INTERIM CONSOLIDATED FINANCIAL STATEMENTS

HOANG HUY INVESTMENT FINANCIAL SERVICES JSC

For the accounting period of the first quarter of the fiscal year 2026
Accumulated from April 1, 2026 to June 30, 2026

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REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Hoang Huy Investment Financial Services JSC ("the Group") presents its report and the Group's Interim Consolidated Financial Statements for the period from 01 April 2026 to 30 June 2026.

GROUP

Hoang Huy Financial Services Investment Joint Stock Company was established and operates under the Enterprise Registration Certificate No. 0200117929 issued by the Hai Phong Department of Planning and Investment (now the Hai Phong Department of Finance), initially granted on 25 December 2007 and amended for the twenty-first time on 10 December 2025.

The Group's head office is located at: No. 116 Nguyen Duc Canh, Le Chan ward, Hai Phong city.

BOARD OF DIRECTORS, BOARD OF MANAGEMENT AND BOARD OF SUPERVISION

Members of the Board of Directors, the Board of Management and the Board of Supervision during the accounting period and to the reporting date are:

Board of Directors:

Mr. Do Huu Ha	Chairman
Mr. Do Huu Hung	Member
Mrs. Nguyen Thi Ha	Member
Mrs. Pham Hong Dung	Member
Mrs. Phan Thi Phuong Thuy	Independent Member

Board of Management and Chief Accountant:

Mrs. Hoang Thi Huyen	General Director
Mr. Do Huu Hau	Deputy General Director
Mr. Do Huu Hung	Deputy General Director
Mrs. Ho Thi Xuan Hoa	Deputy General Director
Mr. Nguyen The Hung	Deputy General Director
Mrs. Phung Thi Thu Huong	Chief Accountant

Board of Supervision:

Mrs. Vu Thi Huyen	Head of the Board of Suppervision
Mrs. Phan Thi Thu Huong	Member
Mr. Nguyen Hoang Tung	Member

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and until the preparation of Consolidated Financial Statements is Ms. Hoang Thi Huyen - General Director.

STATEMENT OF BOARD OF MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

We, the Board of Management of the Group is responsible for the Interim Consolidated Financial Statements which give a true and fair view of the financial position of the Group, its operating results and its cash flows for the period. In preparing those Interim Consolidated Financial Statements, the Board of Management the Group is required to:

- Establish and maintain an internal control system which is determined necessary by Board of Directors and Board of Management to ensure the preparation and presentation of Interim Consolidated Financial Statements do not contain any material misstatement caused by errors or frauds;
- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the Interim Consolidated Financial Statements;
- Prepare and present the Interim Consolidated Financial Statements on the basis of compliance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to preparation and presentation of the Interim Consolidated Financial Statements;
- Prepare the Interim Consolidated Financial Statements on the going concern basis unless it is inappropriate to presume that the Group will continue in business.

The Board of Management is responsible for ensuring that accounting records are kept to reflect the financial position of the Group, with reasonable accuracy at any time and to ensure that the Interim Consolidated Financial Statements comply with the registered accounting system. It is responsible for safeguarding the assets of the Group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Management confirms that Interim Consolidated Financial Statements give a true and fair view of the financial position as at 30 June 2026, its operation results and cash flows from 01/04/2026 to 30/06/2026 of the Group in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of Interim Consolidated Financial Statements.

Other commitments

We confirm that our Company has fully complied with all disclosure obligations in accordance with the current laws of Vietnam.

On behalf of the Board of Management

CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY

Hoang Thi Huyen
Legal Representative

Hai Phong, 29 July 2026

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Code	ASSETS	Note	Ending balance	Beginning balance
			VND	VND
100	**A. CURRENT ASSETS**		**19,970,365,384,334**	**19,405,025,914,118**
110	**I. Cash and cash equivalents**	**03**	**608,263,198,356**	**1,694,174,393,728**
111	1. Cash		368,985,649,063	338,722,310,519
112	2. Cash equivalents		239,277,549,293	1,355,452,083,209
120	**II. Short-term investments**	**04**	**3,974,127,023,128**	**4,228,139,378,954**
123	1. Short-term held-to-maturity investments		3,974,127,023,128	4,228,139,378,954
130	**III. Short-term receivables**		**1,056,044,841,786**	**1,286,230,388,648**
131	1. Short-term trade receivables	05	269,767,735,519	305,769,960,414
132	2. Short-term prepayments to suppliers	06	400,139,866,931	346,107,963,506
135	3. Other short-term receivables	07	405,973,494,748	654,188,720,140
136	4. Allowance for short-term doubtful debts (*)		(19,836,255,412)	(19,836,255,412)
140	**IV. Inventories**	**09**	**13,681,071,814,743**	**11,604,095,044,194**
141	1. Inventories		13,684,498,026,158	11,607,655,602,534
149	2. Allowance for decline of inventories (*)		(3,426,211,415)	(3,560,558,340)
160	**V. Other short-term assets**		**650,858,506,321**	**592,386,708,594**
161	1. Short-term deferred expenses	14	451,000,935,412	423,992,385,181
162	2. Deductible VAT		161,697,761,087	136,581,615,998
163	3. Short-term taxes and other receivables from State budget	17	38,159,809,822	31,812,707,415

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

200	**B. NON-CURRENT ASSETS**		**2,307,710,269,570**	**2,435,848,858,505**
220	**I. Fixed assets**		**359,650,119,131**	**364,768,766,489**
221	1. Tangible fixed assets	11	300,359,486,069	305,433,965,703
222	*- Historical cost*		*389,981,336,212*	*391,613,116,798*
223	*- Accumulated depreciation*		*(89,621,850,143)*	*(86,179,151,095)*
227	2. Intangible fixed assets	12	59,290,633,062	59,334,800,786
228	*- Historical cost*		*64,411,345,890*	*64,266,345,890*
229	*- Accumulated amortization*		*(5,120,712,828)*	*(4,931,545,104)*
240	**II. Investment properties**	**13**	**1,451,653,770,782**	**1,491,101,433,895**
241	- Historical cost		1,692,247,244,068	1,732,719,147,165
242	- Accumulated depreciation (*)		(240,593,473,286)	(241,617,713,270)
250	**III. Long-term assets in progress**	**10**	**249,110,789,494**	**204,043,689,494**
252	1. Construction in progress		249,110,789,494	204,043,689,494
260	**IV. Long-term investments**	**04**	**153,864,053,968**	**284,300,206,890**
265	1. Long-term held-to-maturity investments		153,864,053,968	284,300,206,890
270	**V. Other long-term assets**		**93,431,536,195**	**91,634,761,737**
271	1. Long-term deferred expenses	14	22,701,211,744	22,644,960,398
272	2. Deferred income tax assets	32	70,730,324,451	68,989,801,339
280	**TOTAL ASSETS**		**22,278,075,653,904**	**21,840,874,772,623**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026
(continued)

Code	CAPITAL	Note	Ending balance VND	Beginning balance VND
300	**C. LIABILITIES**		**7,748,966,069,285**	**7,475,518,496,782**
310	**I. Current Liabilities**		**7,675,979,822,180**	**7,382,867,751,463**
311	1. Short-term trade payables	15	719,394,094,943	816,718,925,634
312	2. Short-term prepayments from customers	16	6,492,488,865,040	6,124,753,022,798
313	3. Dividend and profit payables		24,054,360,506	24,054,360,506
314	4. Short-term taxes and other payables to State budget	17	41,500,024,932	42,626,905,928
315	5. Payables to employees		924,800,035	15,781,189
316	6. Short-term accrued expenses	18	33,622,321,097	38,114,087,377
319	7. Short-term unearned revenue	20	38,863,573,825	20,645,985,371
320	8. Other short-term payables	19	318,526,456,289	309,143,664,613
322	9. Provisions for short-term payables		9,426,168	199,118,702
323	10. Bonus and welfare fund		6,595,899,345	6,595,899,345
330	**II. Non-current liabilities**		**72,986,247,105**	**92,650,745,319**
337	1. Long-term unearned revenue	20	-	19,667,624,903
338	2. Other long-term payables	19	71,929,160,399	71,926,033,710
342	3. Deferred income tax liabilities	32	1,057,086,706	1,057,086,706
400	**D. OWNER'S EQUITY**	**21**	**14,529,109,584,619**	**14,365,356,275,841**
411	1. Contributed capital		9,121,092,240,000	9,121,092,240,000
411a	*Ordinary shares with voting rights*		*9,121,092,240,000*	*9,121,092,240,000*
412	2. Share Premium		842,751,329,350	842,751,329,350
414	3. Other capital		237,632,352,429	237,632,352,429
420	4. Retained earnings		1,419,911,888,258	1,294,494,966,859
420a	*Retained earnings accumulated to previous period*		*1,294,494,966,858*	*1,102,731,173,819*
420b	*Retained earnings of the current period*		*125,416,921,400*	*191,763,793,040*
429	5. Non – Controlling Interests		2,907,721,774,582	2,869,385,387,203
430	**TOTAL CAPITAL**		**22,278,075,653,904**	**21,840,874,772,623**

Hai Phong, 9 July 2026

Preparer	Chief Accountant	Legal Representative
Bui Thi Tra	Phung Thi Thu Huong	Hoang Thi Huyen

INTERIM CONSOLIDATED STATEMENT OF INCOME

From 01/04/2026 to 30/06/2026

Code	ITEMS	Note	This period	Previous period
			VND	VND
01	**1. Revenue from sales of goods and provision of services**	**23**	**453,466,087,310**	**390,355,429,992**
02	2. Revenue deductions	24	2,519,444,443	-
10	**3. Net revenue from sales of goods and provision of services**		**450,946,642,867**	**390,355,429,992**
11	**4. Cost of goods sold and provision of services**	**25**	**310,690,236,884**	**277,504,994,847**
20	**5. Gross profit from sales of goods and provision of services**		**140,256,405,983**	**112,850,435,145**
21	6. Gain/(loss) on liquidation or disposal of investment properties	26	8,845,570,398	-
22	7. Financial income	27	100,780,581,156	36,134,887,341
23	8. Financial expenses	28	2,091,324,350	11,764,899,416
24	*In which: Interest expenses*		-	*94,176,511*
25	9. Selling expense	29	30,132,870,550	35,991,718,323
26	10. General and administrative expenses	30	18,326,431,595	21,711,918,181
27	11. Share of joint ventures and associates' profit or loss		-	-
30	**12. Net profit from operating activities**		**199,331,931,042**	**79,516,786,566**
31	13. Other income		2,449,835,247	1,831,430,433
32	14. Other expenses		823,630,060	3,588,602,629
40	**15. Other profit**		**1,626,205,187**	**(1,757,172,196)**
50	**16. Total net profit before tax**		**200,958,136,229**	**77,759,614,370**
51	17. Current corporate income tax expense	31	38,945,350,563	23,921,883,043
52	18. Deferred corporate income tax expense	32	(1,740,523,113)	(2,390,241,046)
60	**19. Profit after corporate income tax**		**163,753,308,779**	**56,227,972,373**
61	**20. Profit after tax attributable to owners of the parent**		**125,416,921,400**	**37,872,945,883**
62	**21. Profit after tax attributable to non-controlling interest**		**38,336,387,379**	**18,355,026,490**
70	**22. Basic earnings per share**	**33**	**138**	**57**

