

18.2. Details of long-term loans from banks are as follows:

Objects	Classified into			Principal repayment term	Interest rate (%/year)	Collaterals
	As at 30/06/2026 VND	Current portion of long-term loans VND	Long-term loans VND			
Vietnam Joint Stock Commercial Bank for Industry and Trade – Binh Xuyen Branch	64,000,000,000	24,000,000,000	40,000,000,000	To 01 November 2028	9.8%	- Certificate of land use rights, ownership of houses and other assets attached to land number DM 516188 issued by Land Registration Office of Vinh Phuc province on November 6, 2023, certificate number: CT27889. 3 plots of land number 669, 909, 855, Total area: 18,626.7 m2. - The assets attached to the land are the DIC Star Vinh Yen Hotel complex. - Rights of assets (including but not limited to: the right to claim and to benefit the amount receivables; the rights to share, use, exploit, and/ or own the shared product; the rights to request reimbursement advances, penalties, compensation for damage and enjoyment of this amount; rights, benefits, reimbursements; ...) of DIC Group arising from the DIC Star Hotel complex project.
Saigon Thuong Tin Commercial JSB – Ba Ria Vung Tau Branch	175,000,000,000	175,000,000,000		- To 17 June 2027	13.2%	- Property rights arising from the A2-1 Chi Linh Apartment Project; - Right to use 9,282 m2 of urban land and all assets formed on the land in Thang Nhat Ward, Vung Tau City.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

18.2. Details of long-term loans from banks (continued)

Objects	Classified into		Principal repayment term	Interest rate (%/year)	Collaterals
	As at 30/06/2026 VND	Current portion of long-term loans VND			
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Vung Tau Branch	83,544,309,339	200,000,000	83,344,309,339	To 13 February 2030 9.1%- 10.5%	- 913 land plots in Nam Vinh Yen Urban Area, Phase 1. - Property rights (including but not limited to: rights to claim and receive receivables; rights to receive, use, exploit and/or own allocated products; rights to request the refund of advance payments, contractual penalties and damages and receive such amounts; and other rights, benefits and reimbursements, etc.) of DIC Group arising from the Nam Vinh Yen New Urban Area Project, Phase 1. - The assets attached to the land of Nam Vinh Yen New Urban Area Project Phase 1, Division 2, 3 include but are not limited to roads, internal road yards and other assets of Phase 1, Division 2, 3 at the Nam Vinh Yen New Urban Area Project. Rights, interests and payments related to land use rights and infrastructure. - All assets formed from the investment loan used for the development of the social housing project at Lot E4-29, Sub-zone II of the Nam Vinh Yen New Urban Area Project - Phase 1, including but not limited to all assets and property rights relating to the project that are eligible for mortgage in accordance with applicable laws and BIDV's regulations (including but not limited to management rights, business and exploitation rights, receivables arising from transfer contracts and other property rights). - Property rights arising from the Cap Saint Jacques Project. - Property rights (including but not limited to: the right to receivables and to enjoy proceeds from such receivables; the right to allocation, use, exploitation and/or ownership of allocated products; the right to claim refunds of advance payments, penalties for breach, compensation for damages and to enjoy such proceeds; and other rights, benefits and reimbursements, etc.) of DIC Group arising from the land lease agreement of the Cap Saint Jacques Project.
Joint Stock Commercial Bank for Investment and Development of Vietnam - Nam Ky Khoi Nghia Branch	52,903,186,404	-	52,903,186,404	To 17 September 2035 7.8%- 10.5%	
Total	375,447,495,743	199,200,000,000	176,247,495,743		

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

18.3. Details of Common bonds issued are as follows

	30/06/2026 VND	Increase VND	(Decrease)/Allocating bond issuance costs VND	01/01/2026 VND
Short-term - Common bonds due for payment				
Common bonds - code DIGH2326001 (i)	-	-	(600,000,000,000)	600,000,000,000
	-	-	(600,000,000,000)	600,000,000,000
Long-term - Common bonds				
Common bonds - code DIGH2326002 (i)	-	-	(193,195,388,128)	193,195,388,128
Bonds issuance costs	-	-	(200,000,000,000)	200,000,000,000
	-	-	6,804,611,872	(6,804,611,872)
Total	-	-	(793,195,388,128)	793,195,388,128

