HANOI NO. 6 HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY	**THE SOCIALIST REPUBLIC OF VIETNAM**
No.: 04 TC/TCKT - CT6	**Independence – Freedom - Happiness**
Explanation of the separate consolidated statements for second quarter of 2026	*********
	Ha Noi, July 30, 2026

EXPLANATION OF THE CONSOLIDATED FINANCIAL STATEMENTS FOR SECOND QUARTER 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 variance in Profit After Corporate Income Tax (CIT) in the consolidated income statement for the second quarter of 2026 compared to the same period last year as follows:

No.	Items	Second quarter of 2026 (VND)	Second quarter of 2025 (VND)	Difference (VND)	% Increase/ Decrease
1	The profit after tax in the Consolidated financial statements	3,936,623,400	289,987,432	3,646,635,968	1,257.52 %

Explanation of the difference:

*** Net profit after Corporate Income Tax (CIT) in the Company's consolidated financial statements for Quarter 2/2026 increased by VND 3,646.63 billion, equivalent to an increase of 1,257.52% compared to Quarter 2/2025, mainly due to the following reasons:**

- Gross profit from sales and service provision increased by VND 16,130.08 billion (up 430.86%) due to: During the quarter, the parent company recorded increases in revenue and cost of goods sold from the C1-THNC Real Estate Project, which raised the quarterly profit compared to the same period last year.

- Net profit from operating activities increased by VND 5,489.43 billion compared to the same period last year (up 4,829.26%) due to::

+ Financial income decreased by VND 2,841.56 billion (down 85.88%) due to a decrease in interest income received from loans to organizations and individuals during the quarter; Financial expenses decreased by VND 0.204 billion (down 11.27%) as the Company and its entities restructured their finances, reducing financial expenses compared to the same period.

+ General and administrative expenses (G&A expenses) increased by VND 8,003.53 billion (up 156.18%): Due to the parent company's provisional accrual of office rental, utility, service, electricity, and water expenses for 2025 and the first 6 months of 2026 (for which suppliers have not yet issued tax invoices), which led to an increase in administrative expenses incurred during the quarter compared to the same period.

- Other profit decreased by VND 0.506 billion (down 114.06%) due to: Other income increased by VND 1.184 billion while other expenses increased by VND 1.690 billion; since the increase in other income was less than that of other expenses, other profit declined compared to the same period last year.

- Current corporate income tax (CIT) expense increased by VND 1,336.32 billion (up 499.12%) due to: An increase in total profit before tax, resulting in a corresponding increase in CIT payable compared to the same period last year.

Through this document, our Company would like to explain the reasons for the variance in net profit after CIT in the consolidated income statement for Quarter 2/2026 compared to the report of the corresponding period last year.

Respectfully./.

Recipients:

- As above;
- Archive: Supervisory Board, Finance and Accounting Department.

HANOI NO. 6 HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY

S.Đ.K.K.D: 0100... 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