INTERIM SEPARATE FINANCIAL STATEMENTS

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

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 BOARD OF MANAGEMENT

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

THE COMPANY

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 Company'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, Board of Management and Board of Supervision during the 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 Separate Financial Statements is Ms. Hoang Thi Huyen - General Director.

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

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

- Establish and maintain an internal control system which is determined necessary by Board of Directors and the Board of Management to ensure the preparation and presentation of Interim Separate 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 Separate Financial Statements;
- Prepare the Interim Separate 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 Separate Financial Statements;
- Prepare the Interim Separate Financial Statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Board of Management is responsible for ensuring that accounting records are kept to reflect the financial position of the Company, with reasonable accuracy at any time and to ensure that the Interim Separate Financial Statements comply with the current State's regulations. It is responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Management confirms that Interim Separate Financial Statements give a true and fair view of the financial position at 30 June 2026, its operation results and cash flows for the period from 01 April 2026 to 30 June 2026 of the Company in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of Interim Separate 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

Hoang Thi Huyen
Legal Representative

Hai Phong, 29 July 2026

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Code	ASSETS	Note	Ending balance VND	Beginning balance VND
100	**A. CURRENT ASSETS**		**7,950,539,649,344**	**7,715,296,034,488**
110	**I. Cash and cash equivalents**	**03**	**482,468,852,095**	**1,352,293,167,076**
111	1. Cash		263,206,919,240	158,092,268,821
112	2. Cash equivalents		219,261,932,855	1,194,200,898,255
120	**II. Short-term investments**	**04**	**3,006,402,971,935**	**2,079,991,814,226**
123	1. Short-term held-to-maturity investments		3,006,402,971,935	2,079,991,814,226
130	**III. Short-term receivables**		**578,300,540,394**	**559,591,773,619**
131	1. Short-term trade receivables	05	52,249,922,681	86,229,034,670
132	2. Short-term prepayments to suppliers	06	175,209,485,047	127,374,886,997
135	3. Other short-term receivables	07	367,182,388,078	362,329,107,364
136	4. Allowance for short term doubtful debts (*)		(16,341,255,412)	(16,341,255,412)
140	**IV. Inventories**	**09**	**3,687,845,301,486**	**3,538,023,954,431**
141	1. Inventories		3,689,983,570,898	3,540,162,223,843
142	2. Allowance for decline of inventories (*)		(2,138,269,412)	(2,138,269,412)
160	**V. Other short-term assets**		**195,521,983,434**	**185,395,325,136**
161	1. Short-term prepaid expenses	13	193,465,752,858	183,836,447,524
162	2. Deductible VAT		1,394,098,694	1,558,877,612
163	3. Short-term taxes and other receivables from the State budget	16	662,131,882	-
200	**B. NON-CURRENT ASSETS**		**5,140,695,739,881**	**5,169,343,309,746**
220	**I. Fixed assets**		**67,981,165,119**	**68,997,039,846**
221	1. Tangible fixed assets	10	16,197,775,392	17,176,465,728
222	*- Historical cost*		*66,181,159,124*	*66,181,159,124*
223	*- Accumulated depreciation*		*(49,983,383,732)*	*(49,004,693,396)*
227	2. Intangible fixed assets	11	51,783,389,727	51,820,574,118
228	*- Historical cost*		*56,429,385,890*	*56,429,385,890*
229	*- Accumulated amortization*		*(4,645,996,163)*	*(4,608,811,772)*
240	**II. Investment properties**	**12**	**333,598,547,412**	**335,298,758,262**
241	- Historical cost		387,881,509,649	387,881,509,649
242	- Accumulated depreciation		(54,282,962,237)	(52,582,751,387)
260	**III. Long-term investments**	**04**	**4,714,463,713,824**	**4,741,790,545,061**
261	1. Investments in subsidiaries		4,854,015,370,570	4,854,015,370,570
264	2. Allowance for long-term impairment of other investments (*)		(282,837,814,603)	(282,837,814,603)
265	3. Long-term held-to-maturity investments		143,286,157,857	170,612,989,094
270	**IV. Other long-term assets**		**24,652,313,526**	**23,256,966,577**
272	1. Deferred income tax assets	30	24,652,313,526	23,256,966,577
280	**TOTAL ASSETS**		**13,091,235,389,225**	**12,884,639,344,234**

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026
(Continued)

Code	CAPITAL	Note	Ending balance VND	Beginning balance VND
300	**C. LIABILITIES**		**2,601,136,550,513**	**2,496,353,132,568**
310	**I. Current Liabilities**		**2,542,700,086,411**	**2,437,118,741,151**
311	1. Short-term trade payables	14	118,271,045,340	148,621,690,792
312	2. Short-term prepayments from customers	15	2,307,685,123,093	2,158,346,179,190
314	3. Short-term taxes and other payables to State budget	16	21,138,038,228	35,323,238,236
316	4. Short-term accrued expenses	17	6,168,553,795	5,991,133,054
319	5. Short-term deferred revenue	19	9,713,476,927	11,577,264,052
320	6. Other short-term payables	18	79,586,252,965	77,121,639,764
323	7. Bonus and welfare fund		137,596,063	137,596,063
330	**II. Non-current liabilities**		**58,436,464,102**	**59,234,391,417**
337	1. Long-term deferred revenue	19	-	797,927,315
338	2. Other long-term payables	18	58,436,464,102	58,436,464,102
400	**D. OWNER'S EQUITY**		**10,490,098,838,712**	**10,388,286,211,666**
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		843,570,507,864	843,570,507,864
420	3. Retained earnings		525,436,090,848	423,623,463,802
420a	*Retained earnings accumulated to the previous period*		*423,623,463,802*	*158,621,375,319*
420b	*Retained earnings of the current period*		*101,812,627,046*	*265,002,088,483*
440	**TOTAL CAPITAL**		**13,091,235,389,225**	**12,884,639,344,234**

Hai Phong, 20 July 2026

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

INTERIM SEPARATE STATEMENT OF INCOME

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

Code	ITEMS	Note	This period VND	Previous period VND
01	**1. Revenue from sales of goods and provision of services**	**22**	**191,413,997,262**	**68,911,825,943**
02	2. Revenue deductions	23	1,064,814,815	-
10	**3. Net revenue from sales of goods and provision of services**		**190,349,182,447**	**68,911,825,943**
11	**4. Cost of goods sold and provision of services**	**24**	**101,731,072,283**	**52,135,051,609**
20	**5. Gross profit from sales of goods and provision of services**		**88,618,110,164**	**16,776,774,334**
21	6. Gain/(loss) on liquidation or disposal of investment		-	-
22	7. Financial income	25	65,718,833,533	17,895,920,702
23	8. Financial expense	26	-	42,151,707
24	*In which: Interest expense*		-	-
25	9. Selling expense	27	19,673,018,000	7,297,239,899
26	10. General and administrative expenses	28	7,248,593,195	9,800,134,140
30	**11. Net profit from operating activities**		**127,415,332,502**	**17,533,169,290**
31	12. Other income		412,486,186	171,646,470
32	13. Other expenses		449,627,904	3,306,842,729
40	**14. Other profit**		**(37,141,718)**	**(3,135,196,259)**
50	**15. Total net profit before tax**		**127,378,190,784**	**14,397,973,031**
51	16. Current corporate income tax expense	29	26,960,910,687	5,796,750,827
52	17. Deferred corporate income tax expense	30	(1,395,346,949)	(2,588,265,548)
60	**18. Profit after corporate income tax**		**101,812,627,046**	**11,189,487,752**

