

HOUSING AND URBAN DEVELOPMENT
CORPORATION
HUD4 INVESTMENT AND CONSTRUCTION JOINT
STOCK COMPANY
No.: 383/CV-HUD4

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Thanh Hoa, October 20, 2026

Re: Explanation of the Q3 2026 Financial Statements

To:

- State Securities Commission;
- Hanoi Stock Exchange.

Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance on guidelines for information disclosure on the securities market; 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;

Pursuant to the Third-Quarter 2026 Financial Statements of HUD4 Investment and Construction Joint Stock Company and the comparison with the same period of the previous year, HUD4 Investment and Construction Joint Stock Company hereby provides the following explanation:

According to the comparative figures for the same period of 2025, profit after corporate income tax decreased from VND 10,050,738,248 to VND 6,787,246,810, a decrease of VND 3,263,491,438, equivalent to 32.47%.

Reasons:

Revenue in the third quarter of 2026 amounted to VND 13,238,934,187, a decrease of VND 242,578,157,108 compared with the third quarter of 2025, equivalent to 94.82%. The cost of goods sold in the third quarter of 2026 amounted to VND 10,376,678,538, a decrease of VND 158,530,883,046 compared with the same period of 2025, equivalent to 93.86%.

However, during the period, the Company reversed a portion of previously accrued financial expenses that was no longer required. Consequently, profit before tax decreased from VND 12,431,881,625 to VND 8,848,027,672. This was the primary reason for the 32.47% decrease in profit after corporate income tax in the third quarter of 2026 compared with the same period of 2025.

The above is the explanation provided by HUD4 Investment and Construction Joint Stock Company regarding its Third-Quarter 2026 Financial Statements.

Sincerely,

Recipients:

- As above;
- Archived: Finance & Accounting Dept., General Admin Dept.

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HUD4 INVESTMENT AND
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COMPANY



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