PHẠM NGỌC QUỲNH
Digitally signed by PHẠM NGỌC QUỲNH
DN: OID.0.9.2342.19200300.100.1.1=MST:0100383878-CCCD:001183034427, CN=PHẠM NGỌC QUỲNH, O=CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN NHÀ SỐ 6 HÀ NỘI, S=Hà Nội, C=VN
Reason: I am the author of this document
Location:
Date: 2026.10.28 15:07:37+07'00'
Foxit PDF Reader Version: 2025.1.0

HANOI HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY NO. 6
No.: 28.10 /TCKT - CT6
Explanation for the Consolidated Financial Statements for the Third Quarter of 2026

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

Ha Noi, October 28th, 2026

EXPLANATION OF THE CONSOLIDATED 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 Consolidated 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 Consolidated Financial Statements	115,294,720	149,067,224	33.772.504	-22.66 %

Reasons for variance:

*** Corporate Income Tax (CIT) profit after tax in the Company's consolidated report for the third quarter of 2026 decreased by VND 0.033 billion, equivalent to a decrease of 22.66% compared to the third quarter of 2025, mainly due to the following reasons:**

- Gross profit from sales and service provision increased by VND 2.199 billion, equipvalent to an increase of 61.43% due to decreas in cost of good sold compered to the previous year.

- Net operating profit decreased by VND 1.497 billion YoY, equipvalent to a decrease of 378.87% due to:

+ Financial income decreased by VND 1.271 billion, equivalent to a decrease of 97.19%, as the Company no longer generated significant income from interest earned on loans to certain organizations 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 1.478 billion, equivalent to an increase of 32.9%, as the parent company allocated depreciation expenses for the air conditioning and ventilation chiller system at the Diamond Flower Building during the quarter in accordance with applicable regulations. The parent company is responsible for managing the building but generated no revenue from this activity, resulting in higher general and administrative expenses compared with the same period of the previous year.

- Other profit increased by VND 1.603 billion, equivalent to an increase of 668.2%, compared with the same period of the previous year, due to the following reasons:

+ Other income increased by VND 0.757 billion, equivalent to an increase of 92.74%, while other expenses decreased by VND 0.846 billion, equivalent to a decrease of 80.04%. The increase in other income, together with the decrease in other expenses, resulted in higher other profit compared with the same period of the previous year.

+ Profit or loss from associates decreased by VND 0.079 billion compared with the same period of the previous year, as an associate incurred a loss during the quarter.

+ Current corporate income tax expense increased by VND 0.060 billion, equivalent to an increase of 992.87%, as higher profit compared with the same period of the previous year resulted in an increase in corporate income tax expense.

By this document, our Company hereby provides the explanation regarding the reasons for the variance in CIT profit after tax in the audited Consolidated business performance report for the third quater of 2026 compared to the same period last year.

Sincerely./.

Recipients:

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

HANOI HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY NO. 6

S.Đ.K.K.D: 0100383878 - 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