Hai Phong, 29 July 2026

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

INTERIM SEPARATE 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*		*127,378,190,784*	*14,397,973,031*
	2. Adjustment for		*(62,933,046,087)*	*(15,309,319,129)*
02	- Depreciation and amortization of fixed assets and investment properties		2,716,085,577	2,586,601,573
05	- Gains / losses from investment activities		(65,649,131,664)	(17,895,920,702)
08	*3. Operating profit before changes in working capital*		*64,445,144,697*	*(911,346,098)*
09	- Increase/ decrease in receivables		(19,206,119,739)	53,618,294,949
10	- Increase/ decrease in inventories		(149,821,347,055)	(180,314,410,198)
11	- Increase/ decrease in payables (excluding interest payable/ corporate income tax payable)		112,683,813,580	234,322,411,762
12	- Increase or decrease in deferred expenses		(9,629,305,334)	(5,230,432,183)
15	- Corporate income tax paid		(34,861,306,322)	(22,907,587,470)
20	*Net cash flow from operating activities*		*(36,389,120,173)*	*78,576,930,762*
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
21	1. Purchase or construction of fixed assets and other long-term assets		-	(202,272,727)
23	2. Loans and purchase of debt instruments from other entities		(2,026,048,411,682)	(12,450,000,000)
24	3. Collection of loans and resale of debt instrument of other entities		1,160,015,736,730	676,172,000,000
25	4. Equity investments in other entities		-	(800,000,000,000)
27	5. Interest and dividend received		33,297,387,523	35,744,514,761
30	*Net cash flow from investing activities*		*(832,735,287,429)*	*(100,735,757,966)*
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
50	**Net cash flows in the period**		**(869,124,407,602)**	**(22,158,827,204)**
60	**Cash and cash equivalents at the beginning of the period**		**1,352,293,167,076**	**587,068,546,373**
70	**Cash and cash equivalents at the end of the period**	**03**	**483,168,759,474**	**564,909,719,169**

Hai Phong, 29 July 2026

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

NOTES TO THE INTERIM SEPARATE 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 Company'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 number of employees of the Company as at 30 June 2026 is: 116 people (as at 01 April 2026 is: 94 people).

1.2. Business field

- Commercial trading and real estate.

1.3. Business activities

Main business activities of the Company 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 average operating cycle of the Company's real estate transfer activities begins from the time the Company is approved as an investor and proceeds with site clearance and construction, until the completion and handover to customers. Therefore, the operating cycle of the Company's real estate transfer activities may exceed 12 months.

- The operating cycle of the Company's other business activities is normally within 12 months.

1.5. Corporate structure

The Company's member entities are as follows:	Address	Main business activities
Branch of Hoang Huy Financial Services Investment Joint Stock Company in Hanoi	275 Nguyen Trai Street, Khuong Dinh Ward, Ha Noi City.	Real Estate Business
Business location number 1	Km 09 New National Road 05, An Duong Ward, Hai Phong City.	Truck container production
Business location number 2	No. 183 Ba Trieu Str., Hai Ba Trung Ward, Hanoi City.	Real estate and commercial business

Information about subsidiaries, joint ventures and associates of the Company, see details in note 04.

2. ACCOUNTING SYSTEM AND ACCOUNTING POLICY

2.1. Accounting period and accounting currency

Annual accounting period of the Company commences from 1 April and ends as at 31 March.
The Company maintains its accounting records in Vietnam Dong (VND).

2.2. Standards and Applicable Accounting Policies

Applicable Accounting Policies
The Company applies Corporate Accounting System issued under the Circular No. 99/2025/TT-BTC dated 27 October 2025 by the Ministry of Finance.

Declaration of compliance with Accounting Standards and Accounting System
The Company 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.

The Company adopted the provisions of Circular No. 99/2025/TT-BTC prospectively, effective from 1 April 2026. The Circular also introduces changes to the presentation of certain line items in the financial statements. Accordingly, comparative figures have been reclassified to conform to the presentation adopted in the current period. Details of the reclassification of the comparative figures are presented in Note 38 to these separate financial statements.

2.4. Basis for the preparation of Interim Separate Financial Statements

The Separate Financial Statement is prepared based on historical cost principle.

The Separate Financial Statement of the Company are prepared based on summarization of the Financial Statements of the independent accounting entities and the head office of the Company.

In the Separate Financial Statement of the Company, the intra-group balances and transactions related to assets, equity, receivables and payables...

The Users of this Interim Separate Financial Statements should study the Separate Financial Statements combined with the Consolidated Financial Statements of the Company and its subsidiaries for the period from 01 April 2026 to 30 June 2026 in order to gain enough information regarding the financial position, operating results and cash flows of the Company.

2.5. Accounting estimates

The preparation of Interim Separate 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 Interim Separate 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 Interim Separate Financial Statements include:
- Allowance for bad debts;
- Allowance for devaluation of inventory;
- Estimated allocation of prepaid expenses;
- Estimated useful life of fixed assets;
- Classification and allowance of financial investments,
  Estimated fair value of investment property for financial reporting,
- 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 Interim Separate Financial Statements of the Company and that are assessed by the Board of Management on the Company to be reasonable under the circumstance

2.6. Financial Instruments

Initial recognition

Financial assets

Financial assets of the Company 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 Company 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 translated into Vietnam Dong (VND) at the actual exchange rates prevailing on the transaction dates, being the average of the bank transfer buying and selling rates quoted by the commercial bank with which the Company regularly transacts.

Actual exchange rate when revaluating monetary items denominated in foreign currencies at the reporting date of Interim Separate Financial Statements is determined under the following principles:

- For monetary items denominated, applying the TTM of the commercial bank where the Company regularly conducts transactions;
- For demand deposits in foreign currencies, applying the TTM of the commercial bank where the Company opens its accounts;
- For part or all of the receivables denominated in foreign currencies for which doubtful debt allowances have been made are not remeasure.

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

2.8. Cash and cash equivalents

Cash comprises cash on hand, demand deposits.

