

**DIN CAPITAL INVESTMENT GROUP
JOINT STOCK COMPANY AND ITS SUBSIDIARIES**

CONSOLIDATED FINANCIAL STATEMENTS

For the third quarter accounting period from 1 July 2025 to 30 September 2025



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CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2025

Unit: VND

ASSETS	Code	Notes	As at 30 Sep.2025	As at 01 Jan.2025
A. CURRENT ASSETS	100		201,433,109,415	166,916,892,334
I. Cash and cash equivalents	110	4.1	17,707,197,799	16,310,248,936
1. Cash	111		17,707,197,799	16,310,248,936
2. Cash equivalents	112		-	-
II. Current financial investments	120	4.3	47,510,387,300	8,009,137,100
1. Trading securities	121		20,530,730	20,530,730
2. Provision for trading securities	122		(10,143,430)	(11,393,630)
3. Held to maturity investments	123		47,500,000,000	8,000,000,000
III. Current account receivables	130		122,993,231,014	127,495,702,159
1. Trade receivables	131	4.2	141,067,533,818	131,699,876,357
2. Advances to suppliers	132	4.4	541,518,118	200,385,949
3. Current loan receivables	135	4.5	-	11,000,000,000
4. Other current receivables	136	4.6	576,534,171	1,411,442,791
5. Provision for doubtful debts	137	4.7	(19,192,355,093)	(16,816,002,938)
IV. Inventories	140	4.8	12,399,016,351	14,214,395,276
1. Inventories	141		12,399,016,351	14,214,395,276
2. Provision for decline in value of inventories	149		-	-
V. Other current assets	150		823,276,951	887,408,863
1. Current prepayments	151	4.9	822,583,876	572,839,527
2. Value added tax deductible	152		-	56,185,352
3. Tax and other receivables from the state budget	153	4.10	693,075	258,383,984
B. NON-CURRENT ASSETS	200		31,933,836,166	39,645,063,122
I. Non-current account receivables	210		-	50,000,000
1. Non-current trade receivables	211		-	-
2. Other non-current receivables	216	4.6	-	50,000,000
II. Fixed assets	220		25,767,529,461	33,284,520,966
1. Tangible fixed assets	221	4.11	25,211,660,896	33,284,520,966
Cost	222		206,515,674,991	206,177,393,744
Accumulated depreciation	223		(181,304,014,095)	(172,892,872,778)
2. Intangible fixed assets	227	4.12	555,868,565	-
Cost	228		585,166,199	-
Accumulated amortisation	229		(29,297,634)	-
III. Investment property	230		-	-
IV. Non-current assets in progress	240		-	393,300,000
1. Non-current work in progress	241		-	-
2. Construction in progress	242	4.13	-	393,300,000
V. Non-current financial investments	250	4.3	-	-
VI. Other non-current assets	260		6,166,306,705	5,917,242,156
1. Non-current prepayments	261	4.9	5,305,104,842	5,666,500,850
2. Deferred income tax assets	262		861,201,863	250,741,306
TOTAL ASSETS	270		233,366,945,581	206,561,955,456

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (CONTINUED)

As at 30 September 2025

Unit: VND

RESOURCES	Code	Notes	As at 30 Sep.2025	As at 01 Jan.2025
A. LIABILITIES	300		72,597,446,368	73,031,157,823
I. Current liabilities	310		72,597,446,368	72,557,157,823
1. Trade payables	311	4.14	54,825,041,444	46,065,552,280
2. Advances from customers	312	4.15	1,050,488,221	136,480,945
3. Taxes and amounts payable to the state budget	313	4.10	11,488,367,715	3,199,403,991
4. Payables to employees	314	4.16	2,392,312,501	3,588,458,264
5. Accrued expenses	315	4.17	579,284,448	105,583,591
6. Other current payables	319	4.18	571,820,379	756,770,904
7. Current loans and obligations under finance leases	320	4.19	-	17,609,462,602
8. Bonus and welfare fund	322		1,690,131,660	1,095,445,246
II. Non-current liabilities	330		-	474,000,000
1. Non-current trade payables	331		-	-
2. Non-current loans and obligations under finance leases	338	4.19	-	474,000,000
B. OWNER'S EQUITY	400		160,769,499,213	133,530,797,633
I. Equity	410	4.20	160,769,499,213	133,530,797,633
1. Owner's contributed capital	411		89,099,810,000	89,099,810,000
Ordinary shares carrying voting rights	411a		89,099,810,000	89,099,810,000
Preference shares	411b		-	-
2. Share premiums	412		49,416,000	49,416,000
3. Other contributed capital	414		228,800,000	228,800,000
4. Investment and development fund	418		7,752,997,505	7,752,997,505
5. Retained earnings	421		63,475,803,788	36,245,635,770
Beginning accumulated retained earnings	421a		21,695,398,673	26,800,222,656
Retained earnings of the current year	421b		41,780,405,115	9,445,413,114
6. Non-controlling interest	429		162,671,920	154,138,358
II. Other capital and funds	430		-	-
TOTAL RESOURCES	440		233,366,945,581	206,561,955,456



Dang Tien Duc
General Director

Danang City, 28 October 2025

Nguyen Thi Thao
Chief Accountant

Dao Thi Thanh Mai
Preparer

INCOME STATEMENT

For the third quarter accounting period from 1 July 2025 to 30 September 2025

Unit: VND

ITEMS	Code	Notes	Q3-2025	Q3-2024	The first nine months of 2025	The first nine months of 2024
1. Revenue	01	5.1	122,030,678,137	94,646,377,903	320,969,951,541	224,705,986,628
2. Deductions	02		-	-	-	-
3. Net revenue	10		122,030,678,137	94,646,377,903	320,969,951,541	224,705,986,628
4. Cost of sales	11	5.2	93,513,107,351	82,040,534,784	258,710,703,608	201,598,048,120
5. Gross profit	20		28,517,570,786	12,605,843,119	62,259,247,933	23,107,938,508
6. Finance income	21	5.3	244,973,374	70,948,804	777,599,143	89,444,561
7. Finance expense	22	5.4	984,200	(256,845,614)	258,554,857	283,760,164
Of which, interest expense	23		-	187,948,054	259,805,057	728,726,732
8. Share of the profit of associates	24		-	-	-	-
9. Selling expense	25	5.5	685,416,098	569,410,377	1,877,575,987	1,509,808,332
10. General and administrative expense	26	5.6	1,900,291,396	2,107,399,789	8,559,552,627	6,626,978,314
11. Operating profit	30		26,175,852,466	10,256,827,371	52,341,163,605	14,776,836,259
12. Other income	31	5.7	3,226,081	7,001	96,246,531	222,567
13. Other expense	32	5.8	132,780,682	283,715,877	333,974,503	361,083,802
14. Net other loss	40		(129,554,601)	(283,708,876)	(237,727,972)	(360,861,235)
15. Accounting profit before taxation	50		26,046,297,865	9,973,118,495	52,103,435,633	14,415,975,024
16. Current corporate income tax expense	51	5.10	5,100,986,592	1,685,892,089	10,896,320,013	2,805,553,148
17. Deferred corporate income tax expense	52		32,230,450	77,744	(610,460,557)	(30,183,541)
18. Net profit after taxation	60		20,913,080,823	8,287,148,662	41,817,576,177	11,640,605,417
19. Owners of the parent company	61		20,891,676,697	8,261,063,199	41,780,405,115	11,613,155,114
20. Non-controlling interests	62		21,404,126	26,085,463	37,171,062	27,450,303
21. Basic earnings per share	70	4.19.5	2,157	816	4,314	1,147
22. Diluted earnings per share	71	4.19.6	2,157	816	4,314	1,147