Hai Phong, 29 July 2026

Preparer	Chief Accountant	Legal Representative
Bui Thi Tra	Phung Thi Thu Huong	Hoang Thi Huyen

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

From 01/04/2026 to 30/06/2026

(Indirect method)

Code	ITEMS	Note	This period VND	Previous period VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	*1. Profit before tax*		*200,958,136,229*	*77,759,614,370*
	2. Adjustment for		*(125,838,651,565)*	*(18,828,872,189)*
02	- Depreciation and amortization of fixed assets and investment properties		14,199,976,196	15,709,739,092
03	- Allowances and Provisions		(324,039,459)	1,080,919,328
04	- Exchange gains / losses from retranslation of monetary items denominated in foreign currency		481,148,801	(154,622)
05	- Gains / losses from investment and financial activities		(140,195,737,103)	(35,713,552,498)
06	- Interest expense		-	94,176,511
08	*3. Operating profit before changes in working capital*		*75,119,484,664*	*58,930,742,181*
09	- Increase/ decrease in receivables		198,722,299,366	(156,037,315,302)
10	- Increase/ decrease in inventories		(2,076,842,423,624)	(380,389,450,968)
11	- Increase/ decrease in payables (excluding interest payable/ corporate income tax payable)		285,920,036,354	93,339,717,310
12	- Increase /decrease in deferred expenses		(27,102,577,500)	(12,692,768,807)
14	- Interest paid		-	(94,176,511)
15	- Corporate income tax paid		(51,723,488,636)	(91,734,013,564)
20	*Net cash flow from operating activities*		*(1,595,906,669,376)*	*(488,677,265,661)*
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
21	1. Purchase or construction of fixed assets and other long-term assets		(45,699,184,774)	(10,765,057,174)
22	Proceeds from disposals of fixed assets and other long-term assets		71,148,865,205	-
23	3. Loans and purchase of debt instruments from other entities		(2,570,928,946,131)	(1,334,039,380,970)
24	4. Collection of loans and resale of debt instrument of other entities		2,980,503,377,499	3,044,803,615,129
25	5. Equity investments in other entities		-	(1,302,548,000,000)
27	6. Interest and dividend received		77,878,106,253	64,254,216,600
30	*Net cash flow from investing activities*		*512,902,218,052*	*461,705,393,585*
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
33	1. Proceeds from borrowings		-	306,085,315,717
34	2. Repayment of principal		-	(19,420,579,960)
36	3. Dividends or profits paid to owners		-	(228,500,000)
40	*Net cash flow from financing activities*		-	*286,436,235,757*

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

From 01/04/2026 to 30/06/2026

(Indirect method)

Code	ITEMS	Note	This period	Previous period
			VND	VND
50	**Net cash flows in the period**		**(1,083,004,451,324)**	**259,464,363,681**
60	**Cash and cash equivalents at the beginning of the period**		**1,694,174,393,728**	**1,268,134,021,383**
61	Effect of exchange rate fluctuations		14,217,955	154,622
70	**Cash and cash equivalents at the end of the period**	**03**	**611,184,160,359**	**1,527,598,539,686**

Hai Phong, 29 July 2026

Preparer	Chief Accountant	Legal Representative
Bui Thi Tra	Phung Thi Thu Huong	Hoang Thi Huyen

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

From 01/04/2026 to 30/06/2026

1. GENERAL INFORMATION

1.1. Form of ownership

Hoang Huy Financial Services Investment Joint Stock Company was established and operates under the Enterprise Registration Certificate No. 0200117929 issued by the Hai Phong Department of Planning and Investment (now the Hai Phong Department of Finance), initially granted on 25 December 2007 and amended for the twenty-first time on 10 December 2025.

The Group's head office is located at: No. 116 Nguyen Duc Canh, Le Chan ward, Hai Phong city.

Charter capital of the Company is: VND 9,121,092,240,000.: equivalent 912,109,224. shares, par value of one share is VND 10,000.

The total number of employees of the Company and its subsidiaries as at 30 June 2026 was: 299 people (as at 01 April 2026 was: 274 people).

1.2. Business field: The Company and its subsidiaries operate in the fields of trade, construction, and real estate.

1.3. Business activities

Main business activities of the Group include:

- Wholesale of automobiles and other motor vehicles (excluding auction activities);
- Automobile and other motor vehicle dealerships (excluding auction activities);
- Sale of spare parts and accessories for automobiles and other motor vehicles (excluding auction activities);
- Maintenance and repair of automobiles and other motor vehicles;
- Manufacturing of spare parts and accessories for automobiles and other motor vehicles;
- Construction of residential buildings;
- Construction of non-residential buildings;
- Completion of construction works;
- Real estate business and land use rights owned, used, or leased by the enterprise;
  Detail: Leasing houses and construction works for sublease; for land leased by the State, the enterprise is permitted to invest in constructing residential buildings for lease; investing in constructing houses and construction works other than residential buildings for sale, lease, or lease-purchase; acquiring all or part of real estate projects from project developers to construct houses and construction works for sale, lease, or lease-purchase; for land allocated by the State, the enterprise is permitted to invest in constructing residential buildings for sale, lease, or lease-purchase.

1.4. Normal business and production cycle

- The Group's normal operating cycle for real estate transfer activities commences from the date on which it is approved as the project investor and proceeds through site clearance, construction, completion, and handover of the properties to customers. Accordingly, the operating cycle of the Group's real estate transfer activities may extend beyond 12 months.

- The normal operating cycle of the Group's other business activities is generally less than 12 months.

1.5. Group structure

- The Group's subsidiaries consolidated in Interim Consolidated Financial Statements as at 30 June 2026 include:

Name	Address	Proportion of ownership	Proportion of voting rights	Principal activities
CRV Real Estate Group Joint Stock Company (1)	Ha Noi	68.02%	96.72%	Real estate investment
Thinh Phat Real Estate Construction Joint Stock Company	Hai Phong	96.33%	96.33%	Construction Investment
Thinh Hiep Construction Joint Stock Company	Hai Phong	95.84%	95.84%	Construction Investment
To Hieu Investment Joint Stock Company	Hai Phong	99.98%	99.98%	Construction Investment
Công ty Cổ phần Phát triển Nhà Đại Lộc (2)	Hai Phong	68.01%	99.99%	Construction Investment
Hoang Huy Investment Services Joint Stock Company	Hai Phong	58.31%	58.31%	Automobile trading; manufacture and trading of automotive parts and components
Dai Thinh Vuong Construction Joint Stock Company (2)	Hai Phong	68.01%	99.998%	Construction Investment
Hoang Giang Service Development Joint Stock Company (3)	Hai Phong	58.19%	99.79%	Automobile trading; manufacture and trading of automotive parts and components
Pruksa Vietnam Company Limited (3)	Hai Phong	52.58%	90.17%	Construction Investment
HHS Capital Joint Stock Company (3)	Hai Phong	58.31%	99.996%	Construction Investment

(1) The Company's voting rights in CRV Real Estate Group Joint Stock Company ("CRV") include a direct voting rights of 38.19% and an indirect voting rights of 58.53%; in which the indirect voting rights comprise:
(i) Voting rights of the Company through its first-tier subsidiary - Hoang Huy Investment Services Joint Stock Company ("HHS") amounting to 42.63% (including HHS's direct voting rights in CRV of 35.26%, and voting rights of another shareholder group authorized to HHS to exercise voting rights in CRV of 7.37%);
(ii) Voting rights of the Company through two subsidiaries of HHS: Hoang Giang Service Development Joint Stock Company at 8.44% and HHS Capital Joint Stock Company at 7.47%.

(2) The Company holds these subsidiaries indirectly through its subsidiary, CRV Real Estate Group Joint Stock Company.

(3) The Company holds these subsidiaries indirectly through its subsidiary, Hoang Huy Investment Services Joint Stock Company.

The Company and the following subsidiaries are collectively referred to as ("the Group").

2. ACCOUNTING SYSTEM AND ACCOUNTING POLICY

2.1. Accounting period and accounting currency

Annual financial year of the Group commences from 1 April and ends as at 31 March of the following year.

The Group maintains its accounting records in Vietnam Dong (VND).

2.2. Standards and Applicable Accounting Policies

Applicable Accounting Policies

The Company applies the Enterprise Accounting Regime issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 by the Ministry of Finance, Circular No. 202/2014/TT-BTC dated 22 December 2014 by the Ministry of Finance, and Circular No. 43/2026/TT-BTC dated 20 April 2026 amending and supplementing certain provisions of Circular No. 202/2014/TT-BTC providing guidance on the methods for preparation and presentation of consolidated financial statements.

Declaration of compliance with Accounting Standards and Accounting System

The Group applies Vietnamese Accounting Standards and supplementary documents issued by the State. The Financial Statements are prepared and presented in accordance with regulations of each standard and supplementary document as well as with current Accounting Standards and Accounting System.

2.3. Changes in accounting policies and notes

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the Vietnamese Accounting System for Enterprises, replacing Circular No. 200/2014/TT-BTC dated 22 December 2014 and Circular No. 53/2016/TT-BTC dated 21 March 2016 amending and supplementing some articles of the Circular No. 200/2014/TT-BTC. The Circular is effective for annual accounting periods beginning on or after 1 January 2026. On 20 April 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC amending and supplementing some articles of the Circular No. 202/2014/TT-BTC guiding the preparation and presentation of Consolidated Financial Statements, effective from January 01, 2026.

The company has adopted the applicable requirements of Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC effective from 1 January 2026 on a prospective basis. The Circular introduced changes in the presentation of items in the Financial Statements. The comparative information is reclassified to conform to the current period's presentation. Details on the reclassification of comparative information are disclosed in Note 59 of the Interim Consolidated Financial Statements.

2.4. Basis for the preparation of the Interim Consolidated Financial Statements

The Company's interim consolidated financial statements are prepared by consolidating the Company's separate financial statements and the financial statements of its subsidiaries controlled by the Company (the subsidiaries), which are prepared for the accounting period from 1 April 2026 to 30 June 2026.

Control right is achieved when the Group has power to govern the financial and operating policies of invested companies to obtain benefits from their activities.

Consistent accounting policies are applied in Financial Statements of subsidiaries and the Group. If necessary, adjustments are made to the Financial Statements of subsidiaries to ensure the consistency of application of accounting policies among the Group and its subsidiaries.

Balance, main incomes and expenses, including unrealized profits from intra-group transactions are eliminated in full from Consolidated financial statements.

Non - controlling interests

Non - controlling interests represents the portion of profit or loss and net assets of subsidiaries not held by owners.

Profit and loss when there is a change in the Group's ownership in subsidiaries:

- In case the Parent company reduces their investment in subsidiaries without losing control over the subsidiaries: Profit/loss recorded into retained earnings in the Consolidated financial statements is the difference between the receipt from divestment and the total value of net assets transferred to non - controlling interests and corresponding goodwill;

2.5. Accounting estimates

The preparation of the Consolidated Financial Statements in conformity with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and legal regulations relating to financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of liabilities, assets and disclosures of contingent liabilities and assets at the date of the Consolidated Financial Statements and the reported amounts of revenues and expenses during the accounting period.

The estimates and assumptions that have a material impact in the Consolidated Financial Statements include:
- Allowance for bad debts;
- Allowance for devaluation of inventory;
- Allowance for bad debts;
- Estimated useful life of fixed assets;
- Classification and allowance of financial investments;
- Estimated cost of goods sold of real estate activities;
- Estimated income tax.