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. 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.

Investments in subsidiarie are initially recognized at original cost. After initial recognition, value of these investments is measured at original cost less allowance for devaluation of the investments.

Allowance for devaluation of investments is made at the end of the period as follows:

- Investments in subsidiaries: allowance shall be made based on the Interim Separate Financial Statements of the subsidiary, joint venture, or associates at the allowance date.
- Investments held to maturity: allowance for impairment of held to maturity investments shall be made based on the recovery capacity in accordance with statutory regulations.

2.10. Receivables

The receivables shall be recorded in details in terms of due date, entities receivable, types of currency and other factors according to requirements for management of the Company. The receivables shall be classified into short-term receivables or long-term receivables on the Interim Separate 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 the possible losses.

2.11. 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 goods are valued using the specific identification method;
- Other goods are valued using the weighted average method after each purchase.

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 unrecognized, 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.

2.12. Fixed assets, Finance lease 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 augment future economic benefits obtained from the use of tangible fixed assets beyond their inititial standards conditions, they are capitalized as an increase in the 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 Separate Statements of Income in the accounting 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
- Machinery, equipment	03 - 07 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

2.13. Investment properties

Investment properties are initially recognized at historical cost.

Investment properties held for operating lease are recorded at historical cost, accumulated depreciation and carrying amount.

Investment properties are depreciated using the straight-line method with expected useful life as follows:

- Buildings, structures	10 - 26 years
- Land use rights	No depreciation

2.14. 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.

2.15. Operating lease

Operating leases are 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.

2.16. 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 following accounting period.

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

Types of deferred expenses include:
- Repair and brand promotion costs are recorded at cost and allocated on the straight-line basis according to useful life from 06 to 12 months.
- Brokerage fees and other selling expenses of real estate projects are recorded based on the actual costs incurred at the time of occurrence. These expenses are recognized in the income statement corresponding to the portion of real estate sold during the year.
- Other prepaid expenses are recorded at their historical costs and allocated on the straight-line basis from 6 to 12 months.

2.17. Payables

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

2.18. Dividend and profit payables

Dividend and profit payables (in cash or non-monetary assets) are recognized when the Company has no unconditional right to avoid the obligation to pay dividends and profits to shareholders and capital-contributing members of the company according to relevant laws.

The timing of recognition is when the entity has no unconditional right to avoid the payment of dividends, in according with the Law on Enterprises and the Company's Charter.

2.19. Borrowings and finance lease liabilities

Borrowings shall be recorded in details in terms of lending entities, loan agreement and terms of borrowings and finance lease liabilities. In case of borrowings 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 the period, 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

Payables for goods and services received from suppliers or provided to customers during the reporting period but not yet paid are recognized as production and business expenses of the reporting year.

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. Deferred revenues

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.

2.23. Owner's equity

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

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

2.24. Revenue

Revenue is recognized to extent that it is probable that the economic benefits will flow to the Company, and the revenue can be reliably measured regard less of when payment is being made.

Revenue is measured at the fair value of the consideration received excluding discounts, rebates, and sales returns. The following specific recognition conditions 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 Company no longer holds the right to manage the goods as the goods owner, or the right to control the goods.

Revenue from rendering of services.

- The percentage of completion of the transaction at the Balance sheet date can be measured reliably .

Financial income

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

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

Dividend income will be recognised when the Company's right to receive dividend is established..

2.25. Revenue deductions

Revenue deductions from sales of goods and rendering of services arising in the period include: Trade discounts, sales discounts and sales returns.

Trade discount, sales discount and sales return incurred in the same period of sale of goods and rendering of services are recorded as a decrease in revenue in the incurring period. In case goods and services are sold in the previous periods, but until the next period they are incurred as deductible items, the Company records the decrease in revenue under the following principles: If it is incurred prior to the issuance of Interim Separate Financial Statements, it is then recorded as a decrease in revenue on the Interim Separate Financial Statements of the reporting period (the previous period); and if it is incurred after the issuance of Interim Separate Financial Statements, it is recorded as a decrease in revenue of incurring period (the next period).

2.26. Cost of goods sold and services rendered

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 of costs 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;
- Only accrue costs to estimate the cost of goods sold for the portion of real estate that has been completed and sold within the year and meets the revenue recognition criteria;
- The accrued costs and actual costs recognized in the cost of goods sold must correspond to the standard cost calculated based on the total estimated costs of the sold real estate (determined by area)

2.27. Financial expenses

Items recorded as financial expenses comprise:

- Provision for losses from investment in other entities, losses from sale of foreign currency, exchange loss, etc.

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

2.28. Selling expenses, General and administration expenses

Selling expenses comprise actual costs incurred in connection with the supply of goods and services.
General and administrative expenses comprise actual costs incurred for the general administration of the Company.

2.29. 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 utilised. Deferred tax assets are recorded ana decrease to the extent that it is not sure taxable economic benefits will be usable.

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 Company applies the corporate income tax rate: 20% on its taxable income from business and production activities.

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 Company's related parties include:

- Companies, directly or indirectly through one or more intermediaries, having control over the Company or being under the control of the Company, or being under common control with the Company, including the Company's parent, subsidiaries and associates;
- Individuals, directly or indirectly, holding voting power of the Company that have a significant influence on the Company, key management personnel including directors and employees of the Company, 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.
- Other organizations and individuals identified as related parties in accordance with current legal regulations.

In considering the relationship of related parties to serve for the preparation and presentation of Interim Separate Financial Statements, the Company 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 Company 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 Company in order to help users of financial statements better understand and make more informed judgements about the Company as a whole.

3. CASH AND CASH EQUIVALENTS

	Ending balance	Beginning balance
	VND	VND
Cash on hand	586,501,127	542,885,167
Demand deposits	262,620,418,113	157,549,383,654
Cash equivalents	219,261,932,855	1,194,200,898,255
	482,468,852,095	**1,352,293,167,076**

Detailed information on demand deposits and cash equivalents as at 30/06/2026 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
- Saigon Thuong Tin Commercial Joint Stock Bank	VND	Non-term	Non-term deposit interest rate	163,724,901,006
- Others	VND	Non-term	Non-term deposit interest rate	38,895,281,491
				262,620,418,113
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
				219,261,932,855