Dang Tien Duc
General Director

Da Nang, 28 October, 2025

Nguyen Thi Thao
Chief Accountant

Dao Thi Thanh Mai
Preparer

CONSOLIDATED CASH-FLOW STATEMENT
(Indirect method)

For the third quarter accounting period from 1 July 2025 to 30 September 2025

Unit: VND

ITEMS	Code	Notes	The first nine months of 2025	The first nine months of 2024
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Net profit before taxation	01		52,103,435,633	14,415,975,024
2. Adjustment for:				
Depreciation and amortisation	02		8,985,676,223	9,547,421,810
Provisions	03		2,375,101,955	55,244,468
Gains/losses from investment	05		(726,595,567)	(85,444,561)
Interest expense	06		259,805,057	728,726,732
3. Operating profit /(loss) before adjustments to working capital	08		62,997,423,301	24,661,923,473
Increase or decrease in accounts receivable	09		(8,782,363,792)	(9,833,182,933)
Increase or decrease in inventories	10		1,815,378,925	(1,803,577,674)
Increase or decrease in accounts payable (excluding interest expense and CIT payable)	11		9,439,385,119	(14,416,205,335)
Increase or decrease prepaid expenses	12		111,651,659	162,502,338
Interest paid	14		(273,316,994)	(785,717,283)
Corporate income tax paid	15		(3,010,891,338)	(1,445,523,435)
Other cash outflows from operating activities	17		(590,579,183)	-
Net cash from operating activities	20		61,706,687,697	(3,459,780,849)
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Acquisition and construction of fixed assets and other long-term assets	21		(1,075,384,718)	(34,536,364)
2. Proceeds from disposals of fixed assets and other long-term assets	22		79,444,444	-
3. Loans to other entities and payments for purchase of debt instruments of other entities	23		(61,500,000,000)	(11,000,000,000)
4. Repayments from borrowers and proceeds from sales of debts instruments of other entities	24		33,000,000,000	461,650,000
5. Proceeds from sales of investments in other entities	26		-	11,000,000,000
6. Interest and dividends received	27		663,273,042	85,444,561
Net cash from investing activities	30		(28,832,667,232)	512,558,197
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Capital redemption, payments for shares repurchases	32		-	-
2. Proceeds from borrowings	33	6.1	19,355,502,777	106,269,738,607
3. Repayment of borrowings	34	6.2	(37,438,965,379)	(108,693,504,151)
4. Dividends paid	36		(13,393,609,000)	(4,495,083,000)
Net cash from financing activities	40		(31,477,071,602)	(6,918,848,544)
NET INCREASE/(DECREASE) IN CASH	50		1,396,948,863	(9,866,071,196)
Cash and cash equivalents at beginning of year	60		16,310,248,936	16,324,966,964
Impact of exchange rate fluctuation	61		-	-
CASH AND CASH EQUIVALENTS AT END OF YEAR	70		17,707,197,799	6,458,895,768



Dang Tien Duc
General Director

Danang City, 28 October 2025

Nguyen Thi Thao
Chief Accountant

Dao Thi Thanh Mai
Preparer

The accompanying notes are an integral part of these consolidated financial statements

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

1. CORPORATE INFORMATION

1.1. Structure of ownership

Din Capital Investment Group Joint Stock Company (hereinafter referred to as "the Company") formerly known as Pacific Dinco Joint Stock Company, has been incorporated in accordance with the Business Registration Certificate No. 321032000105 dated 05 January 2010 and other amended certificates thereafter with the latest one dated 21 January 2025 granted by People's Committee Danang City. On 15 May 2021, the Company changed its name to Din Capital Investment Group Joint Stock Company according to Business Registration Certificate No. 0401333013 granted by Danang City's Department of Planning and Investment.

On 14 May 2015, the Company was formally licensed to trade securities on Hanoi Securities Trading Centre under Decision No. 27/2015/GCNCP-VSD dated 14 May 2015 by Vietnam Securities Depository. On 02 July 2015, the Company was formally listed to trade securities on Hanoi City Securities Trading Centre under Decision No. 407/QĐ-SGDHN dated 02 July 2015 by General Director of Hanoi Stock Exchange.

The charter capital as stipulated in the Business Registration Certificate is VND 89,099,810,000.

The Company's registered head office is at 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Hai Chau District, Danang City, Vietnam.

The Company has three subsidiaries as represented in Note 1.5 below (together with the Company hereinafter referred to as "the Group").

The number of employees as at 30 September 2025 was 193 (31 December 2024: 188).

1.2. Business field

Manufacturing of commercial concrete.

1.3. Operating industry and principal activities

Under the Business Registration Certificate, the Group is principally engaged in:

- Manufacture of concrete and articles of concrete, cement and plaster. Details: Producing commercial concrete, pre-cast elements;
- Freight transport by road. Details: Land freight transport by cars;
- Wholesale of construction materials and other installation supplies. Details: Wholesale of construction materials;
- Wholesale of machinery, equipment and supplies. Details: Wholesale of machinery and equipment for construction;
- Other specialized wholesale n.e.c. Details: Wholesale of chemicals and additives in the industrial and construction sectors (excluding chemicals prohibited by the State);
- Renting and leasing of other machinery, equipment and tangible goods. Details: Renting and leasing of constructive machinery and equipments;
- Wholesale of metals and metal ores. Details: Wholesale of shaped steel and fiber-reinforced steel;
- Trading of own or rented property and land use rights;
- Real estate consultancy and brokerage and auctioning, land use right auctioning. Details: Real estate brokerage services, real estate trading platforms, real estate consultancy, and real estate management services;

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

- Warehousing and storage of goods.

1.4. Normal operating cycle

The Group's normal operating cycle is carried out for a time period of 12 months.

1.5. The Group's structure

Direct subsidiaries:

No.	Name	Address	Parent company's voting rights	Percent interest of parent company
1.	Dufago Chu Lai Concrete Joint Stock Company	Tam Hiep Port Industrial and Logistics Park, Nui Thanh Commune, Da Nang City	98.04%	98.04%
2.	Rofadi One Member Limited Liability Company	Floor 4, 76 - 78 Bach Dang, Hai Chau Ward, Da Nang City	100.00%	100.00%
3.	Dufago Concrete One Member Limited Liability Company	Floor 4, 76 - 78 Bach Dang, Hai Chau Ward, Da Nang City	100.00%	100.00%

The Group's dependent units as at 30 September 2025 were as follows:

Name	Address
Branch of Din Capital Investment Group Joint Stock Company in Quang Ngai.	Lot CN 08 – Tinh Phong Industrial Park, Tho Phong Commune, Quang Ngai Province.

2. BASIS OF PREPARATION**2.1. Accounting standards, accounting system**

The accompanying consolidated financial statements, expressed in Vietnamese Dong (VND), are prepared in accordance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System.

2.2. Forms of accounting records

The form of accounting records applied in the Group is the General Journal.

2.3. Financial year

The Group's financial year is from 01 January to 31 December.

2.4. Reporting and functional currency

The Group maintains its accounting records in VND.

