

No: 18 /CV-NDN

“Re: Explanation of Financial Statements
for the 1st Quarter of 2026”

Da Nang, April 21, 2026

To: - The State Securities Committee
- Ha Noi Stock Exchange

1. Company name: Da Nang Housing Investment Development Joint Stock Company
 2. Stock symbol: NDN
 3. Head office address: 38 Nguyen Chi Thanh, Hai Chau Ward, Danang City
 4. Phone: 0236.3561577 Fax: 0236.3561577
 5. Information disclosure person: Mrs. Hoang Yen Ninh Position: Secretary
 6. Information disclosure content:
 - 6.1. Financial report for the 1st quarter of 2026 prepared on April 21st, 2026 including:
 - Statement of Financial Position
 - Income statement
 - Cash flow statement
 - Financial statement footnotes
 - 6.2. Explanation content: difference >10% of net profit after tax compared to last year's period.
- NDN's business situation in the 1st quarter of 2026 has fluctuations in revenue and profit compared to the 1st Quarter of 2025 as follows:

No	Target	Q1/2025	Q1/2026	Difference (increase/ decrease %)
1	Total Revenue	23.877	34.920	46,3%
2	Total Expenses	(21.054)	32.799	- 255,8%
3	Profit Before Tax	44.931	2.121	- 95,3%
4	Profit After Tax	44.931	1.193	- 97,3%

Explanation:

The decrease in profit in the 1st quarter of 2026 compared to the 1st quarter of 2025 is due to:
adverse volatility in stock market affects the company's portfolio performance, increasing costs and provisions for losses.

7. Website address posting the entire financial report: www.ndn.com.vn

We commit that the information published above is true, and we are fully responsible before the law for the content of the published information.

Recipients:

- As above;
- Save VT, TK.

Information disclosure person



Hoang Yen Ninh