Such estimates and assumptions are continually evaluated. They are based on historical experience and other factors, including expectations of future events that may have a financial impact on the Group's Interim Consolidated Financial Statements and that are assessed by the Board of Management of the Group to be reasonable under the circumstances.

2.6. Financial Instruments

Initial recognition

Financial assets

Financial assets of the Group include cash, cash equivalents, trade receivables, other receivables, lending loans, long-term and short-term investments. At initial recognition, financial assets are identified by purchasing price/issuing cost plus other expenses directly related to the purchase and issuance of those assets.

Financial liabilities

Financial liabilities of the Group include borrowings, trade payables, other payables and accrued expenses. At initial recognition, financial liabilities are determined by issuing price plus other expenses directly related to the issuance of those liabilities.

Subsequent measurement after initial recognition

Financial assets and financial liabilities are not revalued according to fair value at the end of the accounting period because the prevailing statutory regulations require to present Financial statements and Notes to financial instruments but not provide any relevant instruction for assessment and recognition of fair value of financial assets and financial liabilities.

2.7. Foreign currency transactions

Foreign currency transactions during the accounting period are transferred into Vietnam Dong using the actual rate at transaction date (is the Telegraphic Transfer Middle (TTM) of the commercial bank where the Company regularly conducts transactions)/or applies the approximate to the TTM of the commercial bank where the Company regularly conducts transactions , its disparity does not exceed +/- 1% compared to the average transfer exchange rate.

Actual exchange rate when revaluating monetary items denominated in foreign currencies at the reporting date of Consolidated Financial Statements is determined under the following principles:
- For monetary items denominated, applying the TTM of the commercial bank where the Group regularly conducts transactions;
- For demand deposits in foreign currencies, applying the TTM of the commercial bank where the Group opens its accounts;

- For part or all of the receivables denominated in foreign currencies for which doubtful debt allowances have been made are not remeasured.

All exchange differences arising as a result of transactions or revaluation at the balance sheet date shall be recorded into the financial income or expense in the period.

2.8. Cash and cash equivalents

Cash comprises cash on hand, demand deposits and monetary gold held as a reserve asset, exclusive of gold classified as

Cash equivalents are short-term investments with the maturity of not over than 3 months from the date of investment, that are highly liquid and readily convertible into known amount of cash and that are subject to an insignificant risk of conversion into cash.

2.9. Business combination and goodwill

All business combinations shall be accounted for by applying the purchase method. The cost of a business combination includes the aggregate of the fair values, at the date of exchange, of assets given, liabilities incurred or assumed, and equity instruments issued by the acquirer, in exchange for control of the acquiree plus any costs directly attributable to the business combination. The acquiree's identifiable assets, liabilities and contingent liabilities in business combination are measured at their fair values at the acquisition date.

The goodwill or gain from a bargain purchase is defined as the difference between the cost of the business combination and acquirer's interest in the net fair value of the subsidiary's identifiable net assets at the acquisition date held by Parent. Gain from a bargain purchase (if any) will be recognized in the Consolidated income statement. Goodwill is amortized on a straight-line basis over an estimated useful life of 10 years. Periodically, the Group will assess goodwill for impairment the subsidiary, if there is evidence that the impairment of loss of goodwill exceeds the annual amortization amount, impairment loss shall be recognized in the period in which it arises.

The goodwill or gain from a bargain purchase is defined as the difference between the cost of the business combination and acquirer's interest in the net fair value of the subsidiary's identifiable net assets at the acquisition date held by Parent. Gain from a bargain purchase (if any) will be recognized in the Consolidated income statement. Goodwill is amortized on a straight-line basis over an estimated useful life of 10 years. Periodically, the the period will assess goodwill for impairment the subsidiary, if there is evidence that the impairment of loss of goodwill exceeds the annual amortization amount, impairment loss shall be recognized in the accounting period in which it arises.

2.10. Financial investments

Investments held to maturity comprise term deposits, negotiable instruments (including treasury bills and promissory notes, certificate of deposit), bonds, preference shares classified as liabilities and loans, etc. held to maturity to earn profits periodically and other held to maturity investments or of a similar nature and excluding derivative instruments.

Provision for devaluation of investments held to maturity is made at the end of the period provision for doubtful debts shall be made based on the recovery capacity in accordance with statutory regulations.

2.11. Receivables

The receivables shall be recorded in detail in terms of due date, entities receivable, types of currency and other factors according to requirements for management of the Group. The receivables shall be classified into short-term receivables or long-term receivables on the Interim Consolidated Financial Statements according to their remaining terms at the reporting date .

The allowance for doubtful debts is made for receivables that are overdue under an economic contract, a loan agreement, a contractual commitment or a promissory note and for receivables that are not due but difficult to be recovered. Accordingly, the allowances for overdue debts shall be based on the due date stipulated in the initial sale contract, exclusive of the debt rescheduling between contracting parties and the case where the debts are not due but the debtor is in bankruptcy, in dissolution, or missing and making fleeing or estimating possible losses

2.12. Inventories

Inventories are initially recognized at original cost including purchase price, processing cost and other costs incurred in bringing the inventories to their location and condition at the time of initial recognition. After initial recognition, if the net realizable value of inventories is lower than the original price, inventories must be valued according to the net realizable value at the reporting date of Financial Statements.

Net realizable value is estimated based on the selling price of the inventory less the estimated costs for completing the products and the estimated costs needed for their consumption.

Inventory valuation:
Real estate inventories are measured using the specific identification method.
Other inventories are measured using the weighted average cost method at the Parent Company and Hoang Huy Investment Services Joint Stock Company.

Inventories are recorded by perpetual method.

Method for valuation of work in process at the end of the period:
- The value of work in progress is recorded for each construction project which is incomplete or revenue is unrecognised, corresponding to the amount of work in progress at the end of the period.

Allowance for devaluation of inventories made at the end of the period is based on the excess of original cost of inventory over its net realizable value.

2.13. Fixed assets

Fixed assets (tangible and intangible) are initially stated at the historical cost. During the using time, fixed assets (tangible and intangible) are recorded at cost, accumulated depreciation/ amortization and carrying amount.

Subsequent measurement after initial recognition
If these costs aument future economic benefits obtained from the use of tangible fixed assets are extended to their initial standards conditions, these costs are capitalized as an incremental in their historical cost.

Other costs incurred after tangible fixed assets have been put into operation such as repair, maintenance and overhaul costs are recognized in the Statement of Income in the period in which the costs are incurred.

Fixed assets are depreciated (amortised) using the straight-line method over their estimated useful lives as follows:

- Buildings, structures	10 - 26 Years
- Vehicles, Transportation equipment	05 - 15 years
- Vehicles, Transportation equipment	06 - 10 years
- Office equipment and furniture	03 - 05 years
- Other fixed assets	02 - 05 years
- Land use rights	30 years
- Long-term land use rights	No depreciation
- Management software	08 years

2.14. Investment properties

Investment properties are initially recognised at historical cost.
Investment properties held for operating lease are recorded at cost, accumulated depreciation and carrying amount.
Investment properties are depreciated using the straight-line method with expected useful life as follows:

- Buildings, structures	10 - 50 years
- Land use rights	No depreciation

An item of owner-occupied property or inventories only becomes an investment property when it using purposes has been changed, evidenced by commencement of stopping using that item and starting to operate leasing for the third party or completing the construction period. The investment property is transferred to owner-occupied property or inventories only where it undergoes a change in use, evidenced by commencement of starting using the assets by owner or development with a view to sale. The transferring from investment property to owner-occupied property or inventories will not change the original cost and carrying amount of asset as at the date of transfer

2.15. Construction in progress

Construction in progress includes fixed assets which is being purchased and constructed as at the balance sheet date and is recognised in historical cost. This includes costs of construction, installation of equipment and other direct costs.

2.16. Operating lease

Operating leases is fixed asset leasing in which a significant portion of the risks and rewards of ownership are retained by the lessor. Payments made under operating leases are charged to Statement of Income on a straight-line basis over the period of the lease.

2.17. Deferred expenses

The expenses incurred but related to operating results of several accounting periods are recorded as deferred expenses and are allocated to the operating results in the accounting periods.

The calculation and allocation of long-term deferred expenses to operating expenses in the accounting period should be based on the nature of those expenses to select a reasonable allocation method and criteria.

Types of deferred expenses of the Group include:

- Deferred land expenses include prepaid land rental, including those related to leased land for which the Group Company has received certificate of land use right but not eligible for recording as intangible fixed asset in accordance with the Circular No. 45/2013/TT-BTC dated 25 April 2013 issued by the Ministry of Finance guiding regulation on management, use and depreciation of fixed assets and other expenses related to ensure for the use of leased land.These expenses are recognized in the consolidated statement of income on a straight-line basis according to the lease term of the contract.

- Tools and supplies include assets which are possessed by the Group in an ordinary course of business, with historical cost of each asset less than 30 million dongs and therefore not eligible for recording as fixed asset under current legal regulations. The historical cost of tools and supplies are allocated on the straight-line basis from 06 to 36 months.

Brokerage fees and other selling expenses of real estate projects are recognized based on actual costs at the time they are incurred. These expenses are recorded in the consolidated statement of income in proportion to the real estate sold during the year.

- Other prepaid expenses are recognized at cost and allocated on a straight-line basis over their useful life, ranging from 6 months to 36 months.

2.18. Payables

The payables shall be recorded in detail in terms of due date, entities payable, types of currency and other factors according to the requirements for management of the Group. The payables shall be classified into short-term payables or long-term payables on the Consolidated Financial Statements according to their remaining terms at the reporting date.

2.19. Borrowings

Borrowings shall be recorded in details in terms of lending entities, loan agreement and terms of borrowings. In case of borrowings or liabilities denominated in foreign currency, they shall be recorded in details in terms of types of currency.

2.20. Borrowing costs

Borrowing costs are recognized as operating expenses in Group, in which it is incurred excepting those which are directly attributable to the construction or production of a qualifying asset are capitalized as part of the cost of that asset in accordance with VAS No. 16 "Borrowing costs".

2.21. Accrued expenses

Accrued expenses include payables to goods or services received from the suppliers or provided for the customers during the reporting year, but the payments for such goods or services have not been made and other payables such as interest expenses, accrued expenses to estimate the cost of real estate, etc. which are recorded as operating expenses of the Company.

The recording of accrued expenses as operating expenses during the year shall be carried out under the matching principle between revenues and expenses during the year. Accrued expenses are settled with actual expenses incurred. The difference between accrued and actual expenses is reverted.

2.22. Provision for payables

Provision for payables is only recognized when meeting all of the following conditions:

- The Group has a present debt obligation (legal obligation or joint obligation) as a result of past events;
- It is probable that the decrease in economic benefits may lead to the requirement for debt settlement;
- Debt obligation can be estimated reliably.

Only expenses related to the previously recorded provision for payables shall be offset by that provision for payables.

Provisions for payables are recognized as operating expenses of the accounting period. In case the provision made for the previous accounting period but not used up exceeds the one made for the current period, the difference is reversed against operating expenses.

2.23. Deferred revenue

Deferred revenues include prepayments from customers for one or many accounting periods relating to asset leasing; revenues corresponding to the discounts offered to clients in the traditional customer loyalty, etc.

Deferred revenue is transferred to revenue from the sale of goods and the provision of services based on the amount determined to be appropriate for each accounting period.

2.24. Owner's equity

Owner's equity is stated at the actually contributed capital of the owners.