2.5. Basis of consolidated

The consolidated financial statements are the financial statements of a group in which the assets, liabilities, equity, income, expenses and cash flows of the parent and subsidiaries are presented as those of a single economic entity regardless of the legal structure of the entities. The financial statements of the subsidiaries have been prepared for the same financial year using uniform

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

accounting policies to those used by the parent company. Adjustments were made for any different accounting policies to ensure consistency between the subsidiaries and the parent company.

A subsidiary is fully consolidated from the acquisition date on which the Group obtains control over the subsidiary until the date on which the parent ceases to control the subsidiary, unless control is intended to be temporary because the subsidiary is acquired and held exclusively with the intention of selling or disposing of it within twelve months.

Non-controlling interest recognition

Non-controlling interests in the net assets and net results of consolidated subsidiaries are shown separately in the consolidated statement of financial position and in the consolidated income statement.

The loss of a subsidiary is attributed to the non-controlling interests in proportion to their relative interests in the subsidiary even if this results in the non-controlling interests having a deficit balance.

Profit or loss recognition in changes in ownership interests in subsidiaries

Changes in the Group's ownership interest in a subsidiary that do not result in the Group losing control are accounted for as equity transactions. The carrying amounts of the Group's and the non-controlling interests are adjusted to reflect the changes in their relative interests in the subsidiary. Any difference between the amount by which the non-controlling interests are adjusted and the fair value of the consideration paid or received is recognised directly in equity in the consolidated statement of financial position.

Upon loss of control of a subsidiary, the Group's profit or loss is calculated as the difference between the fair value of the consideration received and the respective carrying amount of the net asset of the subsidiary plus the remaining balance of goodwill at the date when control is lost.

Intra-group transactions elimination

All intra-group transactions, balances, income and expenses - including unrealised intra-group profits or losses - are eliminated in full on consolidation. Unrealised losses resulting from intra-group transactions that are deducted in arriving at the carrying amount of assets are also eliminated unless the cost cannot be recovered.

Goodwill or gains from a bargain purchase recognition

On the acquisition date, goodwill or a gain from a bargain purchase is measured as the difference between of the consideration transferred and the net of the acquisition-date fair value of the identifiable assets acquired, and the liabilities assumed by the parent company. Goodwill is shown separately in the consolidated statement of financial position and amortised under the straight-line method over a 10 – year period. A gain from a bargain purchase is recognised immediately in the consolidated income statement.

3. SIGNIFICANT ACCOUNTING POLICIES

3.1. Use of estimates

The preparation of the consolidated financial statements requires Chairman of the Board of Directors and management to make estimates and assumptions that impact the carrying value of certain assets and liabilities, contingent assets and liabilities reported in the notes as well as revenues and expenses for the financial year ended 30 September 2025. Although these estimates are based on Chairman of the Board of Directors and management's best knowledge of all relevant information available at the date when the separate financial statements are prepared, this does not prevent actual figures differing from estimates.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

3.2. Cash and cash equivalents

Cash and cash equivalents comprise cash in hand, cash at bank, cash in transit and current investments for a period not exceeding 3 months or highly liquid investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

3.3. Financial investments

Trading securities

Trading securities are securities and other financial instruments held for business purposes (held for the purpose of profit-taking by selling when prices have increased) at the time of reporting.

Trading securities are accounted for under the cost method. The cost of trading securities comprises the purchase price plus (+) purchase related costs (if any) such as brokerage, transaction, information provision, taxes, bank's fees and charges. The cost of trading securities is measured at fair value of considerations at the transaction date.

Held to maturity investment

Held to maturity investments comprise held to maturity investments to earn periodical profits and other held to maturity investments.

If there is any certain evidence that part or all the investments are irrecoverable, impairment losses are recognised as a finance expense in the current year.

Loans

Loans are measured at cost less provision for bad loans. Provision for bad loans is made for each bad loan based on the overdue time to repay the principal according to the original commitment (not taking into account the debt extension between the parties), or based on the expected loss.

Equity investments in other entities

Other investments

Investments classified as other investments are investments other than investments in subsidiaries, investments in associates or investments on joint ventures.

Other investments are accounted for under the cost method which comprise purchase prices plus (+) acquisition related costs (if any). In case of investments of non-monetary assets, the cost of investments is recognised at the fair values of the assets as incurred.

Recognition principles of provision for investment impairment loss

Provision for investment impairment loss is made when there is any certain evidence that there will be an impairment in the value of these investments at the reporting date.

The difference between the required balance and the existing balance of provision for investment impairment loss is recognised as financial expenses in the consolidated income statement.

3.4. Account receivables

Recognition method

Account receivables are stated at the carrying amounts of trade receivables and other receivables less provisions for doubtful debts.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Provision for doubtful debts

As of the date of preparing the consolidated financial statements, provision for doubtful debt is recognised for past-due accounts receivable and for accounts receivable where circumstances indicate that they might not be recoverable when due at the level as guided in prevailing regulations. The determination of the overdue period of a doubtful receivable to be provisioned is based on the principal repayment period according to the original sale contract, excluding the debt extension between the parties.

The difference between the required balance and the existing balance of provision for doubtful debts is recorded as a general and administrative expense in the consolidated income statement.

3.5. Inventories

Inventory measurement

Inventories are measured at the lower of cost and net realisable value.

The costs of inventories shall comprise all costs of purchase, costs of conversion, and other costs incurred in bringing inventories to their present location and condition. The cost of work in progress and finished goods includes materials, direct labour and attributable production overheads based on normal levels of activity.

The costs of purchase of inventories comprise the purchase price, non-reimbursable taxes and duties, and transport, handling and other costs directly attributable to the acquisition of inventories. Trade discounts and sales rebates on substandard and obsolete goods purchased are deducted from the costs of purchase.

Net realisable value is the estimated selling price in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale.

Method of accounting for inventories

Inventories are measured using the weighted average method and are recorded under the perpetual inventory method.

Provision for decline in value of inventories

As of the date of preparing the consolidated financial statements, provision is recognised for obsolete, slow-moving and defective inventory items and an excess of the cost of inventories over their net realisable value.

The difference between the required balance and the existing balance of the provision for a decline in value of inventories is included in cost of sales in the consolidated income statement.

Inventories are written down to net realizable value item by item. For services being rendered, provision is made in respect of each service for which a consolidated selling price is charged.

Raw materials, materials, and tools reserved for use in the production of goods shall not be provided for impairment if the products they constitute will be sold at or above the cost of production of the product.

3.6. Tangible fixed assets

Tangible fixed assets are measured at cost less accumulated depreciation.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Tangible fixed asset recognition

Tangible fixed assets are initially recognised at their cost. The cost of purchased tangible fixed assets comprises the purchase price and any directly attributable costs of bringing the assets to their present location and working condition for their intended use. Accessories added to fixed assets when purchased are recognised consolidatedly at their fair values and deducted from the historical cost of the respective tangible fixed assets.

Depreciation and amortisation

The costs of fixed assets are depreciated on a straight-line method over their estimated useful lives.

The estimated useful lives are as follows:

	<u>Year 2025</u>
▪ Buildings, structures	05 – 10 years
▪ Machinery and equipment	06 – 10 years
▪ Motor vehicles	05 – 10 years
▪ Office equipment	04 – 05 years
▪ Other	03 years

3.7. Construction in progress

Properties in the course of construction for production, rental or administrative purposes, or for purposes not yet determined, are carried at cost. Cost includes professional fees, and for qualifying assets, borrowing costs dealt with in accordance with the Group's accounting policy. Depreciation of these assets, on the same basis as other property assets, commences when the assets are ready for their intended use.