(i) These are funds raised by the issuance of common bonds at par value in Vietnam Dong by Ho Chi Minh City Development Commercial Joint Stock Bank (HDBank). The total par value of the bonds issued amounted to 800,000,000,000 VND. As at 30 June 2026, the details of the issued bond codes are as follows:

1. Bond code DIGH2326001: The total face value was 600,000,000,000 VND, with a term of 36 months and a maturity date of 29 December 2026. Pursuant to Resolution No. 135/NQ-DIC Group-HĐQT dated 12 January 2026 of the Board of Management approving the plan for the early repurchase of the bonds, and with the consent of the bondholder, Ho Chi Minh City Development Joint Stock Commercial Bank, under Letter No. 23/DIC Group-HĐQT dated 27 January 2026, DIC Group completed the repurchase of the entire 600,000,000,000 VND of these bonds on 27 January 2026.
2. Bond code DIGH2326002: The total face value was 200,000,000,000 VND, with a term of 36 months, issued on 25 March 2024, and maturing on 25 March 2027. Pursuant to Resolution No. 135/NQ-DIC Group-HĐQT dated 12 January 2026 of the Board of Management approving the plan for the early repurchase of the bonds, and with the consent of the bondholder, Ho Chi Minh City Development Joint Stock Commercial Bank, under Letter No. 23/DIC Group-HĐQT dated 27 January 2026, DIC Group completed the repurchase of the entire 200,000,000,000 VND of these bonds on 27 January 2026.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

19. Owners' equity

a) Increase and decrease in owners' equity

	Contributed capital	Share premium	Investment and development funds	Profit after tax retained	Total
	Unit: VND				
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 dividend	365,791,960,000			(365,791,960,000)	-
Offering of shares to existing shareholders (ii)	1,500,000,000,000	299,564,260,000		-	1,799,564,260,000
Profit of the previous year				632,030,973,390	632,030,973,390
Transfer to bonus and welfare fund				(13,237,436,518)	(13,237,436,518)
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
Profit of the current period				40,261,972,542	40,261,972,542
Transfer to bonus and welfare fund (i)				(37,921,858,404)	(37,921,858,404)
Ending balance of current period	7,964,311,910,000	1,345,901,798,421	82,002,783,070	887,126,069,474	10,279,342,560,965

(i) Pursuant to Resolution No. 01/NQ-DIC Group-DHDCĐ dated 24 April 2026 of the 2026 Annual General Meeting of Shareholders, DIC Group appropriated a bonus and welfare fund from the 2025 after-tax profit.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

- (ii) According to the plan for the public offering of shares to existing shareholders as approved under the Resolution of the Annual General Meeting of Shareholders for 2025 No. 01/NQ-DIC Group-ĐHĐCĐ dated April 18, 2025 of DIC Group. The Resolution of the Board of Management No. 107/NQ-DIC Group-HĐQT ("Resolution 107") dated July 8, 2025 approving the implementation of the plan for the additional public offering of shares to existing shareholders and Resolution of the Board of Management No. 110/NQ-DIC Group-HĐQT dated August 7, 2025, approving amendments to certain contents of Resolution 107. (Increase contributed capital from 6,464,311,910,000 VND to 7,964,311,910,000 VND).

The proceeds from the share offering were raised for the following purposes:

- Investment in the Cap Saint Jacques Complex Project – Phase 3: Tourist apartment and hotel block (C4): 600,000,000,000 VND;
- Investment in the Vi Thanh Commercial Residential Area Project: 600,000,000,000 VND;
- Repayment of bonds: 600,000,000,000 VND.

Results of the offering:

- Type of shares: Common shares.
- Par value shares: 10,000 VND.
- Offer price: 12,000 VND/shares.
- Total number of shares distributed: 150,000,000 shares.
- Total proceeds from the offering: 1,800,000,000,000 VND.
- Offering expenses: 435,740,000 VND.
- Net proceeds from the offering: 1,799,564,260,000 VND.
- Closing date of the offering: December 12, 2025.