Share premium is recorded at the difference between the par value with costs directly attributable to the issuance of shares and issue price of shares (including the case of re-issuing treasury shares) and can be a positive premium (if the issue price is higher than par value and costs directly attributable to the issuance of shares) or negative premium (if the issue price is lower than par value and costs directly attributable to the issuance of shares).

Other capital is the operating capital formed from the operating results or from gifts, presents, financing, assets revaluation (if these items are allowed to be recorded as a decrease or increase in the owner's equity).

Retained earnings are used to present the Group's operating results (profit, loss) after corporate income tax and profits appropriation or loss handling of the Group.

Dividends to be paid to shareholders are recognised as a payable in Statement of Financial position after the announcement of dividend payment from the Board of Directors and announcement of cut-off date for dividend payment of Vietnam Securities Depository and Clearing Corporation.

2.25. Revenue

Revenue is recognized when the Company is able to receive economic benefits that can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable, after deducting trade discounts, sales rebates, and sales returns. The following specific recognition criteria must also be met when recognizing revenue:

Revenue from sale of goods:

- The majority of risks and benefits associated with the right to own the products or goods have been transferred to the buyer;

- The Group no longer holds the right to manage the goods as the goods owner, or the right to control the goods.

Revenue from provision of services:

- The percentage of completion of the transaction at the Statement of Financial Position date can be measured reliably.

Financial income

Financial incomes include income from assets yielding interest, royalties, dividends and other financial gains by the Group shall be recognised when the two conditions are satisfied:

- It is probable that the economic benefits associated with the transaction will flow to the Group; and
- The amount of the revenue can be measured reliably.

2.26. Cost of goods sold and provision of services

Cost of goods sold and services rendered are cost of finished goods, merchandises, materials sold or services rendered during the period, and recorded on the basis of matching with revenue and on a prudence basis. Cases of loss of materials and goods exceeded the norm, labour cost and fixed manufacturing overheads not allocated to the value of inventory, provision for devaluation of inventory, abnormal expenses and losses of inventories after deducting the responsibility of collective and individuals concerned, etc. is recognized fully and promptly into cost of goods sold in the year even when products and goods have not been determined as sold.

The expense accrual to estimate the cost of real estate must comply with the following principles:

- The accrued expenses have been stated in approved budget and actually arisen but there are insufficient dossiers and documents for acceptance;
- The expense accrual is only aimed at calculating the cost of real estate that has been completed during the year and meets all requirements for revenue recognition;
- The accrued expenses and actual expenses included in cost of goods sold are in conformity with the norm of cost price on the basis of total cost estimate of sold real estate (determined by area).

2.27. Financial expenses

Items recorded into financial expenses comprise:

- Borrowing costs;
- Foreign exchange loss

The above items are recorded by the total amount arising in the period without offsetting against financial income.

2.28. Corporate income tax

a) Deferred income tax asset and Deferred income tax liability

Deferred income tax asset is recognized for deductible temporary differences and the carrying forward of unused tax losses and unused tax credits. Deferred income tax liability is recognized for taxable temporary differences.

Deferred tax assets are recognized only to the extent that it is probable that taxable profit in future will be available against which the deductible temporary difference can be utilized. Deferred tax assets are recorded a decrease to the extent that it is not sure taxable economic benefits will be usable.

Deferred income tax asset and Deferred income tax liability shall be offset against each other when preparing the Statement of Financial position.

b) Current corporate income tax expenses and deferred corporate income tax expenses

Current corporate income tax expenses are determined based on taxable income during the period and current corporate income tax rate.

Deferred corporate income tax expenses are determined based on deductible temporary differences, the taxable temporary differences and corporate income tax rate.

Current corporate income tax expenses and deferred corporate income tax expenses are not offset against each other.

c) Current corporate income tax rate

For the period from 01/04/2026 to 30/06/2026, the Group applies the corporate income tax rate: 20% on its taxable income from business and production activities.

2.29. Earnings per share

Basic earnings per share are calculated by dividing net profit or loss after tax for the period attributable to ordinary shareholders of the Group (after adjusting for the bonus and welfare fund and allowance for Board of Directors) by the weighted average number of ordinary shares outstanding during the period .

2.30. Related Parties

The parties are regarded as related parties if that party has the ability to control or significantly influence the other party in making decisions about the financial policies and activities. the Group's related parties include:

- Organizations, directly or indirectly having control the Group, are controlled by the Group or being under the control of the Company, or being under common control with the Group, including the Company's parent, subsidiaries and associates;
- Individuals, directly or indirectly, holding voting power of the Group that have a significant influence on the Group, key management personnel including directors and employees of the Group, the close family members of these individuals;
- Organizations that the above-mentioned individuals directly or indirectly hold an important part of the voting power or have significant influence on these enterprises.

In considering the relationship of related parties to serve for the preparation and presentation of the Interim Consolidated Financial Statements, the Group should consider the nature of the relationship rather than the legal form of the relationship.

2.31. Segment information

A segment is a distinguishable component of the Group that is engaged in providing an individual or group of related products or services (business segment), or providing products or services within a particular economic environment (geographical segment). Each segment is subject to risks and returns that are different from other ones.

Segment information should be prepared in conformity with the accounting policies adopted for preparing and presenting the financial statements of the Group in order to help users of financial statements better understand and make more informed judgements about the Group as a whole.

3. CASH AND CASH EQUIVALENTS

	Ending balance	Beginning balance
	VND	VND
Cash on hand	5,089,826,909	5,112,323,624
Demand deposits	363,895,822,154	333,609,986,895
Cash equivalents	239,277,549,293	1,355,452,083,209
	608,263,198,356	**1,694,174,393,728**

Detailed information on demand deposits and cash equivalents as at 30 June 2026 as follows:

	Currency	Term	Interest Rate	Value
				VND
Demand deposits				
- MBV Modern Vietnam One Member Limited Liability Bank – Hanoi Branch	VND	Non-term	Non-term deposit interest rate	60,000,235,616
- Ho Chi Minh City Development Joint Stock Commercial Bank – Hai Phong Branch	VND	Non-term	Non-term deposit interest rate	47,779,363,608
Saigon Thuong Tin Commercial Joint Stock Bank	VND	Non term	Non term deposit interest rate	163,779,898,366
- Others	VND	Non-term	Non-term deposit interest rate	92,336,324,564
				363,895,822,154
Cash equivalents				
- Saigon Thuong Tin Commercial Joint Stock Bank	VND	1 month	4.75%	49,239,809,567
- Vietnam Joint Stock Commercial Bank for Industry and Trade – Ngo Quyen Branch	VND	1 month	4.75%	170,022,123,288
- Others	VND	1 month	4.75%	20,015,616,438
				239,277,549,293

4. FINANCIAL INVESTMENTS

	Ending balance			Beginning balance		
	Value	Recoverable value	Allowance	Value	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
a1) Short-term						
- **Term deposits**	**3,974,127,023,128**	**3,974,127,023,128**	-	**4,228,139,378,954**	**4,228,139,378,954**	-
+ *An Binh Commercial Joint Stock Bank*	*488,167,543,639*	*488,167,543,639*	-	*729,939,234,665*	*729,939,234,665*	-
+ *Saigon Thuong Tin Commercial Joint Stock Bank*	*745,568,121,885*	*745,568,121,885*	-	*493,019,555,069*	*493,019,555,069*	-
+ *Vietnam Technological and Commercial Joint Stock Bank*	*692,620,012,831*	*692,620,012,831*	-	*737,711,394,384*	*737,711,394,384*	-
+ *Vietnam Joint Stock Commercial Bank for Industry and Trade*	*403,149,513,328*	*403,149,513,328*	-	*306,120,546,644*	*306,120,546,644*	-
+ *Ho Chi Minh City Development Joint Stock Commercial Bank*	*615,830,148,820*	*615,830,148,820*	-	*602,006,294,452*	*602,006,294,452*	-
+ *Others*	*1,028,791,682,625*	*1,028,791,682,625*	-	*1,359,342,353,740*	*1,359,342,353,740*	-
	3,974,127,023,128	**3,974,127,023,128**	**-**	**4,228,139,378,954**	**4,228,139,378,954**	**-**
a2) Long-term						
- Certificate of deposits	153,864,053,968	153,864,053,968	-	284,300,206,890	284,300,206,890	-
Vietnam Technological and Commercial Joint Stock Bank	*153,864,053,968*	*153,864,053,968*	-	*284,300,206,890*	*284,300,206,890*	-
	153,864,053,968	**307,728,107,936**	**-**	**284,300,206,890**	**563,600,413,780**	**-**

Detailed information on held-to-maturity investments as at 30/06/2026 is as follows:

	Currency	Term	Interest Rate	Value
Term deposits:				VND
- An Binh Commercial Joint Stock Bank	VND	6 months	From 5.9% to 8,6%	488,167,543,639
- Saigon Thuong Tin Commercial Joint Stock Bank	VND	6 months	From 6.7% to 8.6%	745,568,121,885
- Vietnam Technological and Commercial Joint Stock Bank	VND	From 6 to 12 months	From 5.5% to 8.8%	692,620,012,831
- Vietnam Joint Stock Commercial Bank for Industry and Trade	VND	From 6 to 12 months	From 5.2% to 8.0%	403,149,513,328
- Ho Chi Minh City Development Joint Stock Commercial Bank	VND	6 months	From 4.5% to 8.8%	615,830,148,820
- Others	VND	From 6 to 12 months	From 7.6% to 9.0%	1,028,791,682,625
				3,974,127,023,128
Certificate of deposits				VND
- Vietnam Technological and Commercial Joint Stock Bank	VND	From 14 to 48 months	From 5.5% to 9.0%	153,864,053,968
				153,864,053,968

5. SHORT-TERM TRADE RECEIVABLES

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***269,767,735,519***	***(19,836,255,412)***	***305,769,960,414***	***(19,836,255,412)***
HA Transport Joint Stock Company	16,341,255,412	(16,341,255,412)	16,341,255,412	(16,341,255,412)
- Nam Viet Car Trading and Production Co., Ltd	59,210,000,000	-	36,880,000,000	-
- Receivables from property buyers of real estate projects:	154,512,059,057	-	218,515,059,071	-
- *Hoang Huy New City Project*	*17,017,658,614*	-	*55,177,172,085*	-
- *Golden Land Building Project*	*27,186,822,713*	-	*6,183,794,065*	-
- *Hoang Huy – So Dau Project*	*9,696,016,732*	-	*9,779,121,770*	-
- *Hoang Huy Commerce – Building H1 Project*	*82,859,558,669*	-	*133,574,999,959*	-
- *Hoang Huy Green River Project*	*17,111,169,566*	-	*7,134,636,019*	-
- *Other projects*	*640,832,763*	-	*6,665,335,173*	-
- Other customer receivables	39,704,421,050	(3,495,000,000)	34,033,645,931	(3,495,000,000)
	269,767,735,519	**(19,836,255,412)**	**305,769,960,414**	**(19,836,255,412)**

6. SHORT-TERM PREPAYMENTS TO SUPPLIERS

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***400,139,866,931***	-	***346,107,963,506***	-
- Hong Diep Trading Construction Investment Joint Stock Company	17,565,372,592	-	17,526,139,183	-
- Minh Truong Mechanical and Construction Joint Stock Company	15,455,563,340	-	16,312,873,095	-
- Thuy Ngan Trading and Construction Company Limited	22,237,728,271	-	2,934,684,098	-
- Trang Tung Construction Company Limited	13,872,508,451	-	21,266,473,048	-
- Hoa Binh Construction Group Joint Stock Company	132,780,631,169	-	72,385,718,819	-
- Bac Giang Construction Joint Stock Company No.1	35,625,847,326	-	42,703,611,585	-
- Hanoi Construction Joint Stock Company No 1	25,411,699,366	-	54,465,345,664	-
- Phuong Ngoc Construction - Trade - Service Company Limitd	28,328,721,465	-	27,934,131,028	-
- Hanoi Technical Construction and Installation Investment Joint Stock	29,615,062,800	-	8,190,444,000	-
- Havie Trading and Construction Company Limited	11,060,842,678	-	12,477,208,248	-
- Other suppliers	68,185,889,473	-	69,911,334,738	-
	400,139,866,931	-	**346,107,963,506**	-

7. SHORT-TERM OTHER RECEIVABLES

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
- Mortgages	3,769,466,000	-	3,769,466,000	-
- Deposit [1]	22,600,000,000	-	22,600,000,000	-
- Receivables from customers for advances made for Land Use Rights Certificate issuance fees	187,760,254	-	2,132,140,524	-
- Le Chan Ward Construction Investment Project Management Board [2]	360,947,725,431	-	360,808,485,434	-
- VNA Partnership Auction Company	-	-	256,475,941,000	-
- Other receivables	18,468,543,063	-	8,402,687,182	-
	405,973,494,748	**-**	**654,188,720,140**	**-**

[1] Deposit for transfer of land use rights and assets attached to the land at 17B Ba Trieu Street according to each transfer contract, details in explanation No. 10.