3.8. Prepayments

Prepayments are classified as current and non-current based on their original term. Prepayments mainly comprise costs of tools and supplies, prepaid land rentals, etc., which are amortised over the period for which they are paid or the period in which economic benefits are generated in relation to these expenses.

The following expenses are recognised as prepayments and amortised to the consolidated income statement:

- Prepaid land is amortised over the period of lease;
- Tools and supplies are amortised to the consolidated income statement over 1 to 3 years;
- Insurance expenses (fire and explosion insurance, vehicle owner's civil liability insurance, motor hull insurance, assets insurance, etc.) are amortised over the period written in the contracts;
- Major repair expenses are amortised for no more than 3 years
- Other prepaid expenses are amortised on a straight-line method over the period which economic benefits are generated in relation to that expense.

3.9. Liabilities

Liabilities are classified into trade payables and other payables based on the following rules: Trade payables represent those arising from purchase and sale related transactions of goods, services or assets and the seller is independent of the buyer; the remaining payables are classified as other payables.

Liabilities are also classified according to the maturity date, the remaining term from the date of the financial statements, original currency, and each creditor.

Liabilities are recognised at no less than the payment obligation.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

3.10. Borrowing costs

Capitalisation of borrowing costs

Borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, that necessarily take a substantial period of time to get ready for their intended use or sale, are capitalised as part of the cost of those assets until the assets are put into use or sale.

Investment income earned on temporary investment of borrowings is deducted from the cost of the respective assets.

All other borrowing costs are recognised as an expense in the consolidated income statement when incurred.

3.11. Accrued expenses

Accrued expenses represent expenses that will be paid in the future for goods or services received but not yet paid due to lack of invoices or accounting documents. These expenses are recognised as operating expenses of the reporting year.

3.12. Owners' equity

The owners' contributed equity

The owners' contributed equity is recognised when contributed.

Share premiums

Share premiums are recognised as the difference between the issue price and the par value of shares, and the difference between the re-purchase price and the re-issue price of treasury shares.

Dividends

Dividends are recognised as a liability at the date of declaring dividends by Vietnam Securities Depository.

Reserves

Reserves are created at certain percentages of profit after tax as prescribed in the charter of the companies in the Group.

Retained earnings

Net profit after income tax can be distributed to shareholders after the distribution is approved the General annual meeting of shareholders and reserves are created in accordance with the Group's Charter and legal regulations in Vietnam.

3.13. Revenue and other income

Revenue from selling goods

Revenue from selling goods is measured at the fair value of the consideration received or receivable. In most cases, revenue is recognised when transferring the risks and rewards of ownership to the buyer.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Revenue involving the rendering of services

Revenue of a transaction involving the rendering of services is recognised when the outcome of this transaction can be estimated reliably. When a transaction involving the rendering of services is attributable to several periods, each period's revenue is recognised by reference to the stage of completion at the end of the reporting period.

Interest income

Interest income is recognised on an accrual basis by reference to the principal outstanding and at the interest rate applicable.

3.14. Cost of sales

Cost of sales and services provided represents total costs of finished products, goods, services which are sold in the year in accordance with the matching principle. Abnormal amounts of production costs of inventories are recognised immediately in cost of sales.

3.15. Finance expense

Finance expenses represent all expenses incurred in the reporting year which mainly include lending and borrowing costs, provision for impairment of trading securities and provisions for losses on investments in other entities

3.16. Selling expense and general and administrative expense

Selling expenses represent expenses incurred during the process of selling products, goods and rendering services, which include expenses relating to product exhibition, advertisement, sales commissions, product warranty (except for construction activities), storage, packaging and shipping etc.

General and administrative expenses represent common expenses, which include payroll costs for office employees' (salaries, wages, allowances, etc.); social insurance, health insurance, trade union fees and unemployment insurance; stationery expenses, material expenses, depreciation expenses of fixed assets used for administration activities; land rental, license tax; provision for doubtful debts; utility services (electricity expenses, water expenses, phone, fax, warranty expenses, etc.); sundry expenses (entertainment, customer conference, etc.).

3.17. Taxation

Corporate income tax

Current corporate income tax expense

Current corporate tax expense is determined on the basis of taxable income and the rate of corporate income tax (CIT) of the current year at 20%.

Value added tax

The goods sold and services rendered by the Group are subject to value added tax at the following rates:

- Commercial concrete, stone, concrete pumping and transportation services: 10% (The company is entitled to apply the VAT rate of 8% from 1 July 2025 to 30 September 2025 according to the provisions of Decree No. 174/2025/ND-CP dated 30 June 2025 of the Government);
- Other services: in accordance with prevailing regulations.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Other taxes

Other taxes are applicable in accordance with the prevailing tax laws in Vietnam.

The tax reports of the companies in the Group will be inspected by the Tax Department. Application of the laws and regulations on tax to different transactions can be interpreted by many ways; therefore, the tax amounts presented in the consolidated financial statements can be amended in accordance with the Tax Department's final assessment for the companies.

3.18. Earnings per share

Basic earnings per share are calculated by dividing the net profit attributable to ordinary shareholders (after adjusted for bonus and welfare funds), by the weighted average number of ordinary shares outstanding during the year, excluding ordinary shares bought back by the Group and held as treasury shares.

3.19. Diluted earnings per share

Diluted earnings per share are calculated by dividing the net profit attributable to ordinary shareholders (after adjusted for bonus and welfare funds), by the weighted average number of ordinary shares outstanding during the year and total ordinary shares that would be issued on the conversion, excluding ordinary shares bought back by the Group and held as treasury shares.

3.20. Segment reporting

A segment is a distinguishable component of the Group that is engaged either in producing or providing related products or services (business segment), or in producing or providing products or services within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments.

Refer to Note 7.

3.21. Related parties

Related parties are individuals or entities that have the ability, directly or indirectly through one or more intermediaries, to control the Group or are controlled by, or are subject to common control with the Group. Associates, individuals owning, directly or indirectly, an interest in the voting power of the Group that gives them significant influence over the Group, key management personnel, including directors and officers of the Group and close family members or associates of such individuals are also considered to be related parties.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE CONSOLIDATED BALANCE SHEET

4.1. Cash and cash equivalents

	As at 30 Sep. 2025 VND	As at 01 Jan. 2025 VND
Cash in hand	563,348,061	1,635,754,483
Cash at banks	17,143,849,738	14,674,494,453
Cash equivalents	-	-
Total	17,707,197,799	16,310,248,936

4.2. Current trade receivables

	As at 30 Sep. 2025 VND	As at 01 Jan. 2025 VND
Dinco Construction Engineering Joint Stock Company	12,205,319,114	32,049,832,837
Trung Nam Construction Investment Joint Stock Compar	337,216,597	337,216,597
Newtecons Construction Investment Joint Stock Compan	6,052,765,112	17,557,055,133
Coteccons Construction Joint Stock Company	21,498,714,378	30,031,853,479
Unicons Construction Investment Co.,Ltd	11,065,193,712	11,424,525,068
FDSG Joint Stock Company	52,599,233,624	-
Others	37,309,091,281	40,299,393,243
Total	141,067,533,818	131,699,876,357
In which: Trade receivables from related parties - Refer to Note 8	12,205,319,114	32,049,832,837

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4.3. Financial investments

Trading securities are analysed as follows:

	As at 30 Sep 2025			As at 01 Jan.2025		
	VND			VND		
	Cost	Fair value	Provision	Cost	Fair value	Provision
Share investments:						
Shares of Cotecons Construction Joint Stock Company	20,530,730	10,387,300	10,143,430	20,530,730	9,137,100	11,393,630
Total	20,530,730	10,387,300	10,143,430	20,530,730	9,137,100	11,393,630

The Group has determined the fair values of investments in Cotecons Construction Joint Stock Company on the basis of prices quoted on the Stock Exchange and the number of shares.