By 30 June 2026, DIC Group has used the capital collected from the issuance as follows:

Purpose of capital use	According to the plan (VND)	Accumulated amount used until 30 June 2026 (VND)	Unspent amount at the date 30 June 2026 (VND)
	(1)	(2)	(3) = (1) – (2)
Investment in the Cap Saint Jacques Complex Project – Phase 3: Tourist apartment and hotel block (C4)	600,000,000,000	49,922,575,709	550,077,424,291
Investment in the Vi Thanh Commercial Residential Area Project	600,000,000,000	76,093,079,434	523,906,920,566
Repayment of bonds	599,564,260,000	599,564,260,000	0
Total	1,799,564,260,000	725,579,915,143	1,073,984,344,857

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

b) Capital transactions with owners and distribution of dividends and profits

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 31/12/2025
	VND	VND
Owners' invested capital		
At the beginning of year	7,964,311,910,000	6,098,519,950,000
Increase in the period	-	1,865,791,960,000
Decrease in the period	-	-
At the end of period	7,964,311,910,000	7,964,311,910,000
Distributed dividends	-	365,791,960,000

c) Shares

	30/06/2026	01/01/2026
	Shares	Shares
Registered number of shares issued	796,431,191	796,431,191
Number of shares sold to the public	796,431,191	796,431,191
- Ordinary shares	796,431,191	796,431,191
Number of shares acquired	-	-
Number of shares in issue	796,431,191	796,431,191
- Ordinary shares	796,431,191	796,431,191

Par value of shares in issue: 10,000 VND.

d) Corporate funds

	30/06/2026	01/01/2026
	VND	VND
Investment and development funds	82,002,783,070	82,002,783,070

20. Off-balance sheet items in the interim separate statement of financial position

a. Operating lease commitments

The total future minimum lease payments under non-cancellable operating lease agreements are as follows:

	30/06/2026	01/01/2026
	VND	VND
One year or less	-	-
Over 1 year to 5 years	-	-
Over 5 years	-	-
Total	-	-

b. Foreign currencies

	30/06/2026	01/01/2026
US Dollar (USD)	-	484.25

c. Bad debts written off

	30/06/2026	01/01/2026
	Original currency	Original currency
	VND	VND
Receivables	-	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

VI. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE INTERIM SEPARATE INCOME STATEMENT

1.	Revenue from sale of goods and rendering of services	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
	Revenue from sale of real estate	536,563,215,573	252,898,979,748
	Revenue from construction	-	90,909,091
	Revenue from investment real estate for rent	1,687,117,996	1,687,117,996
	Revenue from other rendering of services	3,380,784,451	2,818,647,384
	Total	541,631,118,020	257,495,654,219
2.	Revenue deductions	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
	Sales return	24,835,160,767	35,891,171,147
	Total	24,835,160,767	35,891,171,147
3.	Net revenue from sale of goods and rendering of services	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
	Net revenue from sale of real estate	511,728,054,806	217,007,808,601
	Net revenue from construction	-	90,909,091
	Net revenue from investment real estate for rent	1,687,117,996	1,687,117,996
	Net revenue from other rendering of services	3,380,784,451	2,818,647,384
	Total	516,795,957,253	221,604,483,072
	<u>In which:</u>		
	Net revenue from related parties (Note VIII.2)	1,546,087,410	17,164,488,486
4.	Cost of goods sold	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
	Cost of real estate	466,363,142,325	112,730,759,835
	Cost of investment real estate for rent	1,643,357,164	1,444,558,326
	Cost of other services rendered	1,307,132,762	968,025,523
	Total	469,313,632,251	115,143,343,684

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

5. Financial income

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	VND	VND
Interest income	102,293,548,755	13,639,449,958
Profit from sale of investments	7,931,640	25,144,292,250
Cash dividends	1,133,695,400	12,817,905,700
Gain from foreign exchange difference	467,786	-
Total	103,435,643,581	51,601,647,908

6. Financial expenses

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	VND	VND
Interest expenses	18,150,555,267	11,812,120,013
Provision for impairment of investments in other entities	17,281,181,787	25,040,282,285
Others	48,691,215	-
Total	35,480,428,269	36,852,402,298

7. Selling expenses

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	VND	VND
Brokerage and advertising expenses	11,449,699,993	16,496,851,158
Others	31,996,500	137,530,978
Total	11,481,696,493	16,634,382,136

8. Administrative expenses

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	VND	VND
Salary expenses	24,947,451,610	25,076,388,956
Depreciations	4,654,961,207	4,860,460,029
Business expenses	20,151,984,362	15,192,435,518
Others	12,090,357,344	18,937,155,219
Total	61,844,754,523	64,066,439,722

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

9. Other income

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	VND	VND
Income from contractual penalties	1,184,379,444	2,474,590,814
Income from late payment penalties	2,390,584,959	1,990,991,379
Gain on disposal of fixed assets	13,370,371	-
Others	214,644,723	5,112,301,710
Total	3,802,979,497	9,577,883,903

10. Other expenses

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	VND	VND
Late payment penalties	-	75,000,000
Others	280,879,221	409,572,133
Total	280,879,221	484,572,133

11. Current corporate income tax expenses

Annual corporate income tax at the rate of 20% of taxable profit.