[2] Advance payment for site clearance costs of the urban redevelopment investment project (apartment complex combined with a commercial and service center) at lots OTM2-1, N2-3 and CX2-4 within Block A2 under the 1/2,000 detailed zoning plan of Le Chan District (now Le Chan Ward, Hai Phong City)

8. DOUBTFUL DEBTS

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
Total value of receivables and debts that are overdue or not due but difficult to be recovered				
+ ***Trade receivables***	***19,836,255,412***	-	***19,836,255,412***	-
HA Transport Joint Stock Company	16,341,255,412	-	16,341,255,412	-
Phuc Hung Manufacturing, Trading And Services Joint Stock Company	3,495,000,000	-	3,495,000,000	-
	19,836,255,412	**-**	**19,836,255,412**	**-**

9. INVENTORIES

	Ending balance		Beginning balance	
	Original cost	Provision	Original cost	Provision
	VND	VND	VND	VND
Inventories of automobiles and auto parts	**507,677,785,554**	**(3,426,211,415)**	**491,809,900,432**	**(3,560,558,340)**
- Goods in transit	46,910,556,372	-	-	-
- Raw materials	147,384,016,502	(1,287,942,003)	178,609,322,172	(1,422,288,928)
- Finished goods	41,469,807,585	-	44,096,087,657	-
- Goods	28,209,241,005	-	23,045,567,789	-
- Consignments	243,704,164,090	(2,138,269,412)	246,058,927,819	(2,138,269,412)
Real Estate Inventories (*)	**13,176,820,240,604**		**11,115,845,702,102**	
- Work In Progress	12,117,682,023,024	-	10,118,209,770,468	-
- Completed Real Estate	1,059,138,217,580	-	997,635,931,634	-
	13,684,498,026,158	**(3,426,211,415)**	**11,607,655,602,534**	**(3,560,558,340)**

(*) Details of Inventory of real-state for sale are as follows:

	Ending balance		Beginning balance	
	Original cost	Provision	Original cost	Provision
	VND	VND	VND	VND
- Work In Progress:	**12,117,682,023,024**	**-**	**10,118,209,770,468**	**-**
+ Hoang Huy Commerce Project - Building H2 [1]	517,175,820,875	-	512,778,184,169	-
+ Hoang Huy Green River Project [2]	2,437,713,458,742	-	2,363,427,361,786	-
+ Hoang Huy New City Project - II [3]	7,817,598,828,085	-	7,230,421,554,606	-
+ Others	1,345,193,915,322	-	11,582,669,907	-
- Completed Real Estate	**1,059,138,217,580**	**-**	**997,635,931,634**	**-**
+ Hoang Huy New City Project [4]	4,639,003,954	-	4,639,003,954	-
+ Gold Tower – Golden Land Building Project [5]	22,569,412,848	-	22,569,412,848	-
+ N01 Building – Golden Land Building Project [5]	11,542,564,991	-	11,542,564,991	-
+ Hoang Huy Commerce Project – Building H1 [6]	309,280,337,257	-	317,523,929,766	-
+ Hoang Huy Green River Projects [2]	701,905,808,108	-	632,159,929,653	-
+ Others	9,201,090,422	-	9,201,090,422	-
	13,176,820,240,604	**-**	**11,115,845,702,102**	**-**

[1] As at 30 June 2026, the Hoang Huy Commerce – H2 Tower Project in Le Chan Ward, Hai Phong City was under construction. Construction in progress comprised land use rights fees, piling costs, construction costs, and other related costs.

[2] As at 30 June 2026, the Hoang Huy Green River New Urban Area Project in Thuy Nguyen Ward, Hai Phong City was under construction. Work-in-progress costs comprised land use fees, pile driving costs, site leveling costs, construction costs, installation of infrastructure systems, and other related expenditures.
Certain components of the project had been completed, and the related properties handed over to customers.

[3] This is an investment project for building a new urban area along the extended Do Muoi Street and surrounding areas in Thuy Nguyen Ward, Hai Phong City (the "Hoang Huy New City - II Project"). The project includes low-rise housing area, social housing apartment buildings and apartment complex combined with commercial services. As at 30 June 2026, the structural works of certain low-rise residential units had been completed, while the remaining project components and works were under construction.

[4] Hoang Huy New City Urban Area Project in Thuy Nguyen Ward, Hai Phong City. As of 31 March 2026, the project had been completed and the Group was continuing to sell and hand over units to customers.

[5] Finished goods comprise unsold apartments and commercial units in N01 Building and Gold Tower Building of the completed Golden Land Building Project. The Gold Tower Building is currently undergoing final project settlement.

[6] Finished goods comprise unsold apartments and commercial floor areas in H1 Building of the completed Hoang Huy Commerce Project. The value of these finished goods has been provisionally determined based on the accumulated project costs and will be adjusted upon completion of the final project settlement.

10. LONG-TERM ASSET IN PROGRESS

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
- Construction in progress	**249,110,789,494**	**249,110,789,494**	**204,043,689,494**	**204,043,689,494**
Public Facilities in the Low-Income Housing Project (Pruska Town) [1]	5,927,645,161	5,927,645,161	5,927,645,161	5,927,645,161
17B Ba trieu Project [2]	243,183,144,333	243,183,144,333	198,116,044,333	198,116,044,333
	249,110,789,494	**249,110,789,494**	**204,043,689,494**	**204,043,689,494**

(1) The Low-Income Housing Project – An Hai Ward, Hai Phong City (referred to as "the Project") aims to construct apartment buildings, terraced houses, and resettlement apartments for low-income residents in urban areas;

- Investor: Pruksa Vietnam Co., Ltd;
- Location: An Hai Ward, Hai Phong City;
- Project status as of 30 June 2026: All apartment units have been handed over and fully leased.
  The work-in-progress construction costs consist of general project expenses, including costs for: land clearance compensation, land leveling, traffic infrastructure, drainage systems, greenery, fire prevention and firefighting systems, etc allocated to the area of public land intended for the construction of an operations building.
- The Project has been audited and finalized in accordance with the requirements of Vietnamese Standard on Auditing No. 1000 – Audit of Completed Project Final Accounts.

(2) The balance represents costs incurred in connection with the acquisition of the land use rights and assets attached to the land at 17B Ba Trieu for the purpose of constructing the Company's head office building and leasing. As at 30 June 2026, the Company was still in the process of completing the legal procedures relating to the acquisition of this land plot.

11 . TANGIBLE FIXED ASSETS

	Buildings, structures	Machinery, equipment	Vehicles, transportation equipment	Fixed assets used in management	Other tangible fixed assets	Total
	VND	VND	VND	VND	VND	VND
Historical cost						
Beginning balance	323,849,092,092	5,972,352,683	58,749,395,901	2,966,366,622	75,909,500	391,613,116,798
- Purchase in the period	-	-	-	214,383,334	-	214,383,334
- Transfer to investment properties	(270,500,000)	-	-	-	-	(270,500,000)
- Liquidation, disposal	-	-	(1 575,663,920)	-	-	(1,575,663,920)
Ending balance	**323,578,592,092**	**5,972,352,683**	**57,173,731,981**	**3,180,749,956**	**75,909,500**	**389,981,336,212**
Accumulated depreciation						
Beginning balance	54,407,032,300	4,576,208,069	24,668,282,449	2,451,718,777	75,909,500	86,179,151,095
- Depreciation in the period	2,031,049,643	80,014,674	1,734,196,998	60,692,360	-	3,905,953,675
- Transfer to investment properties	(132,826,185)	-	-	-	-	(132,826,185)
- Liquidation, disposal	-	-	(330,428,442)	-	-	(330,428,442)
Ending balance	**56,305,255,758**	**4,656,222,743**	**26,072,051,005**	**2,512,411,137**	**75,909,500**	**89,621,850,143**
Net carrying amount						
Benginning balance	269,442,059,792	1,396,144,614	34,081,113,452	514,647,845	-	305,433,965,703
Ending balance	**267,273,336,334**	**1,316,129,940**	**31,101,680,976**	**668,338,819**	**-**	**300,359,486,069**

12. INTANGIBLE FIXED ASSETS

	Land use rights	Computer software	Other intangible fixed assets	Total
	VND	VND	VND	VND
Historical cost				
Beginning balance	61,006,449,700	471,896,190	2,788,000,000	64,266,345,890
- Purchase in the period	-	145,000,000	-	145,000,000
Ending balance	**61,006,449,700**	**616,896,190**	**2,788,000,000**	**64,411,345,890**
Accumulated amortization				
Beginning balance	4,396,915,582	237,896,188	296,733,334	4,931,545,104
- Amortization in	37,184,391	25,083,333	126,900,000	189,167,724
Ending balance	**4,434,099,973**	**262,979,521**	**423,633,334**	**5,120,712,828**
Net carrying amount				
Beginning balance	56,609,534,118	234,000,002	2,491,266,666	59,334,800,786
Ending balance	**56,572,349,727**	**353,916,669**	**2,364,366,666**	**59,290,633,062**

- Cost of fully amortized intangible fixed assets but still in use at the end of the year: VND 211,896,190

13. INVESTMENT PROPERTIES

a) Investment properties held for lease

	Perpetual Land Use Rights	Fixed term Buildings and Land Use Rights	Total
	VND	VND	VND
Historical cost			
Beginning balance	195,000,000,000	1,537,719,147,165	1,732,719,147,165
- Purchase in the		272,701,440	272,701,440
- Change in the use purpose of fixed assets	-	270,500,000	270,500,000
- Liquidation, disposal	-	(41,015,104,537)	(41,015,104,537)
Ending balance	**195,000,000,000**	**1,497,247,244,068**	**1,692,247,244,068**
Accumulated depreciation			
Beginning balance	-	241,617,713,270	241,617,713,270
- Depreciation in	-	10,067,078,874	10,067,078,874
- Change in the use purpose of fixed assets	-	132,826,185	132,826,185
- Liquidation, disposal	-	(11,224,145,043)	(11,224,145,043)
Ending balance	**-**	**240,593,473,286**	**240,593,473,286**
Net carrying amount			
Beginning balance	195,000,000,000	1,296,101,433,895	1,491,101,433,895
Ending balance	**195,000,000,000**	**1,256,653,770,782**	**1,451,653,770,782**