Held to maturity investments are analysed as follows:

	As at 30 Sep 2025		As at 01 Jan.2025	
	VND		VND	
	Cost	Carrying amount	Cost	Carrying amount
Current:				
Term deposits	47,500,000,000	47,500,000,000	8,000,000,000	8,000,000,000
Total	47,500,000,000	47,500,000,000	8,000,000,000	8,000,000,000

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4.4. Current advances to suppliers

	As at 30 Sep. 2025 VND	As at 01 Jan. 2025 VND
An Phu An Khanh Trading Company Limited	84,616,500	-
Others	456,901,618	200,385,949
Total	541,518,118	200,385,949

4.5. Current loan receivables

	As at 30 Sep 2025 VND		As at 01 Jan.2025 VND	
	Value	Provision	Value	Provision
Mr. Pham Hai Long (*)	-	-	11,000,000,000	-
Total	-	-	11,000,000,000	-

4.6. Other receivables

	As at 30 Sep 2025 VND		As at 01 Jan.2025 VND	
	Value	Provision	Value	Provision
Advances	333,302,155	-	1,128,047,940	-
Social insurance	-	-	2,071,635	-
Deposits	77,245,226	-	107,245,226	-
Accrued interest	123,713,698	-	139,835,617	-
Other receivables	42,273,092	-	34,242,373	-
Total	576,534,171	-	1,411,442,791	-

4.7. Doubtful debts

	As at 30 Sep 2025 VND		As at 01 Jan.2025 VND	
	Cost	Recoverable amount	Cost	Recoverable amount
Overdue trade receivables or overdue amounts loaned and other receivables not yet due but uncollectible	22,523,920,445	3,331,565,352	18,138,192,839	1,322,189,901
Total	22,523,920,445	3,331,565,352	18,138,192,839	1,322,189,901

Chairman of the Board of Directors and management assessed the ability to recover the overdue receivables is low. The Group is taking appropriate measures to recover the outstanding debts.

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY AND SUBSIDIARIES

Address: 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Overdue trade receivables and overdue amounts loaned are analysed by debtor as follows:

	As at 30 Sep 2025			As at 01 Jan. 2025		
	VND			VND		
	Cost	Recoverable amount	Overdue days	Cost	Recoverable amount	Overdue days
Thursday Architecture Company Limited - Guangxi Architecture Group (Da Nang)	4,217,102,500	-	Over 3 years	4,217,102,500	-	Over 3 years
SAMIL Construction Company Limited	2,487,421,228	-	Over 3 years	2,487,421,228	-	Over 3 years
LB Viet Nam Construction Joint Stock Company	1,648,997,091	-	Over 3 years	1,648,997,091	-	Over 3 years
Hung Thinh Tai Construction & Trading Company Limited	649,950,000	-	Over 3 years	649,950,000	-	Over 3 years
Dana-UC Steel Joint Stock Company	498,911,000	-	Over 3 years	498,911,000	-	Over 3 years
Constrexim Construction Investment Design Consultant Joint Stock Company	439,274,772	-	Over 3 years	439,274,772	-	Over 3 years
Manh Cuong An Landscape Architecture Joint Stock Company	358,566,898	-	Over 3 years	358,566,898	-	Over 3 years
APIC Sai Gon Joint Stock Company	267,415,000	-	Over 3 years	267,415,000	-	Over 3 years
P.M.C Constructions Company Limited	265,802,500	-	Over 3 years	265,802,500	-	Over 3 years
Song Hong Danang Joint Stock Company	193,747,500	-	Over 3 years	193,747,500	-	Over 3 years
Thanh Thu Company Limited	122,080,000	-	Over 3 years	122,080,000	-	Over 3 years
Bridge Enterprise No.18 - Branch of Civil Engineering Construction Corporation No.1., Jsc	75,477,651	-	Over 3 years	76,106,209	-	Over 3 years
Others	11,299,174,305	3,331,565,352		6,912,818,141	1,322,189,901	
Total	22,523,920,445	3,331,565,352		18,138,192,839	1,322,189,901	

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4.8. Inventories

	As at 30 Sep 2025 VND		As at 01 Jan.2025 VND	
	Value	Provision	Value	Provision
Raw materials	12,148,983,299	-	13,941,836,908	-
Merchandise	250,033,052	-	272,558,368	-
Total	12,399,016,351	-	14,214,395,276	-

There were no slow moving and obsolescent inventories at the year-end.

There were no inventories pledged as security for liabilities at the year-end.

4.9. Prepayments

	As at 30 Sep. 2025 VND	As at 01 Jan. 2025 VND
Current:		
Tools and supplies pending amortisation	6,667,107	21,259,932
Insurance fee for machinery and equipment	323,713,895	338,668,665
Road fee, vehicle inspection fee	212,559,232	184,176,786
Land rental costs	265,869,354	-
Others	13,774,288	28,734,144
Total	822,583,876	572,839,527
	As at 30 Sep. 2025 VND	As at 01 Jan. 2025 VND
Non-current:		
Tools and supplies pending amortisation	761,400,136	958,490,722
Land rental (*)	4,538,382,441	4,662,365,280
Others	5,322,265	45,644,848
Total	5,305,104,842	5,666,500,850

(*) Land rental cost at:

- Tam Hiep Port Industrial and Logistics Park, Tam Hiep Commune, Nui Thanh District, Quang Nam Province according to Contract No. 02/2012/HD-TLD, land lease term 50 years.

- Tinh Phong Industrial Park under Contract No. 03/2019/HD-TLD dated 25 April 2019, with a lease term of 28 years.

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY AND SUBSIDIARIES

Address: 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4.10. Tax and amounts receivable from/payable to the state budget

	As at 30 Sep 2025		Movements in the year		As at 01 Jan.2025	
	Receivable	Payable	Payable	Paid/ Deducted	Receivable	Payable
	VND		VND		VND	
Value added tax	-	855,555,739	26,975,946,563	26,325,372,701	-	204,981,877
Corporate income tax	-	10,545,065,883	10,896,320,013	3,010,891,338	256,237,124	2,915,874,332
Personal income tax	693,075	87,746,093	866,354,617	855,702,521	2,146,860	78,547,782
License tax	-	-	13,000,000	13,000,000	-	-
Others	-	-	-	-	-	-
Total	693,075	11,488,367,715	38,751,621,193	30,204,966,560	258,383,984	3,199,403,991

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY AND SUBSIDIARIES

Address: 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4.11. Tangible fixed assets

Items	Buildings, structures VND	Machinery and equipment VND	Motor vehicles VND	Office equipment VND	Others VND	Total VND
Cost:						
As at 01 Jan.2025	13,174,217,614	43,239,240,802	148,481,061,066	1,178,760,699	104,113,563	206,177,393,744
Purchased	-	883,518,519	-	-	-	883,518,519
Liquidation, sold	-	(363,419,091)	(181,818,181)	-	-	(545,237,272)
As at 30 Sep 2025	13,174,217,614	43,759,340,230	148,299,242,885	1,178,760,699	104,113,563	206,515,674,991
Accumulated depreciation:						
As at 01 Jan.2025	11,183,256,415	36,278,442,499	124,301,401,148	1,025,659,153	104,113,563	172,892,872,778
Depreciation	456,735,384	2,013,050,463	6,453,808,528	32,784,214	-	8,956,378,589
Liquidation, sold	-	(363,419,091)	(181,818,181)	-	-	(545,237,272)
As at 30 Sep 2025	11,639,991,799	37,928,073,871	130,573,391,495	1,058,443,367	104,113,563	181,304,014,095
Net book value:						
As at 01 Jan.2025	1,990,961,199	6,960,798,303	24,179,659,918	153,101,546	-	33,284,520,966
As at 30 Sep 2025	1,534,225,815	5,831,266,359	17,725,851,390	120,317,332	-	25,211,660,896

The amount of year-end net book value of tangible fixed assets totalling VND 7,094,390,609 was pledged/mortgaged as loan security.