The DIC Group's tax settlements are subject to examination by the tax authorities. Because the application of tax laws and regulations to many types of transactions is susceptible to varying interpretations, amounts reported in the Separate financial statements could be changed at a later date upon final determination by the tax authorities.

A summary of corporate income tax computation is presented below:

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	VND	VND
Total profit before tax	45,633,189,574	49,602,874,910
Adjustments	15,393,176,894	(30,498,995,591)
- Adjustments increasing taxable income	16,526,872,294	9,218,910,110
- Adjustments reducing taxable income	1,133,695,400	39,717,905,700
Taxable income	61,026,366,468	19,103,879,320
Losses carried forward from prior years from other business activities	(34,170,281,309)	-
Assessable income	26,856,085,159	19,103,879,320
Corporate income tax rate	20%	20%
Current corporate income tax expense	5,371,217,032	3,820,775,864

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

12. Production costs by item

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	VND	VND
Cost of real estate	466,363,142,325	112,730,759,835
Cost of services rendered	1,307,132,762	2,412,583,849
Labor cost	24,947,451,610	25,076,388,956
Depreciation expenses	6,625,410,478	6,694,476,456
Expenses for external services	31,601,684,355	31,689,286,676
Other expenses	11,795,261,737	17,240,669,770
Total	542,640,083,267	195,844,165,542

VII. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE INTERIM SEPARATE CASH FLOW STATEMENT

1. Non-cash transactions affecting the interim separate cash flow statement

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	VND	VND
Increase in charter capital through stock dividend distribution	-	365,791,960,000

2. Amount of borrowing actually withdrawn during the period

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	VND	VND
Proceeds from borrowing following normal borrowing contracts	94,897,323,085	563,236,067,871

3. Amount of borrowing principal actually paid during the period

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	VND	VND
Repayments for borrowing following normal borrowing contracts	(139,044,296,109)	(1,103,349,961,330)
Early redemption of common bonds	(800,000,000,000)	-
Total	(939,044,296,109)	(1,103,349,961,330)

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

VIII. RELATED PARTY DISCLOSURES

Transactions with related parties

Related parties of DIC Group comprise entities under common control, joint control or significant influence over DIC Group; key management personnel, close family members of key management personnel; and other related parties.

Related parties	Relationship
DIC Hospitality Joint Stock Company	Subsidiaries company
Development Investment Construction Number 1 JSC	Subsidiaries company
Development Investment Construction Number 2 Joint Stock Company	Subsidiaries company
DIC Vision Development Investment Joint Stock Company	Subsidiaries company
DIC Urban and Industrial zone Development Company Limited	Subsidiaries company
Vung Tau Sports Tourism Development Investment Joint Stock Company	Subsidiaries company (Indirect ownership)
Sports TOTO Vietnam Joint Stock Company	Subsidiaries company (Indirect ownership)
DICERA Holdings Joint Stock Company	Associate company
D.I.C Real Estate Joint Stock Company	Associate company
Development Investment Construction - Concrete JSC	Associate company
Southern Development Investment Joint Stock Company	Associate company

1. Transactions and balances with key management personnel and close family members of key management personnel

Key management personnel comprise members of the Board of Management and the Board of General Directors. Close family members of key management personnel are their close family members.

a. Transactions with key management personnel and close family members of key management personnel

During the period, DIC Group had transactions with key management personnel and close family members of key management personnel. Significant transactions were as follows:

Related party	Transaction content	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Mr. 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
	Reimbursement of advances for compensation and site clearance of projects	180,377,249,500	35,000,000,000

b. Balances with key management personnel and close family members of key management personnel

As at 30 June 2026 and 31 December 2025, DIC Group had outstanding balances with key management personnel and close family members of key management personnel as follows:

	30/06/2026 VND	01/01/2026 VND
Other short-term receivables		
Mr. Nguyen Hung Cuong	1,038,605,310,000	936,013,129,500

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

c. Remuneration, salaries, bonuses and other benefits of members of the Board of Management, Audit Committee, General Director and other key management personnel during the period:

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Remuneration of members of the Board of Management	1,650,000,000	1,669,300,000
Mr Nguyen Hung Cuong Chairman	900,000,000	900,000,000
Ms Nguyen Thi Thanh Huyen Vice Chairman	600,000,000	600,000,000
Mr Nguyen Quang Tin Member	60,000,000	60,000,000
Mr Dinh Hong Ky Independent Member	90,000,000	90,000,000
Mr Bui Van Su Member (From April 18, 2025 to June 17, 2025)	-	19,300,000
Remuneration of members of Audit Committee	-	-
Mr Dinh Hong Ky Chairman	-	-
Ms Nguyen Thi Thanh Huyen Member	-	-
General Director		
Salaries, bonuses and others	781,517,805	759,847,668
Other key management personnel		
Salaries, bonuses and others	2,709,701,151	2,618,151,061

2. Transactions and balances with other related parties

a. Transactions with other related parties

During the period, DIC Group entered into transactions with other related parties. Significant transactions were as follows:

Related party	Transaction content	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Revenue		1,546,087,410	17,164,488,486
Vina Dai Phuoc Corporation	Rendering of services	1,485,563,681	2,003,516,931
DIC Hospitality Joint Stock Company	Rendering of services	60,523,729	33,818,184
Development Investment Construction Number 1 JSC	Real estate	-	15,067,753,371
Development Investment Construction Number 2 Joint Stock Company	Rendering of services	-	59,400,000

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

Related party (continued)	Transaction content	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Other activities			
Development Investment Construction Number 1 JSC	Construction cost	84,079,072,825	54,996,251,350
Development Investment Construction Number 2 JSC	Construction cost	55,336,680,746	26,450,632,157
	Cash dividends	1,133,695,400	1,100,675,200
DIC Hospitality JSC	Services expenses	819,673,998	1,209,472,396
D.I.C Real Estate Joint Stock Company	Brokerage costs	4,653,091,062	37,419,214,544
	Stock dividends	-	9,420,840,000
Southern Development Investment Joint Stock Company	Services expenses	1,958,145,069	2,290,905,964
	Loan interest	8,474,683,562	8,770,277,784
	Collect loan principal	57,500,000,000	110,064,637,167
	Lending	84,000,000,000	-
DICERA Holdings Joint Stock Company	Construction cost	126,413,730,500	244,850,430,906
	Stock dividends	-	24,588,210,000
	Cash dividends	-	10,362,737,000
	Receive upfront payment for real estate	272,023,947,416	445,347,840,262
Development Investment Construction - Concrete JSC	Cash dividends	-	1,354,493,500
DIC Vision Development Investment JSC	Purchase of assets	51,290,100,000	-

b. Closing balances with other related parties

As at 30 June 2026 and 31 December 2025, DIC Group had outstanding balances with other related parties as follows:

	30/06/2026 VND	01/01/2026 VND
Held-to-maturity investments – Loans	263,674,683,562	255,763,559,976
Short-term		
Southern Development Investment Joint Stock Company	171,874,683,562	170,163,559,976
Short-term		
Southern Development Investment Joint Stock Company	91,800,000,000	85,600,000,000
Short-term trade receivables	415,248,679,992	406,080,918,584
Southern Development Investment Joint Stock Company	398,661,923,851	399,661,923,851
DICERA Holdings Joint Stock Company	10,130,561,408	-
D.I.C Real Estate Joint Stock Company	6,191,469,446	6,191,469,446
Development Investment Construction Number 1 JSC	171,725,287	171,725,287
DIC Hospitality Joint Stock Company	93,000,000	55,800,000
Other short-term receivables	321,859,106,798	333,664,192,486
Southern Development Investment Joint Stock Company	319,019,091,185	332,401,383,441
DIC Hospitality Joint Stock Company	1,706,320,213	1,262,809,045
Development Investment Construction Number 2 JSC	1,133,695,400	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

b. Closing balances with other related parties (continued)