14. DEFERRED EXPENSES

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Dispatched tools and supplies	26,123,600	9,443,373
- Selling expenses related to real estate not yet delivered	449,799,112,739	422,652,565,610
+ Hoang Huy New City - II Project	*237,938,179,912*	*219,569,672,946*
+ Hoang Huy Commerce Project – H1 Building	*19,191,970,091*	*20,194,291,047*
+ Hoang Huy Green River Project	*119,182,761,004*	*111,342,318,765*
+ Hoang Huy Commerce Project - H2 Building	*73,018,140,493*	*70,848,206,155*
- Office and factory repair expenses	468,061,239	698,076,697
- Others	1,175,699,073	1,330,376,198
	451,000,935,412	**423,992,385,181**
b) Long-term		
- Dispatched tools and supplies	1,033,419,877	915,938,611
- Land rental cost (*)	21,343,812,977	21,381,588,900
- Others	323,978,890	347,432,887
	22,701,211,744	**22,644,960,398**

(*): Land rental cost according to Notice No. 11327/TB-CT dated 05/10/2017 of the General Department of Taxation for the land area located at An Hai Ward, Hai Phong City with area of 7,090.2 m2. The purpose is to build a school, operating office (in the list of licensed construction work of the housing project for low-income people in An Hai Ward, Hai Phong city of Pruksa Vietnam Co., Ltd.). The land plot is leased by the state in the form of lump-sum payment. The lease period is 44 years and 06 months from 29/06/2017 to 02/01/2063.

15. SHORT-TERM TRADE PAYABLES

	Ending balance	Beginning balance
	VND	VND
Related parties	-	-
Others	***719,394,094,943***	***816,718,925,634***
- Phuc Hung Holdings Construction Joint Stock Company	12,876,342,833	12,876,342,833
- Hung Nguyen Trading and Industry Joint Stock Company	20,129,217,051	6,917,428,860
- ECOBA Vietnam Joint Stock Company	117,423,249,724	118,423,249,724
- China Dongfeng Motor Industry Import and Export	390,272,868,336	466,928,210,405
- Hanoi Construction Joint Stock Company No1	-	24,435,664,364
- An Gia Service Trading Construction and Environmental Technology Company Limited	27,380,810,056	39,060,771,661
- FECON Pile and Construction Joint Stock Company	25,548,018,456	-
- Kim Tan Port Joint Stock Company	13,440,908,327	6,388,262,392
- Bach Dang 7 Joint Stock Company	16,297,786,914	35,211,102,039
- Truong Hung Thinh Construction Joint Stock Company	17,843,251,250	41,629,751,270
- Other suppliers	78,181,641,996	64,848,142,086
	719,394,094,943	**816,718,925,634**

16. PREPAYMENTS FROM CUSTOMERS

	Ending balance	Beginning balance
	VND	VND
Related parties	-	-
Others	***6,492,488,865,040***	***6,124,753,022,798***
- Customer's advances for property purchases according to progress	6,484,979,314,300	6,116,084,803,351
+ Hoang Huy Commerce Project - H1 Building	*46,454,126,612*	*53,237,518,838*
+ Hoang Huy Commerce Project - H2 Building	*521,606,493,657*	*458,696,026,583*
+ Hoang Huy New City Project	*4,995,483,529*	*4,995,483,529*
+ Hoang Huy Green River Project	*1,779,693,956,472*	*1,693,265,479,778*
+ Hoang Huy New City - II Project	*4,132,229,254,030*	*3,905,890,294,623*
- Other customers	7,509,550,740	8,668,219,447
	6,492,488,865,040	**6,124,753,022,798**

17. TAX AND OTHER PAYABLES TO THE STATE BUDGET

	Openning receivable	Openning payables	Payables in the period	Actual payment in the period	Closing receivables	Closing payables
	VND	VND	VND	VND	VND	VND
- Value-added tax	513,070,351	2,118,415,951	41,893,125,571	38,052,173,232	447,833,962	5,894,131,901
- Export, import duties	-	-	36,105,211,620	27,072,610,020	-	9,032,601,600
- Corporate income tax	31,288,594,081	33,183,680,206	38,945,350,563	51,723,488,636	37,040,956,661	26,157,904,713
- Personal income tax	6,228,113	771,017,278	786,744,480	1,160,732,716	4,072,447	394,873,376
- Land tax and land rental	4,814,870	-	1,325,608,429,420	1,326,270,561,302	666,946,752	-
- Fees, charges and other payables	-	6,553,792,493	294,397,188	6,827,676,339	-	20,513,342
	31,812,707,415	**42,626,905,928**	**1,443,633,258,842**	**1,451,107,242,245**	**38,159,809,822**	**41,500,024,932**

The Group's tax settlements are subject to examination by the tax authorities. Because the application of tax laws and regulations on many types of transactions is susceptible to varying interpretations, amounts reported in the Interim Consolidated Financial Statements could be changed at a later date upon final determination by the tax authorities.

18. ACCRUED EXPENSES

	Ending balance	Beginning balance
	VND	VND
- Accrued construction costs of projects	15,721,295,335	16,247,054,594
+ Hoang Huy Green River Project	*3,700,122,600*	*3,700,122,600*
+ Hoang Huy New City Project	*492,860,285*	*1,018,619,544*
+ Other projects	*11,528,312,450*	*11,528,312,450*
- Accrued land use fees for Building N01	7,865,996,645	7,865,996,645
- Accrued interest support expenses for customers purchasing apartments	612,619,873	510,485,208
- Accrued commissions and bonuses payable	5,649,350,885	6,531,953,710
- Other accrued expenses	3,773,058,359	6,958,597,220
	33,622,321,097	**38,114,087,377**

19. OTHER PAYABLES

	Ending balance	Beginning balance
	VND	VND
a) Short-term payables		
- Trade union fee	437,237,833	377,987,083
- Social insurance	5,366,550	5,366,550
- Short-term deposits, collateral received	12,020,919,150	10,067,366,695
- Other payables	306,062,932,756	298,692,944,285
+ Pruska Vietnam Company Limited (*)	*59,432,646,000*	*59,638,397,000*
+ Apartment maintenance fund (**)	*126,565,753,862*	*123,145,257,626*
+ Temporary collection of land use right certificate fees	*4,090,553,930*	*7,067,220,467*
+ Cash received from customers under deposit agreements and other related arrangements	*80,693,919,799*	*85,445,901,659*
+ Other payables	*35,280,059,165*	*23,396,167,533*
	318,526,456,289	**309,143,664,613**
b) Long-term payables		
- Long-term deposits, collateral received	14,240,110,584	14,236,983,895
- Deposits for apartment rentals – Social Housing Project at An Hai Ward	57,689,049,815	57,689,049,815
	71,929,160,399	**71,926,033,710**

(*) The advance payment (USD 2,261,000) from Pruksa International Co., Ltd. (hereinafter referred to as "Pruksa International") to the Company was intended for site clearance of the Low-income housing project (Pruksa Town) in An Hai Ward, Hai Phong City. The project was invested by Pruksa Vietnam Co., Ltd., based on in-principle approval granted by competent state authorities. According to the terms of the advance agreement between Pruksa International and the Company, this amount was intended to be part of Pruksa International's capital contribution to Pruksa Vietnam Co., Ltd. after its establishment. Pruksa International opted to offset the advance from its contributed capital in Pruksa Vietnam Co., Ltd. In practice, the Company has used this amount for site clearance of the project; however, the two parties have not yet agreed on the offset method. Therefore, the amount will be settled upon mutual agreement and amendment of the Investment Certificate procedures.

(**) The maintenance funds for the Golden Land Building project, Hoang Huy Commerce project, Hoang Huy – So Dau project, and Hoang Huy New City project will be transferred to the respective Building Management Boards. The Company is currently holding these maintenance funds in its balance (bank deposits, cash equivalents, and held-to-maturity investments).

20. DEFERRED REVENUE

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Prepaid revenue from asset leasing	30,201,403,301	11,083,727,936
- Unearned revenue from the leasing activities of the Social Housing Apartment Project in An Hai Ward and the Pruksa Town Social Housing Project	6,758,362,031	8,069,973,556
- Other unearned revenues	1,903,808,493	1,492,283,879
	38,863,573,825	**20,645,985,371**
b) Long-term unearned revenues		
- Prepaid revenue from asset leasing	-	18,869,697,588
- Unearned revenue from the leasing activities of the Social Housing Apartment Project in An Hai Ward and the Pruksa Town Social Housing Project	-	797,927,315
	-	**19,667,624,903**

21 OWNER'S EQUITY

a) Changes in owner's equity

	Contributed capital	Share premium	Other capital	Retained earnings	Non – Controlling Interest	Total
	VND	VND	VND	VND	VND	VND
Beginning balance of the previous period	**6,682,158,430,000**	**843,107,629,350**	**237,632,352,429**	**1,986,360,447,776**	**3,699,693,778,300**	**13,448,952,637,855**
Profit/(loss) for previous period	-	-	-	37,872,945,883	18,355,026,490	56,227,972,373
Increase/(Decrease) resulting from the consolidation of subsidiaries	-	-	-	-	(58,626,444,472)	(58,626,444,472)
Change in interest ratio at subsidiaries	-	-	-	(545,797,630,134)	(781,260,966,586)	(1,327,058,596,720)
Dividend Distribution by Subsidiary	-	-	-	-	(228,500,000)	(228,500,000)
Ending balance of the previous period	**6,682,158,430,000**	**843,107,629,350**	**237,632,352,429**	**1,478,435,763,525**	**2,877,932,893,732**	**12,119,267,069,036**
Beginning balance of current	**9,121,092,240,000**	**842,751,329,350**	**237,632,352,429**	**1,294,494,966,859**	**2,869,385,387,203**	**14,365,356,275,841**
Profit/(loss) for current period	-	-	-	125,416,921,399	38,336,387,379	163,753,308,778
Ending balance of this period	**9,121,092,240,000**	**842,751,329,350**	**237,632,352,429**	**1,419,911,888,258**	**2,907,721,774,582**	**14,529,109,584,619**

b) Details of Contributed capital

	Ending balance	Rate	Beginning balance	Rate
	VND	%	VND	%
Mr. Do Huu Ha	2,752,270,360,000	30.17	2,752,270,360,000	30.17
HH Finance Joint Stock Company	530,201,700,000	5.81	530,201,700,000	5.81
Others	5,838,620,180,000	64.02	5,838,620,180,000	64.02
	9,121,092,240,000	**100.00**	**9,121,092,240,000**	**100.00**

c) Capital transactions with owners and distribution of dividends and profits

	This period	Previous period
	VND	VND
Owner's contributed capital		
- *At the beginning of the period*	*9,121,092,240,000*	*6,682,158,430,000*
- *At the end of the period*	*9,121,092,240,000*	*6,682,158,430,000*

d) Share

	Ending balance	Beginning balance
Quantity of Authorized issuing shares	912,109,224	912,109,224
Quantity of issued shares	912,109,224	912,109,224
- *Common shares*	*912,109,224*	*912,109,224*
Quantity of outstanding shares in circulation	912,109,224	912,109,224
- *Common shares*	*912,109,224*	*912,109,224*
Par value per share: (VND):	10,000	10,000