The historical cost of tangible fixed assets fully depreciated but still in use totalled VND 110,961,146,906.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

4.12. Intangible fixed assets

Items	Management software VND	Total VND
Cost:		
As at 01 Jan.2025	-	-
Purchased	585,166,199	585,166,199
As at 30 Sep 2025	585,166,199	585,166,199
Accumulated depreciation:		
As at 01 Jan.2025	-	-
Depreciation	29,297,634	29,297,634
As at 30 Sep 2025	29,297,634	29,297,634
Net book value:		
As at 01 Jan.2025	-	-
As at 30 Sep 2025	555,868,565	555,868,565

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4.13. Construction in progress

	As at 30 Sep. 2025 VND	As at 01 Jan. 2025 VND
Management software	-	393,300,000
Total	-	393,300,000

4.14. Current trade payables

	As at 30 Sep 2025 VND		As at 01 Jan. 2025 VND	
	Value	Payable value	Value	Payable value
Current:				
LUKS Vietnam Cement Company Limited	10,545,846,329	10,545,846,329	3,411,820,927	3,411,820,927
Dai Hoang Investment and Trading Joint Stock Company Limited	5,912,876,500	5,912,876,500	5,185,151,603	5,185,151,603
Duy Thinh Company Limited	14,408,107,094	14,408,107,094	21,076,853,779	21,076,853,779
Others	23,958,211,521	23,958,211,521	16,391,725,971	16,391,725,971
Total	54,825,041,444	54,825,041,444	46,065,552,280	46,065,552,280
In which: Trade payables to related parties - Refer to Note 8	6,613,824	6,613,824	5,511,376	5,511,376

4.15. Current advances from customers

	As at 30 Sep. 2025 VND	As at 01 Jan. 2025 VND
Bitco Investment and Construction Company Limited	50,363,350	50,363,350
17 One member Limited Liability Company	212,543,700	424,000
Others	787,581,171	85,693,595
Total	1,050,488,221	136,480,945

4.16. Payables to employees

	As at 30 Sep. 2025 VND	As at 01 Jan. 2025 VND
Salary, bonus	2,392,312,501	3,588,458,264
Total	2,392,312,501	3,588,458,264

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4.17. Accrued expenses

	As at 30 Sep. 2025 VND	As at 01 Jan. 2025 VND
Current:		
Accrued interest	-	13,511,937
Others	579,284,448	92,071,654
Total	579,284,448	105,583,591

4.18. Other current payables

	As at 30 Sep. 2025 VND	As at 01 Jan. 2025 VND
Trade union dues	83,697,557	29,574,427
Danang Post Insurance Company	-	99,994,116
Others	488,122,822	627,202,361
Total	571,820,379	756,770,904

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4.19. Loans and finance lease liabilities

The loans are detailed as follows:

	As at 30 Sep.2025		Movements in the year		As at 01 Jan.2025	
	Value	Payable value	Increase	Decrease	Value	Payable value
VND						
Current						
Joint Stock Commercial Bank for Foreign Trade of Viet Nam - Danang Branch	-	-	19,355,502,777	36,648,965,379	17,293,462,602	17,293,462,602
Current portion of non-current loans						
Joint Stock Commercial Bank for Foreign Trade of Viet Nam - Danang Branch	-	-	-	316,000,000	316,000,000	316,000,000
Total	-	-	19,355,502,777	36,964,965,379	17,609,462,602	17,609,462,602
VND						
Non-current						
Joint Stock Commercial Bank for Foreign Trade of Viet Nam - Danang Branch	-	-	-	474,000,000	474,000,000	474,000,000
Total	-	-	-	474,000,000	474,000,000	474,000,000
Grand total	-	-	19,355,502,777	37,438,965,379	18,083,462,602	18,083,462,602



NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4.20. Owners' equity

4.20.1. Changes in owners' equity

	Owners' contributed capital VND	Share premium VND	Other contributed capital VND	Items of owners' equity			Total VND
				Investment and Development funds VND	Retained earnings VND	Non-controlling interest VND	
At as 01 Jan. 2024	89,099,810,000	49,416,000	228,800,000	7,752,997,505	32,256,268,728	180,120,749	129,567,412,982
Previous year's profits	-	-	-	-	9,445,413,114	28,096,993	9,473,510,107
Distributed Bonus and welfare fund	-	-	-	-	(1,001,055,572)	(13,986,884)	(1,015,042,456)
Capital reduction at Subsidiary	-	-	-	-	-	-	-
Dividends of previous year by cash	-	-	-	-	(4,454,990,500)	(40,092,500)	(4,495,083,000)
As at 01 Jan. 2025	89,099,810,000	49,416,000	228,800,000	7,752,997,505	36,245,635,770	154,138,358	133,530,797,633
Current year's profits	-	-	-	-	41,780,405,115	37,171,062	41,817,576,177
Distributed Bonus and welfare fund (*)	-	-	-	-	(1,185,265,597)	-	(1,185,265,597)
Dividends of current year by cash (*)	-	-	-	-	(13,364,971,500)	(28,637,500)	(13,393,609,000)
As at 30 Sep 2025	89,099,810,000	49,416,000	228,800,000	7,752,997,505	63,475,803,788	162,671,920	160,769,499,213

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4.20.2. Details of owners' equity

	As at 30 Sep. 2025 VND	As at 01 Jan. 2025 VND
Dinco Construction Engineering Joint Stock Company	19,366,560,000	19,366,560,000
Other investors	69,733,250,000	69,733,250,000
Total	89,099,810,000	89,099,810,000

4.20.3. Capital transactions with owners

	As at 30 Sep. 2025 VND	As at 01 Jan. 2025 VND
Beginning balance	89,099,810,000	89,099,810,000
Capital contribution in the year	-	-
Capital redemption in the year	-	-
Ending balance	89,099,810,000	89,099,810,000

4.20.4. Shares

	As at 30 Sep. 2025 VND	As at 01 Jan. 2025 VND
Number of shares registered for issue	8,909,981	8,909,981
Number of shares sold to public	8,909,981	8,909,981
<i>Comprising: Ordinary shares</i>	<i>8,909,981</i>	<i>8,909,981</i>
<i>Preference shares (Classified as owners' equity)</i>	<i>-</i>	<i>-</i>
Number of shares repurchased (Treasury shares)	-	-
<i>Comprising: Ordinary shares</i>	<i>-</i>	<i>-</i>
<i>Preference shares (Classified as owners' equity)</i>	<i>-</i>	<i>-</i>
Number of shares outstanding	8,909,981	8,909,981
<i>Comprising: Ordinary shares</i>	<i>8,909,981</i>	<i>8,909,981</i>
<i>Preference shares (Classified as owners' equity)</i>	<i>-</i>	<i>-</i>
Par value per outstanding share: VND 10,000 per share		

