

No: 44 /CV-NDN

Da Nang, August 28, 2026

“Re: Explanation of the Interim Financial Statements
for the first six months of 2026 compared to
the same period of 2025”

To: - The State Securities Committee
- Hanoi Stock Exchange

1. Company name: Da Nang Housing Investment Development Joint Stock Company
2. Stock symbol: NDN
3. Head office address: 38 Nguyen Chi Thanh, Hai Chau Ward, Danang City
4. Phone: 0236.3561577 Fax: 0236.3561577
5. Information disclosure person: Mrs. Hoang Yen Ninh Position: Secretary
6. Information disclosure content:

6.1. The Interim Financial Statements for the first six months of 2026 prepared on August 28, 2026 including:

- Balance sheet
- Income statement
- Cash flow statement
- Financial statement footnotes

6.2. Explanation content: difference >10% of net profit after tax compared to last year's period.

Based on the reviewed interim financial statements for 2026 of Da Nang Housing Investment Development Joint Stock Company, which were reviewed by Moore AISC Auditing and Informatics Services Limited Company – Danang Branch, the Company hereby provides an explanation of the variance in profit after corporate income tax for the six-month accounting period of 2026 compared to the same period of 2025 as follows:

Unit: VND million

No	Target	The first six months of 2025	The first six months of 2026	Difference (increase/ decrease %)
1	Profit Before Tax	73.489	30.628	- 58,32%
2	Profit After Tax	73.489	27.157	- 63,05%

Explanation:

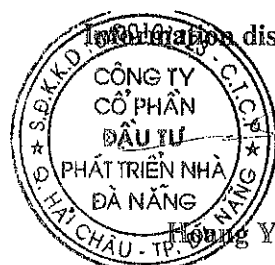
The profit for the first six months of 2026 increased compared to the same period of 2025 mainly due to adverse volatility in stock market affects the company's portfolio performance, increasing costs and provisions for losses.

7. Website address posting the entire financial report: www.ndn.com.vn

We commit that the information published above is true and we are fully responsible before the law for the content of the published information.

Recipients:

- As above;
- Save VT, TK.



Hoang Yen Ninh