22. OFF STATEMENT OF FINANCIAL POSITION ITEMS AND OPERATING LEASE COMMITMENT

a) Operating asset for leasing

The Group is currently leasing out assets under operating lease agreements.

b) Operating leased assets

Land Lot Name/ Location	Leased Area	Rental Period	Leased Purpose
At the Parent Company			
Land lot in An Duong Ward, Hai Phong City	25,828.2 m2	From 2003 to 2033	Building a manufacturer of engines, frames, spare parts and assembly of wheeled motorbikes
Land lot in An Duong Ward, Hai Phong City	19,875.3 m2	From 2002 to 2032	Building operating offices and product introduction stores
Land lot in Thuy Nguyen Ward, Hai Phong City	11,839.53 m2	50 years, until 29/12/2072	Construction of Educational and Training Facilities
Land lot in Thuy Nguyen Ward, Hai Phong City	3,011.78 m2	50 years, until 29/12/2072	Commerce and services

At CRV Real Estate Group Joint Stock Company and its subsidiaries

Land lot at 275 Nguyen Trai Street, Khuong Dinh Ward, Hanoi City	6,579.0 m2	50 years from 24/11/2010	Construction of a part of the Golden Land Building project
Land lot at the New Urban Area Project along the extended Do Muoi Street and surrounding areas in Thuy Nguyen Ward, Hai Phong City (Hoang Huy New City – II Project)	26,664.2 m2	Until 29/11/2073	Construction of the New Urban Area Project along the extended Do Muoi Street and surrounding areas in Thhuy Nguyen Ward, Hai Phong City (Hoang Huy New City – II Project)

The Company is required to pay annual land rental fees until the contract maturity date in accordance with current State regulations.

At Pruksa Vietnam Company Limited

Land lot in An Hai Ward, Hai Phong City	7,090.2 m2	Until 02/01/2063	Construction of the management building, nursery, and kindergarten

The Company has paid the land rental in a lump sum for the entire lease term through 2 January 2063 in accordance with the land lease agreement.

c) Foreign currencies

	Unit	Ending balance	Beginning balance
US Dollars ($)	USD	80,662.51	29,892.87
Euro (€)	EUR	8.95	8.95

d) Doubtful debts written-off

	Ending balance	Beginning balance
	VND	VND
Thu Do Furniture Construction and Investment Joint Stock Company	2,038,005,705	2,038,005,705
V.I.P Land Investment and Consultant Joint Stock Company	3,132,000,000	3,132,000,000
Others	1,373,283,298	1,373,283,298
	6,543,289,003	**6,543,289,003**

23. REVENUE FROM SALES OF GOODS AND PROVISION OF SERVICES

	This period	Previous period
	VND	VND
Revenue from sales of trucks, tractors trucks and recovered components	202,018,150,002	170,686,625,874
Revenue from leasing real estate and related services	47,006,254,389	41,655,570,323
Revenue from sales of real estate	202,506,626,624	177,079,196,573
Other revenue	1,935,056,295	934,037,222
	453,466,087,310	**390,355,429,992**

24. REVENUE DEDUCTIONS

	This period	Previous period
	VND	VND
- Trade discounts	1,436,111,110	-
- Sale discounts	18,518,518	-
- Sale returns	1,064,814,815	-
	2,519,444,443	-

25. COST OF GOODS SOLD AND PROVISION OF SERVICES

	This period	Previous period
	VND	VND
Cost of goods sold for trucks, tractors trucks and recovered components	174,471,579,644	149,230,610,375
Cost of leasing real estate and related services	27,565,776,054	29,221,664,949
Cost of selling real estate	108,651,928,058	98,197,065,424
Other cost of goods sold	1,446,755,648	734,808,125
Other decreases in cost of goods sold	(1,445,802,520)	120,845,974
- Reversal of allowances	*(134,346,925)*	*120,845,974*
- Other decreases	*(1,311,455,595)*	-
	310,690,236,884	**277,504,994,847**

26. GAIN/ LOSS FROM LIQUIDATION OR DISPOSAL OF INVESTMENT PROPERTIES

	This period	Previous period
	VND	VND
Revenue from liquidation or disposal of investment properties	38,636,529,892	-
Carrying amount of investment properties	(29,790,959,494)	-
Gain/ loss from liquidation or disposal of investment properties	**8,845,570,398**	-

27. FINANCIAL INCOME

	This period	Previous period
	VND	VND
Interest income	100,152,768,739	35,713,552,498
Gain on exchange difference the period	166,163,362	-
Gain on exchange difference at the period - end	4,154,726	154,622
Other financial income	457,494,329	421,180,221
	100,780,581,156	**36,134,887,341**

28. FINANCIAL EXPENSES

	This period	Previous period
	VND	VND
Interest expenses	-	94,176,511
Loss on exchange difference in the period	1,220,122,187	11,667,540,328
Loss on exchange difference at the period - end	485,303,527	-
Other financial expenses	385,898,636	3,182,577
	2,091,324,350	**11,764,899,416**

29. SELLING EXPENSES

	This period	Previous period
	VND	VND
Raw materials	54,148,201	291,090,736
Labour expenses	4,309,532,342	3,764,243,434
Depreciation expenses	370,623,987	278,117,646
Expenses of outsourcing services	21,375,525,418	27,253,708,577
Other expenses in cash	4,062,410,352	4,404,557,930
Provision/ Allowance expenses	(39,369,750)	-
	30,132,870,550	**35,991,718,323**

30. GENERAL AND ADMINISTRATIVE EXPENSE

	This period	Previous period
	VND	VND
Raw materials	29,193,619	12,784,465
Labour expenses	9,579,971,246	7,736,354,037
Depreciation expenses	1,900,740,371	2,416,580,653
Provision expenses	-	1,048,500,000
Expenses of outsourcing services	5,008,115,474	7,149,058,516
Other expenses in cash	1,808,410,885	3,348,640,510
	18,326,431,595	**21,711,918,181**

31. CURRENT CORPORATE INCOME TAX EXPENSES

	This period	Previous period
	VND	VND
Current corporate income tax expense in parent company	26,960,910,687	5,796,750,827
Current corporate income tax expense in subsidiaries	11,984,439,876	18,125,132,216
- Tung Thinh Vuong Construction Joint Stock Company.	*487,249,344*	*179,773,731*
- Dong Loc House Development Joint Stock Company	*6,136,414,169*	*15,070,377,810*
- Other Subsidiaries	*5,360,776,363*	*2,874,980,675*
Total current corporate income tax expense	**38,945,350,563**	**23,921,883,043**

32. DEFERRED INCOME TAX

a) Deferred income tax assets

	Ending balance	Beginning balance
	VND	VND
- Corporate income tax rate used to determine deferred income tax assets	20%	20%
- Unrealized profit from intercompany transactions within the Group	6,093,720,201	6,093,720,201
- Provisional corporate income tax payment for real estate based on progress	64,636,604,250	62,896,081,138
Deferred income tax assets	**70,730,324,451**	**68,989,801,339**

b) Deferred income tax liabilities

	Ending balance	Beginning balance
	VND	VND
- Deferred income tax liabilities due to asset revaluation differences in business	1,057,086,706	1,057,086,706
Deferred income tax liabilities	**1,057,086,706**	**1,057,086,706**

c) Deferred corporate income tax expense

	This period	Previous period
	VND	VND
- Provisional corporate income tax payments for real estate activities on progress	(2,267,664,473)	(2,379,470,824)
- Deferred corporate income tax expense arising from the recognition of real estate revenue	527,141,360	-
- Unrealized gains arising from intra-group transactions	-	(10,770,222)
	(1,740,523,113)	**(2,390,241,046)**

33. BASIC EARNINGS PER SHARE

Basic earnings per share distributed to common shareholders of the Group are calculated as follows::

	This period	Previous period
	VND	VND
Net profit after tax	125,416,921,400	37,872,945,883
Average number of outstanding common shares in circulation in the period	912,109,224	668,215,843
Basic earnings per share	**138**	**57**

The Group has not planned to make any distribution to Bonus and welfare fund, bonus for the Board of Directors from the net profit after tax at the date of preparing Interim Financial Statements.

As at 30 June 2026, the Group dose not have shares with dilutive potential for earnings per share.

34. FINANCIAL INSTRUMENTS

Financial risk management

Financial risks that the Group may face risks include: market risk, credit risk and liquidity risk.

The Board of Management has developed its control system to ensure the reasonable balance between cost of incurred risks and cost of risk management. The Board of Management of the Group is responsible for monitoring the risk management process to ensure the appropriate balance between risk and risk control.

Market risk

The Group may face market risk such as: changes in prices, exchange rates and interest rates.

Price Risk:

The Group bears price risk of equity instruments from short-term and long-term investments in securities due to the uncertainty of future prices of the securities. As regards, long-term securities held for long-term strategies, at the end of the accounting period the Group has no plan to sell these investments.

	Under 1 year	From 1 to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As at 30/06/2026				
Short term investments	3,974,127,023,128	-	-	3,974,127,023,128
Long term investments	-	153,864,053,968	-	153,864,053,968
	3,974,127,023,128	**153,864,053,968**	-	**4,127,991,077,096**
As at 01/04/2026				
Short term investments	4,228,139,378,954	-	-	4,228,139,378,954
Long term investments	-	284,300,206,890	-	284,300,206,890
	4,228,139,378,954	**284,300,206,890**	-	**4,512,439,585,844**

Exchange rate risk:

The Group bears exchenge rate risk when transactions are made in currencies other than Vietnam Dong such as: loans, revenues, expenses, imports of supplies, goods, machinery and equipment...

Interest rate risk:

The Group bears the risk of interest rates due to the fluctuation in fair value of future cash flow of a financial instrument in line with changes in market interest rates if the Group has time or demand deposits, borrowings and debts subject to floating interest rates. The Group manages interest rate risk by analyzing the market competition situation to obtain interest beneficial for its operation purpose.

Credit Risk

Credit risk is the risk of financial loss to the Group if a counterparty fails to perform its contractual obligations. The Group has credit risk from operating activities (mainly to trade receivables) and financial activities (including deposits, loans and other financial instruments), detailed as follows:

	Under 1 year	From 1 to 5 years	Over 5 years	Total
As at 30/06/2026	VND	VND	VND	VND
Cash and cash equivalents	603,173,371,447	-	-	603,173,371,447
Trade and other receivables	655,904,974,855	-	-	655,904,974,855
Loans	3,974,127,023,128	153,864,053,968	-	4,127,991,077,096
	5,233,205,369,430	**153,864,053,968**	-	**5,387,069,423,398**
As at 01/04/2026				
Cash and cash equivalents	1,689,062,070,104	-	-	1,689,062,070,104
Trade and other receivables	940,122,425,142	-	-	940,122,425,142
Loans	4,228,139,378,954	284,300,206,890	-	4,512,439,585,844
	6,857,323,874,200	**284,300,206,890**	-	**7,141,624,081,090**

Liquidity Risk:

Liquidity risk is the risk that the Group has trouble in settlement of its financial obligations due to the lack of funds. Liquidity risk of Group mainly arises from different maturity of its financial assets and liabilities.