4. FINANCIAL INVESTMENTS

a) Held to maturity investments

	Ending balance			Beginning balance		
	Value	Recoverable value	Allowance	Value	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
a1) Short-term						
- **Term deposits**	**2,918,403,294,146**	**2,918,403,294,146**	**-**	**2,055,043,787,957**	**2,055,043,787,957**	**-**
+ *An Binh Commercial Joint Stock Bank*	*475,939,840,299*	*475,939,840,299*	-	*295,685,647,148*	*295,685,647,148*	-
+ *Saigon Thuong Tin Commercial Joint Stock Bank*	*724,128,707,840*	*724,128,707,840*	-	*475,818,000,000*	*475,818,000,000*	-
+ *Vietnam Technological and Commercial Joint Stock Bank*	*428,827,464,383*	*428,827,464,383*	-	*198,130,000,000*	*198,130,000,000*	-
+ *Vietnam Joint Stock Commercial Bank for Industry and Trade – Ngo Quyen Branch*	*344,549,352,877*	*344,549,352,877*	-	*253,297,000,000*	*253,297,000,000*	-
+ *Ho Chi Minh City Development Joint Stock Commercial Bank*	*376,586,000,000*	*376,586,000,000*	-	*376,586,000,000*	*376,586,000,000*	-
+ *Others*	*568,371,928,747*	*568,371,928,747*	-	*455,527,140,809*	*455,527,140,809*	-
- **Accrued interest on term deposits**	**57,942,143,542**	**57,942,143,542**	**-**	**24,948,026,269**	**24,948,026,269**	**-**
+ *An Binh Commercial Joint Stock Bank*	*12,227,703,340*	*12,227,703,340*	-	*4,502,243,133*	*4,502,243,133*	-
+ *Saigon Thuong Tin Commercial Joint Stock Bank*	*12,460,282,032*	*12,460,282,032*	-	*8,387,877,261*	*8,387,877,261*	-
+ *Vietnam Technological and Commercial Joint Stock Bank*	*7,698,476,220*	*7,698,476,220*	-	*1,382,149,892*	*1,382,149,892*	-
+ *Vietnam Joint Stock Commercial Bank for Industry and Trade – Ngo Quyen Branch*	*7,121,256,370*	*7,121,256,370*	-	*2,165,753,836*	*2,165,753,836*	-
+ *Ho Chi Minh City Development Joint Stock Commercial Bank*	*10,117,091,177*	*10,117,091,177*	-	*2,372,996,163*	*2,372,996,163*	-
+ *Others*	*8,317,334,403*	*8,317,334,403*	-	*6,137,005,984*	*6,137,005,984*	-
- **Loan receivables**	**30,057,534,247**	**30,057,534,247**	**-**	**-**	**-**	**-**
+ *CRV Real Estate Group Joint Stock Company*	*30,057,534,247*	*30,057,534,247*	-	-	-	-
- Loan principal	*30,000,000,000*	*30,000,000,000*	-	-	-	-
- Loan interest	*57,534,247*	*57,534,247*	-	-	-	-
	3,006,402,971,935	**3,006,402,971,935**	**-**	**2,079,991,814,226**	**2,079,991,814,226**	**-**
a2) Long-term						
- Certificate of deposits	143,286,157,857	143,286,157,857	-	170,612,989,094	170,612,989,094	-
+ *Vietnam Technological and Commercial Joint Stock Bank*	*143,286,157,857*	*143,286,157,857*	-	*170,612,989,094*	*170,612,989,094*	-
	143,286,157,857	**143,286,157,857**	**-**	**170,612,989,094**	**170,612,989,094**	**-**

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

Term deposits:

	Currency	Term	Interest Rate	Value
				VND
- An Binh Commercial Joint Stock Bank	VND	6 months	From 5.9% to 8,6%	475,939,840,299
- Saigon Thuong Tin Commercial Joint Stock Bank	VND	6 months	From 6.7% to 8.6%	724,128,707,840
- Vietnam Technological and Commercial Joint Stock Bank	VND	6 months	From 7.7% to 8.7%	428,827,464,383
- Vietnam Joint Stock Commercial Bank for Industry and Trade – Ngo Quyen Branch	VND	6 months	7.5%	344,549,352,877
- Ho Chi Minh City Development Joint Stock Commercial Bank	VND	6 months	From 7 8% to 8.8%	376,586,000,000
- Others	VND	From 6 to 12 months	From 7 7% to 9.0%	568,371,928,747
				2,918,403,294,146

Loan receivables:

	Contract No	Currency	Loan purpose	Interest Rate	Maturity	Guarantee	Ending balance	Beginning balance
							VND	VND
Related parties							**30,000,000,000**	-
- CRV Real Estate Group Joint Stock Company	Loan Agreement No. 23.06/HĐVV/TCH-CRV dated 23 June 2026	VND	Additional working capital funding	10%	12 months	Unsecured	30,000,000,000	-
							30,000,000,000	-

b) Equity investments in other entities

	Stock Code	Ending balance			Beginning balance		
		Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
		VND	VND	VND	VND	VND	VND
Investments in subsidiaries		**4,854,015,370,570**	**4,571,177,555.967**	**-**	**4,854,015,370,570**	**10,981,453,490,897**	**-**
- Hoang Huy Investment Services Joint Stock Company	HHS	1,809,478,034,570	1,809,478,034 570	-	1,809,478,034,570	3,501,490,300,300	-
- CRV Real Estate Group Joint Stock Company	CRV	2,736,960,776,000	2,736,960,776.000	-	2,736,960,776,000	7,455,224,445,200	-
- Thinh Hiep Construction Joint Stock Company		57,504,000,000	2,014,320.188	(55,489,679,812)	57,504,000,000	2,014,320,188	(55,489,679,812)
- Thinh Phat Real Estate Construction Joint Stock Company		33,714,240,000	7,788,951.117	(25,925,288,883)	33,714,240,000	7,788,951,117	(25,925,288,883)
- To Hieu Investment Joint Stock Company		216,358,320,000	14,935,474.092	(201,422,845,908)	216,358,320,000	14,935,474,092	(201,422,845,908)
		4,854,015,370,570	**4,571,177,555.967**	**(282,837,814,603)**	**4,854,015,370,570**	**10,981,453,490,897**	**(282,837,814,603)**

Detailed information about financial investments during the period

Name of financial investments	Place of establishment and operation	Rate of interest	Rate of voting rights	Principal activities
Hoang Huy Investment Services Joint Stock Company	Hai Phong	58.31%	58.31%	Automobile trading; manufacturing and trading of spare parts
CRV Real Estate Group Joint Stock Company (3)	Ha Noi	68.02%	96.72%	Real estate investment
Thinh Hiep Construction Joint Stock Company	Hai Phong	95.84%	95.84%	Construction investment
Thinh Phat Real Estate Construction Joint Stock	Hai Phong	96.33%	96.33%	Construction investment
To Hieu Investment Joint Stock Company	Hai Phong	99.98%	99.98%	Construction investment