	30/06/2026	01/01/2026
	VND	VND
Short-term trade payables	297,328,072,748	328,369,727,134
DICERA Holdings Joint Stock Company	176,979,580,603	255,924,067,549
Development Investment Construction Number 1 JSC	45,526,182,152	37,769,177,594
DIC Vision Development Investment JSC	56,419,110,000	-
Development Investment Construction Number 2 Joint Stock Company	15,861,859,118	30,046,006,435
D.I.C Real Estate Joint Stock Company	927,743,118	4,054,713,613
Southern Development Investment Joint Stock Company	162,009,646	11,309,720
DIC Hospitality Joint Stock Company	1,451,588,111	564,452,223
Short-term advances from customers	263,176,636,444	500,610,026,086
DICERA Holdings Joint Stock Company	211,537,167,126	448,970,556,768
Development Investment Construction Number 1 JSC	48,715,151,316	48,715,151,316
D.I.C Real Estate Joint Stock Company	2,924,318,002	2,924,318,002
Other short-term payables	83,117,753,697	224,926,933,855
DIC Hospitality Joint Stock Company	30,000,000,000	101,000,000,000
D.I.C Real Estate Joint Stock Company	44,636,050,000	58,683,726,158
DICERA Holdings Joint Stock Company	8,481,703,697	65,243,207,697

IX. OTHER INFORMATION

1. Events after the reporting period

The Board of General Directors of DIC Group confirms that there were no material events occurring after the end of the accounting period and up to the date of issuance of the Interim Separate Financial Statements that require adjustment to or disclosure in the Interim Separate Financial Statements.

2. Segment reporting

Segment reporting by business line

The principal business activities of the DIC Group are real estate business and services, of which the real estate business accounts for the predominant proportion. Revenue and cost of sales are disclosed in Notes VI.1 and VI.4 to the separate interim financial statements. Accordingly, the Board of General Directors of DIC Group have not presented segment reporting by business line.

Segment reporting by geographical area

The DIC Group is registered to conduct its business activities only in Vietnam and has no investments overseas. Accordingly, the Board of General Directors of DIC Group have not presented segment reporting by geographical area.



NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

3. Comparative figures

The comparative figures are the figures presented in the Separate Financial Statements for the financial year ended 31 December 2025 and the Interim Separate Financial Statements for the six-month period ended 30 June 2025 of DIC Group, which were audited and reviewed by another audit firm.

As disclosed in Note III.1, from 1 January 2026, DIC Group adopted Circular No. 99/2025/TT-BTC dated 27 October 2025 ("Circular 99") issued by the Ministry of Finance providing guidance on the accounting regime for enterprises. Circular 99 is effective from 1 January 2026 and applies to financial years beginning on or after 1 January 2026. Circular 99 replaces Circular No. 200/2014/TT-BTC dated 22 December 2014 issued by the Ministry of Finance providing guidance on the accounting regime for enterprises.

Due to the impact of the adoption of Circular 99, certain line items as at 31 December 2025 in the Interim Separate Statement of Financial Position have been re-presented as follows:

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION	Figures as at 31 December 2025			Note
	Previously reported (1)	Re-presented (2)	Difference (3) = (2) - (1)	
A. CURRENT ASSETS	16,067,771,930,224	16,067,771,930,224	-	
II. Short-term financial investments	240,000,000,000	419,070,827,509	179,070,827,509	
1. Short-term held-to-maturity investments	240,000,000,000	419,070,827,509	179,070,827,509	(a,b)
III. Current receivables	5,940,889,293,886	5,761,818,466,377	(179,070,827,509)	
1. Short-term loan receivables	146,900,000,000	-	(146,900,000,000)	(a)
2. Other short-term receivables	4,233,013,376,680	4,200,842,549,171	(32,170,827,509)	(b)
B. NON- CURRENT ASSETS	2,075,863,511,678	2,075,863,511,678	-	
I. Non-current receivables	246,799,999,999	79,999,999,999	(166,800,000,000)	
1. Long -term loan receivables	166,800,000,000	-	(166,800,000,000)	(c)
IV. Long-term financial investments	1,602,245,418,829	1,769,045,418,829	166,800,000,000	
5. Long-term held-to-maturity investments	9,000,000,000	175,800,000,000	166,800,000,000	(c)

- (a) Re-representation of the balance of short-term loan receivables as short-term held-to-maturity investments.
- (b) Re-representation of the balance of accrued interest receivable on loans and term deposits as short-term held-to-maturity investments.
- (c) Re-representation of the balance of long-term loan receivables as long-term held-to-maturity investments.

4. Going concern

During the period, there were no activities or events that had a significant impact on the ability of DIC Group to continue as a going concern. Accordingly, the interim separate financial statements of DIC Group have been prepared on the assumption that DIC Group will continue as a going concern.

Prepared by

Chief Accountant

General Director

Le Thanh Hung

Bui Van Su

Nguyen Quang Tin

August 27, 2026

