PHẠM NGỌC QUỲNH

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HANOI NO. 6 HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY	**THE SOCIALIST REPUBLIC OF VIETNAM**
No.: 05 TC/TCKT - CT6	**Independence – Freedom - Happiness**
Explanation for the Audited Separate Financial Statements for the First 6 Months of 2026 Compared to the same period last year	*********
	Ha Noi, August 17th, 2026

EXPLANATION OF THE SEPARATE FINANCIAL STATEMENTS FOR 6 MONTHS OF 2026

To: The State Securities Commission
Hanoi Stock Exchange

Pursuant to Clause 11, Article 4 of Circular No. 96/2020/TT-BTC issued by the Ministry of Finance on November 16, 2020, guiding information disclosure on the securities market, Hanoi Housing Investment and Development Joint Stock Company No. 6 hereby provides an explanation regarding the change in audited corporate income tax (CIT) profit after tax in the separate business performance report for the first 6 months of 2026 compared to the same period last year as follows:

No.	Items	6 months of 2026 (VND)	6 months of 2025 (VND)	Difference (VND)	% Increase/ Decrease
1	Lợi nhuận sau thuế TNDN Báo cáo tài chính riêng	4,352,729,995	593,795,454	3,758,934,541	633.03%

Reasons for variance:

*** Corporate Income Tax (CIT) profit after tax in the Company's separate report for the first 6 months of 2026 increased by VND 3.758 billion, equivalent to an increase of 633.03% year-on-year (YoY), mainly due to the following reasons:**

- Gross profit from sales and service provision increased by VND 17.158 billion (up 341.52% YoY) due to higher revenue from construction and real estate activities, which drove gross profit up compared to the same period last year.

- Net operating profit reduced its loss by VND 6.609 billion YoY (a loss reduction of 996.35%) due to

+ Financial income decreased by VND 0.022 billion (down 18.62% YoY) as the subsidiary had no financial interest income during the 6-month period.

+ Financial expenses decreased by VND 0.146 billion (down 7.92% YoY) because the Company was in the early stage of its project, leading to a lower demand for loan capital for construction.

+ General and administrative (G&A) expenses increased by VND 10.692 billion (up 277.4% YoY): The Company provisionally accrued expenses for office rent, service fees, and utilities (electricity, water) for 2025 and the first 6 months of 2026, as the suppliers have not yet issued invoices, increasing administrative expenses incurred during the period.

- Other profit decreased by VND 1.31 billion (down 104.89% YoY) as other income increased by VND 0.313 billion while other expenses increased by VND 1.632 billion; the increase in other income was lower than that of other expenses, causing net other profit to decline compared to the same period last year..

By this document, our Company hereby provides the explanation regarding the reasons for the variance in CIT profit after tax in the audited separate business performance report for the first 6 months of 2026 compared to the same period last year.

Sincerely./.

HANOI NO. 6 HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY

Recipients:

- As above;

- Archive: Supervisory Board, Finance and Accounting Department.

S.Đ.K.K.D: 0100383878 - C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN NHÀ SỐ 6 HÀ NỘI
Q.THANH XUÂN - TP HÀ NỘI

TỔNG GIÁM ĐỐC

Bế Ngọc Long