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

5. SHORT - TERM TRADE RECEIVABLES

	Ending balance		Beginning balance	
	Book Value	Provision	Book Value	Provision
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***52,249,922,681***	***(16,341,255,412)***	***86,229,034,670***	***(16,341,255,412)***
- HA Transport Joint Stock Company	16,341,255,412	(16,341,255,412)	16,341,255,412	(16,341,255,412)
- Accounts receivable from customers of real estate projects	34,769,660,943	-	63,013,454,145	-
+ *Hoang Huy New City Project*	*17,017,658,614*	-	*55,177,172,085*	-
+ *Hoang Huy Green River Project*	*17,111,169,566*	-	*7,134,636,019*	-
+ *Other Project*	*640,832,763*	-	*701,646,041*	-
- Other customers	1,139,006,326	-	6,874,325,113	-
	52,249,922,681	**(16,341,255,412)**	**86,229,034,670**	**(16,341,255,412)**

6. SHORT - TERM PREPAYMENTS TO SUPPLIERS

	Ending balance		Beginning balance	
	Book Value	Allowance	Book Value	Allowance
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***175,209,485,047***	-	***127,374,886,997***	-
- 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	-
- Other advances to suppliers	28,556,345,427	-	33,722,695,130	-
	175,209,485,047	-	**127,374,886,997**	-

7. SHORT - TERM OTHER RECEIVABLES

	Ending balance		Beginning balance	
	Book Value	Allowance	Book Value	Allowance
	VND	VND	VND	VND
- Receivables related to advances paid for issuance of Land Use Right Certificate	107,054,799	-	115,437,550	-
- Project Management Board of Le Chan Area (*)	360,947,725,431	-	360,808,485,434	-
- Other receivables	6,127,607,848	-	1,405,184,380	-
	367,182,388,078	-	**362,329,107,364**	-

(*) Advance payment for site clearance costs relating to the Urban Redevelopment Construction 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 (currently 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 are difficult to be recovered				
- *Trade receivables*	***16,341,255,412***	-	***16,341,255,412***	-
+ HA Transport Joint Stock Company	*16,341,255,412*	-	*16,341,255,412*	-
	16,341,255,412	-	**16,341,255,412**	-

9. INVENTORIES

	Ending balance		Beginning balance	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
Inventories of automobiles and automobile spare parts	**20,732,615,951**	**(2,138,269,412)**	**21,854,395,669**	**(2,138,269,412)**
- Finished goods	1,311,455,595	-	-	-
- Goods	15,540,453,509	-	17,973,688,822	-
- Consignments	3,880,706,847	(2,138,269,412)	3,880,706,847	(2,138,269,412)
Real estate inventories	**3,669,250,954,947**	-	**2,368,730,710,398**	-
- Finished real estate products	***706,544,812,062***	-	***636,798,933,607***	-
+ *Hoang Huy New City Project* [1]	*4,639,003,954*		*4,639,003,954*	
+ *Hoang Huy Green River Project* [2]	*701,905,808,108*	-	*632,159,929,653*	-
- Production and business work-in-progress costs	***2,962,706,142,885***	-	***2,881,508,894,567***	-
+ *Hoang Huy Commerce Project – H2 Building* [3]	*517,175,820,875*	-	*512,778,184,169*	-
+ *Hoang Huy Green River Project* [2]	*2,437,713,458,742*	-	*2,363,427,361,786*	-
+ *Other projects*	*7,816,863,268*	-	*5,303,348,612*	-
	3,689,983,570,898	**(2,138,269,412)**	**3,540,162,223,843**	**(2,138,269,412)**

[1] As at 30 June 2026, the Hoang Huy New City Urban Area Project in Thuy Nguyen Ward, Hai Phong City has been completed and is continuing to be sold and handed over to customers.

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

10. 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	40,536,160,077	2,210,114,096	22,294,089,680	1,064,885,771	75,909,500	66,181,159,124
Ending balance	**40,536,160,077**	**2,210,114,096**	**22,294,089,680**	**1,064,885,771**	**75,909,500**	**66,181,159,124**
Accumulated depreciation						
Beginning balance	31,680,516,868	2,210,114,096	13,973,267,161	1,064,885,771	75,909,500	49,004,693,396
- Depreciation in the period	435,245,526	-	543,444,810	-	-	978,690,336
Ending balance	**32,115,762,394**	**2,210,114,096**	**14,516,711,971**	**1,064,885,771**	**75,909,500**	**49,983,383,732**
Net carrying amount						
Benginning balance	8,855,643,209	-	8,320,822,519	-	-	17,176,465,728
Ending balance	**8,420,397,683**	**-**	**7,777,377,709**	**-**	**-**	**16,197,775,392**

- Cost of fully depreciated tangible fixed assets but still in use at the end of the period: VND 23,889,073,569.

11. INTANGIBLE FIXED ASSETS

	Land use rights	Computer software	Total
	VND	VND	VND
Historical cost			
Beginning balance of the period	56,217,489,700	211,896,190	56,429,385,890
Ending balance of the period	**56,217,489,700**	**211,896,190**	**56,429,385,890**
Accumulated amortization			
Beginning balance of the period	4,396,915,582	211,896,190	4,608,811,772
- Amortization in the period	37,184,391	-	37,184,391
Ending balance of the period	**4,434,099,973**	**211,896,190**	**4,645,996,163**
Net carrying amount			
Beginning balance	51,820,574,118	-	51,820,574,118
Ending balance	**51,783,389,727**	-	**51,783,389,727**

12. INVESTMENT PROPERTIES

Investment properties held for lease

	Land use rights	Building and infrastructure	Total
	VND	VND	VND
Historical cost			
Beginning balance of the period	195,000,000,000	192,881,509,649	387,881,509,649
Ending balance of the period	**195,000,000,000**	**192,881,509,649**	**387,881,509,649**
Accumulated depreciation			
Beginning balance of the period	-	52,582,751,387	52,582,751,387
- Depreciation in the period	-	1,700,210,850	1,700,210,850
Ending balance of the period	-	**54,282,962,237**	**54,282,962,237**
Net carrying amount			
Beginning balance	195,000,000,000	140,298,758,262	335,298,758,262
Ending balance	**195,000,000,000**	**138,598,547,412**	**333,598,547,412**

13. DEFERRED EXPENSES

	Ending balance	Beginning balance
	VND	VND
- Cost of repairing offices and factories	468,061,239	698,076,697
- Selling expenses related to unhanded over real estate	192,200,901,497	182,190,524,920
- *Hoang Huy Green River Project*	*119,182,761,004*	*111,342,318,765*
- *Hoang Huy Commerce – H2 Building Project*	*73,018,140,493*	*70,848,206,155*
- Others	796,790,122	947,845,907
	193,465,752,858	**183,836,447,524**

