

**HANOI HOUSING DEVELOPMENT
AND INVESTMENT JOINT STOCK
COMPANY NO 6**

No.: ~~R.24.10.27~~ TCKT - CT6

*Explanation of the Separate
Financial Statements for the Third
Quarter of 2025*

THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Hanoi, October 24th, 2025

**EXPLANATION OF THE SEPARATE FINANCIAL STATEMENTS
FOR THE THIRD QUARTER OF 2025**

**To: The State Securities Commission
Hanoi Stock Exchange**

Pursuant to Clause 11, Article 4 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the securities market, Hanoi Housing Development and Investment Joint Stock Company No.6 hereby provides an explanation the changes in profit after corporate income tax in the separate financial statements for the third quarter of 2025 compared to the same period of the previous year, as follows:

No.	Items	Q3/2025 (VND)	Q3/2024 (VND)	Difference (VND)	% Increase/ Decrease
1	The profit after tax in the Separate financial statements	474,630,813	287,355,107	187,275,706	65.17%

Explanation of the difference:

*** Profit after corporate income tax in the Company's separate financial statements for Q3/2025 increased by VND 0.18 billion, equivalent to 65.17%, compared to Q3/2024, mainly due to the following reasons:**

- Gross profit from sales and services increased by VND 0.442 billion, equivalent to 19.08%, primarily due to higher revenue–cost differentials from real estate activities, leading to an increase in gross profit compared to the same period last year.

- Operating profit increased by VND 0.95 billion, equivalent to 101.58%, compared to the same period last year, due to:

+ Financial income decreased by VND 0.052 billion (a 96.98% decrease) because no financial income was generated during the quarter.

+ Financial expenses decreased by VND 0.012 billion (a 100% decrease) as construction activities of new projects were still in the initial phase, reducing funding needs and consequently lowering financial expenses compared to the same period last year.

+ Administrative expenses decreased by VND 0.556 billion (a 16.85% decrease) due to lower general and administrative costs incurred during the quarter.

- Other profit decreased by VND 0.772 billion (a 62.68% decrease) mainly because: Other income decreased by VND 1.149 billion (a 58.46% decrease), as there were no non-payable liabilities written back to income during the quarter. Other expenses decreased by VND 0.377 billion (a 51.4% decrease) due to the write-off of uncollectible debts. Consequently, other profit decreased compared to the same period last year.

Through this document, the Company hereby provides an explanation for the difference in profit after corporate income tax in the separate statement of profit and loss for Q3/2025 compared with the same period of the previous year.

Sincerely./.

Recipients:

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

**HANOI HOUSING DEVELOPMENT AND
INVESTMENT JOINT STOCK COMPANY NO 6**



TỔNG GIÁM ĐỐC
Bế Ngọc Long