DEVELOPMENT INVESTMENT CONSTRUCTION J.S.C

THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: 213/DIC Group-KT
(Re: Explanation of the fluctuations in revenue and after-tax profit in Q3/2026 by at least 10% compared to that of the previous year)

HCMC, day 30 month 10 year 2026

To: - State Securities Commission

- Hochiminh Stock Exchange

Following the instructions provided in the Ministry of Finance's Circular No.96/2020/TT-BTC dated November 16, 2020 on guidance for information disclosure in stock market.

Development Investment Construction J.S.C (DIC Group) aims to clarify the fluctuations in business results in Q3/2026, which rose and fell by at least 10% compared to the same period report last year, as follows:

1 – Separate business results:

No.	Target	Q3/2026	Q3/2025	Variance	Ratio
1	Net revenue	683,750,136,928	1,184,649,609,698	(500,899,472,770)	-42.28%
2	After-tax profit	81,289,827,253	189,130,834,146	(107,841,006,893)	-57.02%

2 – Consolidated business results:

No.	Target	Q3/2026	Q3/2025	Variance	Ratio
1	Net revenue	761,358,943,917	1,339,346,732,790	(577,987,788,873)	-43.15%
2	After-tax profit	69,157,269,449	193,219,127,428	(124,061,857,979)	-64.21%

Fluctuations in net revenue and after-tax profit in the separate financial statements and consolidated financial statements in Q3/2026 compared to that of the previous year are primarily due to the following aspects:

1 – Separate financial statements:

The Q3/2026 revenue mainly came from real estate business activities at projects invested by DIC Group, real estate business revenue during the period decreased by VND 502.43 billion, equivalent to a 42.53% decline; service provision revenue rose by VND 1.53 billion, corresponding

to an increase of 60.79%. Due to the above reasons, net revenue in Q3/2026 decreased by VND 500.90 billion, equivalent to 42.28%, while after-tax profit fell by VND 107.84 billion, representing a 52.02% decline compared to the same period last year.

2 – Consolidated financial statements:

In addition to the modification in DIC Group's separate financial statement stated above, the consolidated financial statement includes the following adjustments: real estate business revenue declined by VND 557.07 billion; service provision revenue fell by VND 13.63 billion, corresponding to a 23.58% decrease; revenue from sale of finished goods (construction materials) dropped by VND 38.35 billion, equivalent to 69.09%; construction revenue from subsidiaries rose by VND 30.69 billion, marking an increase of 113.02%.

The above fluctuations resulted in a VND 577.99 billion (43.15%) decline in net revenue and a decline of VND 124.06 billion, representing a 64.21% drop in after-tax profit in the consolidated financial statements for Q3/2026 compared to the same period last year.

The above clarification provided by DIC Group has been respectfully presented to the State Securities Commission and the Hochiminh Stock Exchange for consideration.

Best regards.

Recipients:
- As above;
- Chairman of BOD (Rpt);
- IR&ESG Dept.;
- Archived: AD; AcD.

GENERAL DIRECTOR

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Nguyen Quang Tin

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Digitally signed by TỔNG CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN XÂY DỰNG
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