14. SHORT - TERM TRADE PAYABLES

	Ending balance	Beginning balance
	VND	VND
Related parties	-	-
Others	***118,271,045,340***	***148,621,690,792***
- Hung Nguyen Trading and Industry Joint Stock Company	20,129,217,051	6,917,428,860
- FOUNTECH Joint Stock Company	9,272,687,567	9,314,573,366
- Nam Son Construction and Trading Company Limited	633,785,287	633,785,287
- An Gia Service Trading Construction and Environmental Technology Company Limited	27,380,810,056	39,060,771,661
- 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
- Hung Phat Construction and Trading Joint Stock Company	13,196,477,859	2,274,277,077
- Other suppliers	13,517,029,356	13,580,001,232
	118,271,045,340	**148,621,690,792**

15. SHORT - TERM PREPAYMENTS FROM CUSTOMERS

	Ending balance	Beginning balance
	VND	VND
Related parties	-	-
Others	***2,307,685,123,093***	***2,158,346,179,190***
- Customers with advance payments for real estate purchases according to progress	2,306,295,933,658	2,156,956,989,890
+ 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 Commerce Project – H2 Building	*521,606,493,657*	*458,696,026,583*
- Other customers	1,389,189,435	1,389,189,300
	2,307,685,123,093	**2,158,346,179,190**

16. TAX AND OTHER PAYABLES TO THE STATE BUDGET

	Opening receivable	Opening payables	Payables in the period	Actual payment in the period	Closing receivables	Closing payables
	VND	VND	VND	VND	VND	VND
- Value-added tax	-	-	24,191,958,293	23,956,917,889	-	235,040,404
- Corporate income tax	-	28,697,522,985	26,960,910,687	34,861,306,322	-	20,797,128,350
- Personal income tax	-	71,921,758	376,567,571	363,133,197	-	85,356,132
- Land tax and land rental	-	-	885,008,501	1,547,140,383	662,131,882	-
- Fees, charges and other payables	-	6,553,792,493	-	6,533,279,151	-	20,513,342
	-	**35,323,238,236**	**52,414,445,052**	**67,261,776,942**	**662,131,882**	**21,138,038,228**

The Company'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 Separate Financial Statements could be changed at a later date upon final determination by the tax authorities.

17. ACCRUED EXPENSES

	Ending balance	Beginning balance
	VND	VND
- Accrued construction costs – Hoang Huy New City Project	492,860,285	1,018,619,544
- Accrued construction costs – Hoang Huy Green River Project	3,700,122,600	3,700,122,600
- Other accrued expenses	1,975,570,910	1,272,390,910
	6,168,553,795	**5,991,133,054**

18. OTHER PAYABLES

	Ending balance	Beginning balance
	VND	VND
a) Short-term payables		
- Short-term deposits, collateral received	3,506,058,731	3,960,841,496
- Condominium and apartment management fees of the Projects	752,595,156	752,595,156
- Maintenance fund – Hoang Huy New City Project	2,530,111,586	2,530,082,829
- Proceeds received from customers under deposit agreements and other agreements related to real estate	65,577,306,135	67,566,795,467
- Other payables	7,220,181,357	2,311,324,816
	79,586,252,965	**77,121,639,764**
b) Long-term payables		
- Long-term deposits, collateral received	1,239,775,550	1,239,775,550
- Apartment rental deposits – Social Housing Project, An Hai Ward	57,196,688,552	57,196,688,552
	58,436,464,102	**58,436,464,102**

19. DEFERRED REVENUES

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Unearned revenue from property leasing	1,427,061,564	2,519,026,863
- Unearned revenue from social housing rental activities – An Hai Ward	6,758,362,031	7,947,246,284
- Other unearned revenues	1,528,053,332	1,110,990,905
	9,713,476,927	**11,577,264,052**
b) Long-term		
- Unearned revenue from social housing rental activities – An Hai Ward	-	797,927,315
	-	**797,927,315**

20. OWNER'S EQUITY

a) Changes in owner's equity

	Contributed capital	Share premium	Retained earnings	Total
	VND	VND	VND	VND
Beginning balance of the previous period	**6,682,158,430,000**	**843,926,807,864**	**592,907,665,319**	**8,118,992,903,183**
Profit for previous period			11,189,487,752	11,189,487,752
Ending balance of previous period	**6,682,158,430,000**	**843,926,807,864**	**604,097,153,071**	**8,130,182,390,935**
Beginning balance of the current period	**9,121,092,240,000**	**843,570,507,864**	**423,623,463,802**	**10,388,286,211,666**
Profit for current period	-	-	101,812,627,046	101,812,627,046
Ending balance of this period	**9,121,092,240,000**	**843,570,507,864**	**525,436,090,848**	**10,490,098,838,712**

b) Details of Contributed capital

	Ending the period	Rate	Beginning the period	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 year*	*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

	This period	Previous period
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

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

a) Operating asset for leasing

The Company is the lessor under operating lease contracts.

b) Operating leased assets

The Company has the following land lease agreements:

Land's name/ location	Rental time	Rental area	Rental purpose
The land lot at An Duong Ward, Hai Phong City	From 2003 to 2033	25,828.2	Construction of a factory for manufacturing engines, frames, spare parts, and assembly of two-wheeled motorcycles
The land lot at An Duong Ward, Hai Phong City	From 2002 to 2032	19,875.3	Construction of an administrative office and product showroom
The land lot at Thuy Nguyen Ward, Hai Phong City	50 years, until December 29, 2072	11,839.53	Construction of an education and training facility
The land lot at Thuy Nguyen Ward, Hai Phong City	50 years, until December 29, 2072	3,011.78	Trade and services

c) Foreign currencies

	Unit	Ending balance	Beginning balance
- US Dollars ($)	USD	1,065.49	1,065.49
- Euro (€)	EUR	8.95	8.95

22. REVENUE FROM SALES OF GOODS AND RENDERING OF SERVICES

	This period	Previous period
	VND	VND
Revenue from selling tractors and components recalled	75,500,000	15,918,107,359
Revenue from rental and related services	4,360,387,823	2,557,659,325
Revenue from real estate sales	186,978,109,439	50,436,059,259
	191,413,997,262	**68,911,825,943**
In which: Revenue from sales of good and services to related parties *((Detailed in Note 33)*	495,209,808	525,209,736

23. REVENUE DEDUCTIONS

	This period	Previous period
	VND	VND
- Sale returns	1,064,814,815	-
	1,064,814,815	-

24. COST OF GOODS SOLD AND PROVISION OF SERVICES

	This period	Previous period
	VND	VND
Cost of tractors sold and components recalled	72,275,717	18,650,693,909
Cost of rental and related services	2,561,916,612	588,762,982
Cost of selling real estate	100,408,335,549	32,895,594,718
Other decreases in cost of goods sold	(1,311,455,595)	-
	101,731,072,283	**52,135,051,609**

