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HANOI HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY NO. 6
No.: 27.10 /TCKT - CT6
Explanation for the Separate Financial Statements for the Third Quarter of 2026

THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness
****

Ha Noi, October 27th, 2026

EXPLANATION OF THE SEPARATE FINANCIAL STATEMENTS FOR THE THIRD 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 change in audited corporate income tax (CIT) profit after tax in the separate business performance report for the third quarter of 2026 compared to the same period last year as follows:

No.	Items	Q3 2026 (VND)	Q3 2025 (VND)	Variance (VND)	% Increase/ Decrease
1	Profit after tax on Separate Financial Statements	101,077,669	474,630,813	-373,553,144	-78.7%

Reasons for variance:

*** Corporate Income Tax (CIT) profit after tax in the Company's separate report for the third quarter of 2026 decreased by VND 0.373 billion, equivalent to a decrease of 78.7% compared to the third quarter of 2025, mainly due to the following reasons:**

- Gross profit from sales and service provision increased by VND 1.591 billion, equipvalent to an increase of 57.66% 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 decreased by VND 1.289 billion YoY, equipvalent to a decrease of 8,657.54% due to:

+ Financial income decreased by VND 0.083 billion, equivalent to a decrease of 51.55%, as no financial income was generated during the quarter.

+ Financial expenses increased by VND 0.946 billion, equivalent to an increase of 100%, as the project's construction activities entered the structural construction phase, resulting in an increased funding requirement and higher financial expenses compared with the same period of the previous year.

+ General and administrative expenses increased by VND 1.933 billion, equivalent to an increase of 70.37%, as depreciation expenses for the air conditioning and ventilation chiller system at the Diamond Flower Building were allocated during the quarter in accordance with applicable regulations. As the Company is responsible for managing the building but generated no revenue from this activity, general and administrative expenses increased compared with the same period of the previous year.

+ Other profit increased by VND 0.946 billion, equivalent to an increase of 205.8%, as other income increased by VND 0.588 billion (72.06%), during the quarter. Other expenses decreased by VND 0.357 billion, equivalent to a decrease of 100%, as the Company incurred no other expenses and had no bad debts requiring write-off. Consequently, other profit increased compared with the same period of the previous 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 third quater of 2026 compared to the same period last year.

Sincerely./.

HANOI HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY NO. 6

Recipients:

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

S.Đ.K.K.D: 0100383[illegible] - 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