

No.: 15.8 / TCKT - CT6

*Explanation of the Separate Financial Statements for
the of the First 6 months of 2025*

Hanoi, Aug 15th, 2025

**EXPLANATION OF THE SEPARATE FINANCIAL STATEMENTS
FOR THE FIRST 6 MONTHS OF 2025**

**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, providing guidance on information disclosure in the securities market, Hanoi Housing Development and Investment Joint Stock Company No. 6 respectfully submits the following explanation: The profit after tax in the separate business performance report for the First 6 months of 2025 has changed compared to the same period of the previous year, as follows:

No.	Items	First 6 months of 2025 (VND)	First 6 months of 2024 (VND)	Difference (VND)	% Increase/ Decrease
1	The profit after tax in the Separate financial statements	593,795,454	427,256,643	166,538,811	38.98%

Explanation of the Difference:

*** The Company's profit after corporate income tax in the separate financial statements for the first six months of 2025 increased by VND 0.166 billion, equivalent to an increase of 38.98% compared to the same period last year, mainly due to the following reasons:**

- Gross profit from sales of goods and provision of services increased by VND 2.426 billion, equivalent to an increase of 93.43%, due to revenue growth from construction and real estate activities, resulting in higher gross profit compared to the same period last year.

- Net profit from business activities recorded a reduced loss of VND 1.069 billion compared to last year, equivalent to a decrease of 61.73%, mainly due to:

+ Financial income decreased by VND 3.514 billion, equivalent to a decline of 99.66%, as during the first six months the subsidiary had no interest income from financial activities, leading to a sharp drop in financial income compared to the same period last year.

+ Financial expenses increased by VND 1.781 billion, equivalent to a surge of 2,799.04%, as the Company used borrowed capital to invest in several projects, causing financial expenses to rise compared to the same period last year.

+ Administrative expenses decreased by VND 3.93 billion, equivalent to a decrease of 50.54%, as the Company restructured its personnel and reduced office-related expenses, resulting in lower administrative expenses compared to the same period last year

- Other profit decreased by VND 0.9 billion, equivalent to a decline of 41.81%, as other income decreased due to the absence of non-operating income sources during the quarter, compared to the same period last year.

Through this document, our Company would like to provide an explanation of the differences in profit after corporate income tax in the separate audited financial statements for the first six months of 2025 compared to 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
Bé Ngọc Long



No.: 15.8 A/ TCKT - CT6

*Explanation of changes in the Separate Financial
Statements after Audit compared to before audit for
the first six months of 2025*

Hanoi, Aug 15th, 2025

**EXPLANATION OF THE SEPARATE FINANCIAL STATEMENTS
AFTER AUDIT COMPARED TO BEFORE AUDIT FOR THE FIRST
SIX MONTHS OF 2025**

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

Pursuant to Clause 11, Article 4 of Circular No. 96/2020/TT-BTC of the Ministry of Finance dated November 16, 2020, providing guidance on information disclosure on the securities market, Hanoi Housing Development and Investment Joint Stock Company No. 6 hereby provides the following explanation: Profit after corporate income tax in the separate Statement of Profit and Loss for the first six months of 2025 after audit has changed compared to the same period of the previous year as follows:

No.	Items	First six months of 2025 – After Audit (VND)	First six months of 2025 – Before Audit (VND)	Difference (VND)	% Increase/ Decrease
1	The profit after tax in the Separate financial statements	593,795,454	446,831,052	146,964,402	24.75%

Explanation of the Difference:

*** Profit after corporate income tax in the Company's separate financial statements for the first six months of 2025 after audit increased by VND 0.146 billion, equivalent to an increase of 24.75% compared to before audit, mainly due to:**

- Corporate income tax expenses decreased by VND 0.146 billion

Through this document, our Company would like to provide an explanation of the difference in profit after corporate income tax in the Statement of Profit and Loss after audit compared to before audit for the first six months of 2025.

Sincerely./.

Recipients:

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

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



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