25. FINANCIAL INCOME

	This period	Previous period
	VND	VND
Interest income	65,718,833,533	17,895,920,702
	65,718,833,533	**17,895,920,702**
In which: Financial income received from related parties *(Detailed in Note 33)*	57,534,247	5,255,082,191

26. FINACIAL EXPENSES

	This period	Previous period
	VND	VND
Loss on exchange difference in the period	-	42,151,707
	-	**42,151,707**

27. SELLING EXPENSES

	This period	Previous period
	VND	VND
Labour expenses	974,654,663	1,226,262,613
Real Estate Business Expenses	18,038,484,503	-
Expenses of outsourcing services	390,557,882	5,629,261,096
Other expenses in cash	269,320,952	441,716,190
	19,673,018,000	**7,297,239,899**

28. GENERAL AND ADMINISTRATIVE EXPENSES

	This period	Previous period
	VND	VND
Labour expenses	3,177,648,808	2,274,260,703
Depreciation expenses	686,347,710	641,281,338
Expenses of outsourcing services	2,531,483,918	4,937,773,144
Other expenses in cash	853,112,759	1,946,818,955
	7,248,593,195	**9,800,134,140**

29. CURRENT CORPORATE INCOME TAX EXPENSES

	This period	Previous period
	VND	VND
Total profit before tax	127,378,190,784	14,397,973,031
Increase	449,627,904	242,989,057
- *Ineligible expenses*	*449,627,904*	*242,989,057*
Taxable income	127,827,818,688	14,640,962,088
Current corporate income tax expense (tax rate 20%)	**25,565,563,738**	**3,208,485,279**
Temporarily paid tax on prepayment from customers relating to the real estate activities	1,395,346,949	2,588,265,548
Total current corporate income tax expenses	**26,960,910,687**	**5,796,750,827**
Tax payable at the beginning of the period	28,697,523,985	18,748,922,089
Tax paid in the period	(34,861,306,322)	(22,907,587,470)
Corporate income tax payable at the the period -end	**20,797,128,350**	**1,638,085,446**

30. 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%
- Deferred income tax assets related to deductible temporary differences	24,652,313,526	23,256,966,577
Deferred income tax assets	**24,652,313,526**	**23,256,966,577**

b) Deferred corporate income tax expense

	This period	Previous period
	VND	VND
- Provisional Corporate Income Tax (CIT) Payment for Real Estate Based on Project Progress	(3,251,005,790)	(3,108,374,385)
- Deferred corporate income tax expense arising from the recognition of real estate revenue.	1,855,658,841	520,108,837
	(1,395,346,949)	**(2,588,265,548)**

31. FINANCIAL INSTRUMENTS

Financial risk management

Financial risks that the Company may face risks including: market risk, credit risk and liquidity risk.

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

Market risk

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

Exchange rate risk:

The Company bears exchange 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 Company 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 Company has time or demand deposits, borrowings and debts subject to floating interest rates. The Company 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 Company if a counterparty fails to perform its contractual obligations. The Company 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	481,882,350,968	-	-	481,882,350,968
Trade and other receivables	403,091,055,347	-	-	403,091,055,347
Loans	3,006,402,971,935	143,286,157,857	-	3,149,689,129,792
	3,891,376,378,250	**143,286,157,857**	-	**4,034,662,536,107**
As at 01/04/2026				
Cash and cash equivalents	1,351,750,281,909	-	-	1,351,750,281,909
Trade and other receivables	432,216,886,622	-	-	432,216,886,622
Loans	2,055,043,787,957	170,612,989,094	-	2,225,656,777,051
	3,839,010,956,488	**170,612,989,094**	-	**4,009,623,945,582**

Liquidity Risk:

Liquidity risk is the risk that the Company has trouble in settlement of its financial obligations due to the lack of funds. Liquidity risk of the Company is 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	197,857,298,305	58,436,464,102	-	256,293,762,407
Accrued expenses	6,168,553,795	-	-	6,168,553,795
	204,025,852,100	**58,436,464,102**	**-**	**262,462,316,202**
As at 01/04/2026				
Trade and other payables	225,743,330,556	58,436,464,102	-	284,179,794,658
Accrued expenses	5,991,133,054	-	-	5,991,133,054
	231,734,463,610	**58,436,464,102**	**-**	**290,170,927,712**

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

32. 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 Separate Financial Statements.

33. TRANSACTIONS AND BALANCES WITH RELATED PARTIES

List and relations between related parties and the Company are as follows:

Related parties	Relationship
CRV Real Estate Group Joint Stock Company	Subsidiary Company
Hoang Huy Investment Services Joint Stock Company	Subsidiary Company
Thinh Hiep Construction Joint Stock Company	Subsidiary Company
Thinh Phat Real Estate Construction Joint Stock Company	Subsidiary Company
To Hieu Investment Joint Stock Company	Subsidiary Company
Dai Thinh Vuong Construction Joint Stock Company	Sub-subsidiary
Dai Loc House Development Joint Stock Company	Sub-subsidiary
Hoang Giang Service Development Joint Stock Company	Sub-subsidiary
Pruksa Vietnam Co., Ltd.	Sub-subsidiary
HHS Capital Joint Stock Company	Sub-subsidiary
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 Company has transactions with related parties as follows:

	Transaction details	This period	Previous period
		VND	VND
Doanh thu bán hàng và cung cấp dịch vụ		**495,209,808**	**525,209,736**
Dai Thinh Vuong Construction Joint Stock Company	Office rental revenue	27,000,000	27,000,000
Dai Loc House Development Joint Stock Company	Office rental revenue	27,000,000	27,000,000
Hoang Giang Service Development Joint Stock Company	Office rental revenue	-	30,000,000
Thinh Hiep Construction Joint Stock Company	Office rental revenue	27,272,781	27,272,709
Thinh Phat Real Estate Construction Joint Stock Company	Office rental revenue	27,272,727	27,272,727
Pruksa Vietnam Co., Ltd.	Office rental revenue	54,000,000	54,000,000
Hoang Huy Investment Services Joint Stock Company	Office and showroom rental revenue	157,500,000	157,500,000
CRV Real Estate Group Joint Stock Company	Office rental revenue	175,164,300	175,164,300
Finacial revenue		**57,534,247**	**5,255,082,191**
CRV Real Estate Group Joint Stock Company	Interest expense	57,534,247	5,255,082,191
Loan receivables		**30,000,000,000**	-
CRV Real Estate Group Joint Stock Company	Loan receivables	30,000,000,000	
Loan repayments		-	**50,000,000,000**
CRV Real Estate Group Joint Stock Company	Loan repayments	-	50,000,000,000
Transfer of deposit agreement		**852,012,862,388**	-
CRV Real Estate Group Joint Stock Company	Transfer of deposit agreement	215,462,282,191	-
Dai Loc House Development Joint Stock Company	Transfer of deposit agreement	636,550,580,197	-