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4.20.5. Basic earnings per share

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Profit after tax attributable to ordinary share holders	20,891,676,697	8,261,063,199	41,780,405,115	11,613,155,114
Adjusted for bonus and welfare fund distribution	1,671,334,138	991,327,584	3,342,432,409	1,393,578,614
Earnings for the purpose of calculating basic earnings per share	19,220,342,559	7,269,735,615	38,437,972,706	10,219,576,500
Weighted average number of ordinary shares outstanding during the year	8,909,981	8,909,981	8,909,981	8,909,981
Basic earnings per share	2,157	816	4,314	1,147

4.20.6. Diluted earnings per share

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Profit after tax attributable to ordinary share holders	20,891,676,697	8,261,063,199	41,780,405,115	11,613,155,114
Adjusted for bonus and welfare fund distribution	1,671,334,138	991,327,584	3,342,432,409	1,393,578,614
Earnings for the purpose of calculating diluted earnings per share	19,220,342,559	7,269,735,615	38,437,972,706	10,219,576,500
Weighted average number of ordinary shares outstanding during the year	8,909,981	8,909,981	8,909,981	8,909,981
Number of additional shares of common stock expected to be issued				
Number of shares for calculating diluted earnings per share	8,909,981	8,909,981	8,909,981	8,909,981
Diluted earnings per share	2,157	231	4,314	330

4.20.7. Corporate funds

	Development and investment fund VND
As at 01 Jan.2025	7,752,997,505
Additions	-
Utilisations	-
As at 30 Sep.2025	7,752,997,505

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4.21. Off Consolidated balance Sheet Items

	As at 30 Sep. 2025 VND	As at 01 Jan. 2025 VND
Doubtful debts written-off:		
Constrexim-Meco Joint Stock Company	61,028,000	61,028,000
Chiem Viet Applied Art Design Consulting & Construction Company	65,480,000	65,480,000
Lighthouse Construction Joint Stock Company	238,645,500	238,645,500
Song Hong 36.8 Joint Stock Company Branch	58,800,000	58,800,000
Others	122,743,350	122,743,350
Total	546,696,850	546,696,850

5. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE CONSOLIDATED INCOME STATEMENT

5.1. Revenue from selling goods and rendering services

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Revenue from selling finished goods	121,992,431,268	93,417,831,575	320,710,644,908	213,137,527,269
Revenue from selling merchandise	13,246,869	1,228,546,328	214,306,633	11,568,459,359
Revenue from service	25,000,000	-	45,000,000	-
Total	122,030,678,137	94,646,377,903	320,969,951,541	224,705,986,628
In which, revenue from related parties - Refer to Note 8	3,175,062,476	18,176,317,571	23,809,557,523	25,986,826,388

5.2. Cost of sales

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Cost of finished goods sold	93,466,619,811	80,911,418,688	258,469,970,995	190,253,973,787
Cost of merchandise sold	21,487,540	1,129,116,096	195,732,613	11,344,074,333
Cost of service	25,000,000	-	45,000,000	-
Total	93,513,107,351	82,040,534,784	258,710,703,608	201,598,048,120

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.3. Finance income

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Deposit and loan interest	173,475,250	66,948,804	645,601,019	85,444,561
Others	71,498,124	4,000,000	131,998,124	4,000,000
Total	244,973,374	70,948,804	777,599,143	89,444,561

5.4. Finance expense

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Interest expense	-	187,948,054	259,805,057	728,726,732
Reversal of provision for devaluation in trade securities	984,200	(444,793,668)	(1,250,200)	(444,966,568)
Total	984,200	(256,845,614)	258,554,857	283,760,164

5.5. Selling expense

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Salaries	685,416,098	569,410,377	1,877,575,987	1,488,041,385
Others	-	-	-	21,766,947
Total	685,416,098	569,410,377	1,877,575,987	1,509,808,332

5.6. General and administrative expense

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Salaries	992,616,657	1,098,219,897	3,208,118,544	3,099,539,592
Reversal of provision for doubtful debts	(79,809,036)	-	(332,047,846)	(102,127,803)
Provisions for doubtful debts	2,275,560	-	2,708,400,001	457,344,276
Others	985,208,215	1,009,179,892	2,975,081,928	3,172,222,249
Total	1,900,291,396	2,107,399,789	8,559,552,627	6,626,978,314

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.7. Other income

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Gains from disposal and sale of fixed assets	-	-	79,444,444	-
Other income	3,226,081	7,001	16,802,087	222,567
Total	3,226,081	7,001	96,246,531	222,567

5.8. Other expense

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Administrative penalties, tax penalties	-	-	19,803,795	36,570,244
Others	132,780,682	283,715,877	314,170,708	324,513,558
Total	132,780,682	283,715,877	333,974,503	361,083,802

5.9. Production and business costs by elements

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Material expense	81,618,721,698	77,316,534,423	210,379,793,575	161,622,777,723
Employee expense	10,118,078,801	8,475,360,530	27,769,331,419	22,172,159,369
Depreciation expense	2,945,952,495	3,113,998,633	9,104,005,281	9,547,421,810
Service expense	1,242,127,346	4,052,582,907	17,786,309,093	13,065,197,780
Other	95,713,987	742,784,856	837,192,278	1,592,545,656
Total	96,020,594,327	93,701,261,349	265,876,631,646	208,000,102,338

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.10. Current corporate income tax expense

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Accounting before tax of the year	26,046,297,865	9,973,118,495	52,103,435,633	14,415,975,024
Add: Increasing adjustments	592,635,643	3,072,094,699	4,016,366,809	3,635,916,420
- Non-deductible expenses	358,635,643	2,994,094,699	574,064,024	3,401,916,420
- Remuneration of the Board of Directors and the Supervisory Committee not evolving in execution	234,000,000	78,000,000	390,000,000	234,000,000
- Unrealized revenue arising from fixed asset sale transactions	-	3,167,916,420	3,052,302,785	-
Less: Decreasing adjustments	-	-	214,583,759	3,193,762,949
- Losses carried forward from previous year	-	-	214,583,759	3,193,762,949
Taxable income from business activities	26,638,933,508	13,045,213,194	55,905,218,683	14,858,128,495
- Income from activities eligible for tax incentives	1,226,250,563	1,404,154,296	2,140,019,127	1,478,078,705
- Income from activities not eligible for tax incentives	24,891,807,674	7,972,114,170	53,392,954,250	13,380,049,790
Current corporate income tax rate				
- Non-preferential corporate income tax rate	10%	10%	10%	10%
- Preferential corporate income tax rate	20%	20%	20%	20%
Corporate income tax expense from main business activities	5,100,986,592	1,734,838,263	10,892,592,763	2,854,006,758
- Corporate income tax expense from preferential activities	122,625,057	140,415,429	214,001,913	147,807,870
- Corporate income tax expense from non-preferential activities	4,978,361,535	1,594,422,834	10,678,590,850	2,706,198,888
Less: Corporate income tax exemption of preferential business activities	-	70,207,714	-	73,903,935
Corporate income tax expense for the current year	5,100,986,592	1,685,892,089	10,896,320,013	2,805,553,148
<i>In which:</i>				
- CIT expense of the current year	5,100,986,592	1,664,630,549	10,892,592,763	2,780,102,823
- Adjusted for tax expense of previous years	-	21,261,540	3,727,250	25,450,325

