

HOUSING AND URBAN DEVELOPMENT
CORPORATION
HUD4 INVESTMENT AND CONSTRUCTION
JOINT STOCK COMPANY

No.: 284 / CV-HUD4

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Thanh Hoa, August 07, 2026

To: - State Securities Commission of Vietnam;
- Hanoi Stock Exchange.

Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the securities market; and Circular No. 68/2024/TT-BTC dated September 18, 2024 of the Ministry of Finance amending and supplementing a number of articles of Circular No. 96/2020/TT-BTC dated November 16, 2020;

Based on the reviewed 2026 interim financial statements of HUD4 Investment and Construction Joint Stock Company and the comparison with the figures for the corresponding period of 2025, HUD4 Investment and Construction Joint Stock Company hereby provides the following explanation:

Compared with the corresponding period of 2025, the profit after corporate income tax decreased from VND 15,200,621,802 to VND 5,383,077,100, representing a decrease of VND 9,817,544,702 or 64.6%. Reasons:

Revenue for the first six months of 2026 amounted to VND 92,474,134,601, a decrease of VND 133,182,956,425 compared with the corresponding period of 2025, equivalent to a decrease of 59.02%. Cost of goods sold for the first six months of 2026 amounted to VND 30,289,433,720, a decrease of VND 53,731,857,038 compared with the corresponding period of 2025, equivalent to a decrease of 63.95%.

In addition, selling expenses, interest expenses and general and administrative expenses also decreased, resulting in profit before tax declining from VND 20,513,372,459 to VND 7,391,005,737. This was the primary reason for the 64.6% decrease in profit after corporate income tax for the first six months of 2026 compared with the corresponding period of 2025.

The above is the explanation of HUD4 Investment and Construction Joint Stock Company regarding its reviewed interim financial statements for 2026.

Yours faithfully.

Recipients:

- As above;
- Finance and Accounting Department,
- Administration Department.

HUD4 Investment and Construction
Joint Stock Company ("HUD4")



Director

Hoang Dinh Thang