Due date for payment of financial liabilities based on expected payment under the contracts (based on cash flow of the original debts) as follows:

	Under 1 year	From 1 to 5 years	Over 5 years	Total
As at 30/06/2026	VND	VND	VND	VND
Trade and other payables	1,037,920,551,232	71,929,160,399	-	1,109,849,711,631
Accrued expenses	33,622,321,097	-	-	33,622,321,097
	1,071,542,872,329	**71,929,160,399**	**-**	**1,143,472,032,728**
As at 01/04/2026				
Trade and other payables	1,125,862,590,247	71,926,033,710	-	1,197,788,623,957
Accrued expenses	38,114,087,377	-	-	38,114,087,377
	1,163,976,677,624	**71,926,033,710**	**-**	**1,235,902,711,334**

The Group believes that risk level of loan repayment is low. The Group has the ability to pay due debts from cash flows from its operating activities and cash received from mature financial assets.

35. SUBSEQUENT EVENTS AFTER THE REPORTING PERIOD

There have been no significant events occurring after the reporting period, which would require adjustments or disclosures to be made in the Interim Consolidated Financial Statements.

36. TRANSACTION AND BALANCES WITH RELATED PARTIES

List and relation between related parties and the Group are as follows:

Related parties	Relationship
The members of the Board of Directors, the Board of Management, the Board of Supervision and other related parties	

In addition to the information with related parties presented in the above Notes, during the period the Group has transactions with related parties as follows:

	Position	This period	Previous period
Remuneration of key management persons		VND	VND
Remunceration of the Board of Directors			
- Do Huu Ha	Chairman	99,000,000	90,000,000
- Do Huu Hung	Member	63,000,000	15,000,000
- Nguyen Thi Ha	Member	42,000,000	30,000,000
- Pham Hong Dung	Member	15,000,000	15,000,000
- Phan Thi Phuong Thuy	Independent Member	15,000,000	15,000,000
		234,000,000	**165,000,000**
Remunceration of Supervisory Board			
- Vu Thi Huyen	Head of the Board of Suppervision	15,000,000	15,000,000
- Phan Thi Thu Huong	Member	9,000,000	9,000,000
- Nguyen Hoang Tung	Member	9,000,000	9,000,000
		33,000,000	**33,000,000**
Salary, reward of the General Director and the other managers			
- Hoang Thi Huyen	General Director	109,923,344	96,270,769
- Do Huu Hau	Deputy General Director	284,700,000	261,000,000
- Do Huu Hung	Deputy General Director	259,377,000	223,440,000
- Ho Thi Xuan Hoa	Deputy General Director	37,500,000	37,500,000
- Nguyen The Hung	Deputy General Director	120,589,153	123,786,970
- Phung Thi Thu Huong	Chief Accountant	166,967,746	146,940,000
		979,057,243	**888,937,739**

37. COMPARATIVE FIGURES

Comparative figures on the Interim Consolidated Statement of Financial position and the respective notes are figures in the Consolidated Financial Statements for the fiscal year ended as at 31 March 2026, which was audited by AASC Auditing Firm Company Limited. Comparative figures on the Interim Consolidated Statement of Income and cash flows and the respective notes are figures in the Consolidated Financial Statements for the accounting period from 01/04/2025 to 30/06/2025, prepared by the Company.

As presented in Note 2.3, the Company applies to retrospectively adjustment in accordance with Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC from 01 January 2026, resulting in changes to certain items in the Financial Statements. Certain figures as of 01 January 2026 and for the accounting period from 01 January 2025 to 30 June 2025 have been reclassified to comply with the Financial Statements presentation requirements under Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC. Details are presented in Appendix No.01

Hai Phong, 29 July 2026

Preparer	Chief Accountant	Legal Representative
Bui Thi Tra	Phung Thi Thu Huong	Hoang Thi Huyen

APPENDIX I: COMPARATIVE FIGURES

Figures according to the Financial Statements for the fiscal year ended 31 December 2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC dated 27 October 2025 and Circular No. 43/2026/TT-BTC dated 20 April 2026				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
		a) Statement of Financial Position				**a) Statement of Financial Position**		
100	**A.**	**CURRENT ASSETS**	**19,405,606,286,948**	**100**	**A.**	**CURRENT ASSETS**	**19,405,025,914,118**	
110	**I.**	**Cash and cash equivalents**	**1,691,253,431,725**	**110**	**I.**	**Cash and cash equivalents**	**1,694,174,393,728**	
112	1.	Cash equivalents	1,352,531,121,206	112	2.	**Cash equivalents**	1,355,452,083,209	Reformat and rename
120	**II.**	**Short-term investments**	**4,174,516,889,316**	**120**	**II.**	**Short-term investments**	**4,228,139,378,954**	
123	1.	Held-to-maturity investments	4,174,516,889,316	123	1.	Short-term held-to-maturity investments	4,228,139,378,954	Rename
130	**III.**	**Short-term receivables**	**1,343,354,213,119**	**130**	**III.**	**Short-term receivables**	**1,286,230,388,648**	
136	1.	Other short-term receivables	711,312,544,611	135	3.	Other short-term receivables	654,188,720,140	Reformat and rename
137	2.	Allowance for short-term doubtful debts	(19,836,255,412)	136	4.	Allowance for short-term doubtful debts	(19,836,255,412)	Code change
150	**IV.**	**Other short-term assets**	**592,386,708,594**	**160**	**V.**	**Other short-term assets**	**592,386,708,594**	
151	1.	Short-term prepaid expenses	423,992,385,181	161	1.	Short-term deferred expenses	423,992,385,181	Rename
152	2.	Deductible VAT	136,581,615,998	162	2.	Deductible VAT	136,581,615,998	Code change
153	3.	Taxes and other receivables from the State budget	31,812,707,415	163	3.	Taxes and other receivables from the State budget	31,812,707,415	Code change

APPENDIX I: COMPARATIVE FIGURES

Figures according to the Financial Statements for the fiscal year ended 31 December 2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC dated 27 October 2025 and Circular No. 43/2026/TT-BTC dated 20 April 2026				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
200	**B.**	**NON-CURRENT ASSETS**	**2,435,268,485,675**	**200**	**B.**	**NON-CURRENT ASSETS**	**2,435,848,858,505**	
230	**I.**	**Investment properties**	**1,491,101,433,895**	**240**	**II.**	**Investment properties**	**1,491,101,433,895**	
231	1.	- Historical cost	1,732,719,147,165	241		- Historical cost	1,732,719,147,165	Code change
232	2.	- Accumulated depreciation	(241,617,713,270)	242		- Accumulated depreciation	(241,617,713,270)	Code change
240	**II.**	**Long-term assets in progress**	**204,043,689,494**	**250**	**III.**	**Long-term assets in progress**	**204,043,689,494**	
242	1.	Construction in progress	204,043,689,494	252	1.	Construction in progress	204,043,689,494	Code change
250	**III.**	**Long-term investments**	**283,719,834,060**	**260**	**IV.**	**Long-term investments**	**284,300,206,890**	
255	1.	Held-to-maturity investments	283,719,834,060	265	1.	Long-term held-to-maturity investments	284,300,206,890	Reformat and rename
260	**III.**	**Other long-term assets**	**91,634,761,737**	**270**	**V.**	**Other long-term assets**	**91,634,761,737**	
261	1.	Long-term prepaid expenses	22,644,960,398	271	1.	Long-term deferred expenses	22,644,960,398	Rename
262	2.	Deferred income tax assets	68,989,801,339	272	2.	Deferred income tax assets	68,989,801,339	Code change
280		**TOTAL ASSETS**	**21,840,874,772,623**	**280**		**TOTAL ASSETS**	**21,840,874,772,623**	

APPENDIX I: COMPARATIVE FIGURES

Figures according to the Financial Statements for the fiscal year ended 31 December 2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC dated 27 October 2025 and Circular No. 43/2026/TT-BTC dated 20 April 2026				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
300	**C.**	**LIABILITIES**	**7,475,518,496,782**	**300**		**LIABILITIES**	**7,475,518,496,782**	
				313	3.	Dividend and profit payables	24,054,360,506	Reformat and rename
313	1.	Taxes and other payables to State budget	42,626,905,928	314	4.	Short-term taxes and other payables to State budget	42,626,905,928	Rename
314	2.	Payables to employees	15,781,189	315	5.	Payables to employees	15,781,189	Code change
315	3.	Short-term accrued expenses	38,114,087,377	316	6.	Short-term accrued expenses	38,114,087,377	Code change
318	4.	Short-term unearned revenue	20,645,985,371	319	7.	Short-term unearned revenue	20,645,985,371	Rename
319	5.	Other short-term payables	333,198,025,119	320	8.	Other short-term payables	309,143,664,613	Code change
321	6.	Provisions for short-term payables	199,118,702	322	9.	Provisions for short-term payables	199,118,702	Code change
322	7.	Bonus and welfare fund	6,595,899,345	323	10.	Bonus and welfare fund	6,595,899,345	Code change
336	1.	Long-term unearned revenue	19,667,624,903	337	1.	Long-term unearned revenue	19,667,624,903	Rename, code change
337	2.	Other long-term payables	71,926,033,710	338	2.	Other long-term payables	71,926,033,710	Code change
341	3.	Deferred income tax liabilities	1,057,086,706	342	3.	Deferred income tax liabilities	1,057,086,706	Code change
400	**D.**	**OWNER'S EQUITY**	**14,365,356,275,841**	**400**	**D.**	**OWNER'S EQUITY**	**14,365,356,275,841**	
412	1.	Share Premium	842,751,329,350	412	2.	Share Premium	842,751,329,350	Rename
421	2.	Retained earnings	1,294,494,966,859	420	4.	Retained earnings	1,294,494,966,859	
421a		*Retained earnings accumulated to the previous year*	*1,102,731,173,819*	*420a*		*Retained earnings accumulated to previous period*	*1,102,731,173,819*	*Code change*
421b		*Retained earnings of the current year*	*191,763,793,040*	*420b*		*Retained earnings of the current period*	*191,763,793,040*	*Code change*
440		**TOTAL CAPITAL**	**21,840,874,772,623**	**440**		**TOTAL CAPITAL**	**21,840,874,772,623**	

APPENDIX I: COMPARATIVE FIGURES

Figures according to the Financial Statements for the fiscal year ended 31 December 2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC dated 27 October 2025 and Circular No. 43/2026/TT-BTC dated 20 April 2026				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
		b) Statement of Incom				**b) Statement of Incom**		
21	6.	Financial income	36,134,887,341	22	7.	Financial income	36,134,887,341	Code change
22	7.	Financial expense	11,764,899,416	23	8.	Financial expenses	11,764,899,416	Code change
23		*In which: Interest expense*	*94,176,511*	*24*		*In which: Interest expenses*	*94,176,511*	*Code change*
		c) Statement of Cash flows				**c) Statement of Cash flows**		
05	-	Gains / losses from investment activities	(35,713,552,498)	05	-	Gains / losses from investment and financial ac	(35,713,552,498)	Rename
06	-	Interest expense	94,176,511	06	-	Interest expense	94,176,511	Rename
12	-	Increase/ decrease in prepaid expenses	(12,692,768,807)	12	-	Increase /decrease in deferred expenses	(12,692,768,807)	Rename
14	-	Interest paid	(94,176,511)	14	-	Interest paid	(94,176,511)	Rename