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

6. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE CONSOLIDATED CASH FLOW STATEMENT

6.1. Cash receipts from loans in the year

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025	The first nine months of 2024
Cash receipts from loans under normal contracts	-	28,645,837,834	19,355,502,777	106,269,738,607
Total	-	28,645,837,834	19,355,502,777	106,269,738,607

6.2. Cash repayments of principal amounts borrowed

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025	The first nine months of 2024
Cash repayment of principal amounts under normal contracts	-	16,911,780,000	37,438,965,379	108,693,504,151
Total	-	16,911,780,000	37,438,965,379	108,693,504,151

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

7. SEGMENT REPORTING

For management purposes, the Group is organised on a nation - wide basis into the following manufacturing sector:

- Selling commercial concrete
- Trading

For the financial year ending 30 September 2025

	Commercial concrete		Trading		Total	
	Q3- 2025 VND	Q3- 2024 VND	Q3- 2025 VND	Q3- 2024 VND	Q3- 2025 VND	Q3- 2024 VND
Revenue						
External sales	121,992,431,268	93,417,831,575	13,246,869	1,228,546,328	122,050,678,137	94,646,377,903
Total	121,992,431,268	93,417,831,575	13,246,869	1,228,546,328	122,050,678,137	94,646,377,903
Result						
Deductions	-	-	-	-	-	-
Cost of sales	93,466,619,811	80,911,418,688	21,487,540	1,129,116,096	93,488,107,351	82,040,534,784
Segment result	28,525,811,457	12,506,412,887	(8,240,671)	99,430,232	28,517,570,786	12,605,843,119
Unallocated expenses					2,585,707,494	2,676,810,166
Gross profit					25,931,863,292	9,929,032,953
Finance income					244,973,374	70,948,804
Finance expense					984,200	(256,845,614)
Net other income					(129,554,601)	(283,708,876)
Accounting profit before taxation					26,046,297,865	9,973,118,495
Current corporate income tax expense					5,100,986,592	1,685,892,089
Deferred corporate income tax expense					32,230,450	77,744
Net profit after taxation					20,913,080,823	8,287,148,662

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY AND SUBSIDIARIES

Address: 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Hai Chau District, Danang City, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Other information

	Commercial concrete		Trading		Total	
	As at	As at	As at	As at	As at	As at
	30 Sep.2025 VND	01 Jan.2025 VND	30 Sep.2025 VND	01 Jan.2025 VND	30 Sep.2025 VND	01 Jan.2025 VND
Segment assets	160,583,242,655	173,633,175,610	-	-	160,583,242,655	173,633,175,610
Unallocated assets	-	-	-	-	72,783,702,926	32,928,779,846
Total assets					233,366,945,581	206,561,955,456

	Commercial concrete		Trading		Total	
	As at	As at	As at	As at	As at	As at
	30 Sep.2025 VND	01 Jan.2025 VND	30 Sep.2025 VND	01 Jan.2025 VND	30 Sep.2025 VND	01 Jan.2025 VND
Segment liabilities	55,875,529,665	64,285,495,827	-	-	55,875,529,665	64,285,495,827
Unallocated liabilities	-	-	-	-	16,721,916,703	8,745,661,996
Total liabilities					72,597,446,368	73,031,157,823

	Commercial concrete		Trading		Total	
	Q3- 2025 VND	Q3- 2024 VND	Q3- 2025 VND	Q3- 2024 VND	Q3- 2025 VND	Q3- 2024 VND
Cost of purchasing assets	-	34,536,364	-	-	-	34,536,364
Depreciation expense	2,827,623,437	3,113,998,633	-	-	2,827,623,437	3,113,998,633

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

8. RELATED PARTIES

<u>List of related parties</u>	<u>Relationship</u>
1. Dinco Construction Engineering Joint Stock Company	Shareholders with significant influence
2. Dufago Chu Lai Concrete Joint Stock Company	Subsidiary
3. Rofadi One Member Limited Liability Company	Subsidiary
4. Dufago Concrete One Member Limited Liability Company	Subsidiary
5. Danang Books and School Equipment Stock Company	Share key management personnel
6. The Board of Directors and management	Key management personnel

Transactions between the Company and its subsidiaries, which are related parties, have been eliminated in full in consolidation.

At the end of the reporting year, the balances with related parties are as follows:

	As at 30 Sep.2025 VND	As at 01 Jan.2025 VND
Receivable:		
Dinco Engineering and Construction Joint Stock Company	12,205,319,114	32,049,832,837
Total - Refer to Note 4.2	12,205,319,114	32,049,832,837
	As at 30 Sep.2025 VND	As at 01 Jan.2025 VND
Trade payables:		
Danang Books and School Equipment Stock Company	6,613,824	5,511,376
Total - Refer to note 4.14	6,613,824	5,511,376

During the reporting period, the Group has had related party transactions as follows:

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Sale of goods and services:				
Dinco Engineering and Construction Joint Stock Company	3,175,062,476	18,176,317,571	23,809,557,523	25,986,826,388
Total - Refer to Note 5.1	3,175,062,476	18,176,317,571	23,809,557,523	25,986,826,388

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Purchase of goods:				
Dinco Engineering and Construction Joint Stock Company	-	-	600,000,000	600,000,000
Da Nang Books and School Equipment Joint Stock Company	193,191,927	196,124,727	401,761,054	405,425,397
Total	193,191,927	196,124,727	1,001,761,054	1,005,425,397

Remunerations of the Board of Directors, Supervisory Committee and Internal Audit Committee:

Full name	Position	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Mr. Le Truong Ky	Chairman of the BODs	30,000,000	30,000,000	90,000,000	90,000,000
Mr. Dang Tien Duc	Deputy chairman of the BODs	18,000,000	18,000,000	54,000,000	54,000,000
Ms. Huynh Phuoc Huyen Vy	Member of the BODs	18,000,000	18,000,000	54,000,000	54,000,000
Mr. Nguyen Ngoc Tuan	Member of the BODs	18,000,000	18,000,000	54,000,000	54,000,000
Mr. Le Anh Long	Head of Supervisory Committee	15,000,000	15,000,000	45,000,000	45,000,000
Mr. Chu Van Tuan	Member of Supervisory Committee	9,000,000	9,000,000	27,000,000	27,000,000
Mr. Tran Canh Thanh	Member of Supervisory Committee	9,000,000	9,000,000	27,000,000	27,000,000
Ms. Nguyen Thi Minh Phuong	Member of Internal Audit Committee	9,000,000	9,000,000	27,000,000	27,000,000

Salary, bonuses and other incomes of Management:

Full name	Position	Q3-2025 VND	Q3-2024 VND	The first nine months of 2025 VND	The first nine months of 2024 VND
Mr. Dang Tien Duc	General Director	168,671,354	168,142,917	498,161,249	482,998,855
Mr. Nguyen Van Trieu	Deputy General Director	100,328,021	83,337,396	266,362,791	239,026,355
Ms. Nguyen Thi Thao	Deputy General Director	84,754,063	71,143,229	218,537,084	201,150,020

9. EVENTS AFTER THE END OF THE REPORTING YEAR

There were no significant events arising after the end of the reporting year to the date of the consolidated financial statements.



Dang Tien Duc
General Director
Danang City, 28 October 2025

Nguyen Thi Thao
Chief Accountant

Dao Thi Thanh Mai
Preparer