Transactions with the other 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	30,000,000	30,000,000
- Do Huu Hung	Member	15,000,000	15,000,000
- Nguyen Thi Ha	Member	15,000,000	15,000,000
- Pham Hong Dung	Member	15,000,000	15,000,000
- Phan Thi Phuong Thuy	Independent Member	15,000,000	15,000,000
		90,000,000	**90,000,000**

Remuneration 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	239,700,000	231,000,000
- 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	37,500,000	37,500,000
- Phung Thi Thu Huong	Chief Accountant	181,967,746	131,940,000
		865,968,090	**757,650,769**

34. COMPARATIVE FIGURES

Comparative figures on the Interim Separate Statement of Financial position and the respective notes are figures in the Separate 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 Separate Statement of Income and cash flows and the respective notes are figures in the Separate 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 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. 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				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
		a) Statement of Financial Position				**a) Statement of Financial Position**		
110	**I.**	**Cash and cash equivalents**	**1,351,449,686,219**	**110**	**I.**	**Cash and cash equivalents**	**1,352,293,167,076**	
112	1.	Cash equivalents	1,193,357,417,398	112	1.	Cash equivalents	1,194,200,898,255	Reformat
120	**II.**	**Short-term investments**	**2,055,043,787,957**	**120**	**II.**	**Short-term investments**	**2,079,991,814,226**	
123	1.	Held-to-maturity investments	2,055,043,787,957	123	1.	Short-term held-to-maturity investments	2,079,991,814,226	Reformat and rename
130	**III.**	**Short-term receivables**	**585,383,280,745**	**130**	**III.**	**Short-term receivables**	**559,591,773,619**	
136	1.	Other short-term receivables	388,120,614,490	135	1.	Other short-term receivables	362,329,107,364	Reformat and modify the values
137	2.	Provision for short-term doubtful debts (*)	(16,341,255,412)	136	2.	Allowance for short-term doubtful debts	(16,341,255,412)	Code change
140	**IV.**	**Inventories**	**3,538,023,954,431**	**140**	**IV.**	**Inventories**	**3,538,023,954,431**	
149	1.	Provision for devaluation of inventories (*)	(2,138,269,412)	142	1.	Allowance for decline of inventories (*)	(2,138,269,412)	Code change
150	**V.**	**Other short-term assets**	**185,395,325,136**	**160**	**V.**	**Short-term biological assets**	**185,395,325,136**	
151	1.	Short-term prepaid expenses	183,836,447,524	161	1.	Short-term prepaid expenses	183,836,447,524	Rename, code change
152	2.	Deductible VAT	1,558,877,612	162	2.	Deductible VAT	1,558,877,612	Code change
230	**I.**	**Investment properties**	**335,298,758,262**	**240**	**I.**	**Investment properties**	**335,298,758,262**	
231	1.	- Historical cost	387,881,509,649	241	1.	- Historical cost	387,881,509,649	Code change
232	2.	- Accumulated depreciation	(52,582,751,387)	242	2.	- Accumulated depreciation	(52,582,751,387)	Code change
250	**II.**	**Long-term investments**	**4,741,790,545,061**	**260**	**II.**	**Long-term investments**	**4,741,790,545,061**	
251	1.	Investments in subsidiaries	4,854,015,370,570	261	1.	Investments in subsidiaries	4,854,015,370,570	Code change
254	2.	Provision for devaluation of long-term investments	(282,837,814,603)	264	2.	Allowance for long-term impairment of other investments (*)	(282,837,814,603)	Rename, code change
255	3.	Held-to-maturity investments	170,612,989,094	265	3.	Long-term held-to-maturity investments	170,612,989,094	Reformat and modify the values
260	**III.**	**Other long-term assets**	**23,256,966,577**	**270**	**III.**	**Other long-term assets**	**23,256,966,577**	
262	1.	Deferred income tax assets	23,256,966,577	272	1.	Deferred income tax assets	23,256,966,577	Code change
280		**TOTAL ASSETS**	**12,884,639,344,234**	**280**		**TOTAL ASSETS**	**12,884,639,344,234**	

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				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
310	**I.**	**Current Liabilities**	**2,437,118,741,151**	**310**	**I.**	**Current Liabilities**	**2,437,118,741,151**	
313	1.	Taxes and other payables to State budget	35,323,238,236	314	1.	Short-term taxes and other payables to State budget	35,323,238,236	Rename
315	2.	Short-term accrued expenses	5,991,133,054	316	2.	Short-term accrued experses	5,991,133,054	Code change
318	3.	Short-term unearned revenue	11,577,264,052	319	3.	Short-term deferred revenue	11,577,264,052	Rename, code change
319	4.	Other short-term payables	77,121,639,764	320	4.	Other short-term payables	77,121,639,764	Reformat and modify the values
322	5.	Bonus and welfare fund	137,596,063	323	5.	Bonus and welfare fund	137,596,063	Code change
330	**II.**	**Non-current liabilities**	**59,234,391,417**	**330**	**II.**	**Non-current liabilities**	**59,234,391,417**	
336	1.	Long-term unearned revenue	797,927,315	337	1.	Long-term deferred revenue	797,927,315	Rename, code change
337	2.	Other long-term payables	58,436,464,102	338	2.	Other long-term payables	58,436,464,102	Code change
410	**I.**	**Owner's equity**	**10,388,286,211,666**	**410**	**I.**	**Owner's equity**	**10,388,286,211,666**	
412	1.	Share Premium	843,570,507,864	412	1.	Share Premium	843,570,507,864	Rename
421	2.	Retained earnings	423,623,463,802	420	2.	Retained earnings	423,623,463,802	
421a		*Retained earnings accumulated to the previous year*	*158,621,375,319*	*420a*		*Retained earnings accumulated to the previous period*	*158,621,375,319*	*Code change*
421b		*Retained earnings of the current year*	*265,002,088,483*	*420b*		*Retainea earnings of the current period*	*265,002,088,483*	*Code change*
440		**TỔNG CỘNG NGUỒN VỐN**	**12,884,639,344,234**	**440**		**TOTAL CAPITAL**	**12,884,639,344,234**	

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				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
		b) Statement of Incom				**b) Statement of Incom**		
21	6.	Financial income	17,895,920,702	22	7.	Financial income	17,895,920,702	Code change
22	7.	**Financial expense**	42,151,707	23	8.	Financial expense	42,151,707	Code change
		c) Statement of Cash flows				**c) Statement of Cash flows**		
05	-	Gains / losses from investment activities	(17,895,920,702)	05	-	Gains / losses from investment and financial activitie	(17,895,920,702)	Rename
12	-	Increase/ decrease in prepaid expenses	(5,230,432,183)	12	-	Increase or decrease in deferred expenses	(5,230,432,183)	Rename